

Financial Institutions Residential Trustee Inspection Checklist

Building Address: _____
 Inspector: _____ Inspection Date: _____
 Date(s) of Home Additions or Renovations: _____ Age of Home: _____

Exterior

Structural Features	Yes	No	N/A
Does drainage flow away from the structure?			
Is there standing water or erosion near the structure?			
Are there any signs of dead or diseased trees?			
Are there any branches hanging over electrical wires?			
Are there cracks or uneven surfaces in the driveway and walkways?			
Are hoses disconnected from all faucets in the fall and winter months?			
Are covers installed on outdoor spigots during the fall and winter months?			
Is the siding warped, cracked, or loose?			
Are the window seals intact and free of moisture?			
Are overhead garage doors operating properly?			
Are gas meters and electrical panels protected to prevent damage from vehicles, i.e., concrete posts?			

Comments:

Foundation	Yes	No	N/A
Are there cracks in walls, ceilings, or exterior foundation walls?			
Are trees or roots too close to the foundation?			
Are there signs of pest entry points or soil movement?			
Do any areas look like they've been patched or repaired?			

Comments:

Roof	Yes	No	N/A
Is the roof made of asphalt shingles?			
<ul style="list-style-type: none"> If yes, is the roof over 10 years old? 			
<ul style="list-style-type: none"> Are the shingles missing, curled, or cracked? 			

Is the roof made of metal?			
• If yes, is the roof over 25 years old?			
Is the roof made of tile (clay, concrete, slate)?			
• If yes, is the roof over 30 years old?			
Are there any signs of moss, algae, or pooling water?			
Is the flashing secure and in good condition?			
Are the gutters and downspouts properly connected?			
Are the gutters and downspouts free of debris?			
Is the chimney stable and free of cracks?			
Is there a chimney cap in place?			
Is there adequate metal flashing around the chimney?			
Are the gutters and downspouts cleaned at least twice a year?			
Comments:			

Interior

Attic	Yes	No	N/A
Are there visible water stains or leaks?			
Is there sufficient insulation coverage?			
Is there adequate ventilation?			
Are there signs of pest activity (termites or rodents)?			
Comments:			

Basement/Crawl Space	Yes	No	N/A
Are there signs of water damage, staining, or mold?			
Is the insulation intact and sufficient?			
Are there signs of pest activity (termites or rodents)?			
Are vapor barriers and/or drainage systems present in crawlspaces?			
Comments:			

Plumbing/Drains	Yes	No	N/A
Has the sewer line been scoped?			
Do all fixtures (sinks, tubs, toilets) drain and refill correctly?			
Are pipes visible, accessible, and free from corrosion or leaks?			
Is the water shut off valve clearly identified and operational?			

Has the water been shut off if the structure is unoccupied or unheated?			
Any evidence of drain leaks?			
Does any plumbing run through unheated areas of the structure?			
Have water sensors been installed? (e.g., boilers, water tanks, bladder well tanks, under refrigerators, sinks, toilets, HVAC condensate pans, hot water heater drip pans, sump pumps, washing machines, dishwashers, etc.)			
Are water sensors monitored?			

Comments:

Fire Safety	Yes	No	N/A
Is there a smoke detector inside each bedroom?			
Is there a smoke detector in hallways leading to bedrooms?			
Is there a smoke detector on every level of the home, including the basement?			
Is there a smoke detector in the living room?			
Is there a smoke detector at the bottom of the basement stairs? (Reposition the smoke detector question from the fireplace section into this section.)			
Are carbon monoxide sensors installed? Where are they located?			
Are fire extinguishers present? Where are they located?			
Is the home protected by a fixed fire suppression system?			
Is the fire suppression system monitored?			
Are water sensors monitored?			

Comments:

Electrical	Yes	No	N/A
Is the electrical panel labeled with higher amperage ratings (i.e., 100, 150, or 200 amps)?			
Are there signs of outdated knob and tube wiring?			
Are GFCI outlets installed near water (kitchen, bathroom, garage)?			
Are the panel and wiring clean, with no signs of rust, corrosion, or burn marks?			
Is there a Stab-Lok Type 'NA' or 'NC' molded case breaker(s)? Federal Pacific Electric Stab-Lok Type NA and NC molded case circuit breakers have questionable reliability and may pose a significant electrical fire safety hazard. A licensed electrician should be engaged to evaluate the electrical system, replace these breakers, and determine if any additional electrical hazards are identified. (NFPA 70, National Electric Code (NEC)).			
Are smart electrical sensors in use to detect electrical fire hazards?			

Comments:

Fireplace	Yes	No	N/A
Is there a properly fitted fireplace screen or glass door to prevent sparks from escaping?			
Are flammable materials (furniture, curtains, or rugs) kept at least three feet away from the fireplace?			
Is there a functioning smoke detector and carbon monoxide detector installed near the fireplace?			

If the fireplace is wood burning, has the flue been cleaned and free of creosote?			
Are gas fireplace components (if applicable) checked regularly for leaks or malfunctions?			

Comments:

Appliances	Yes	No	N/A
Are the washer's water supply valves free from rust, corrosion, and leaks?			
Are the water shut-off valves easy to reach and operate smoothly?			
Have the hoses connecting plumbing lines to appliances been replaced within the last 5 years?			
Is the washer's drainpipe secure, free of clogs, and has no signs of water damage?			
Is the dryer vented properly to the exterior (not into the attic or crawl space)?			
Is the dryer's vent made of rigid or semi-rigid metal (aluminum or galvanized steel)?			
Is the area around the dryer hookup free of excessive lint or dust?			
Does the sump pump (if present) function?			
<ul style="list-style-type: none"> Is the sump pump connected to a GFCI outlet that is functioning? 			
<ul style="list-style-type: none"> Has the sump pump been confirmed to move water? 			
<ul style="list-style-type: none"> Does the sump pump have a backup power source and a redundant system in place? 			
Is the hot water heater over 10 years old?			
Is there a drain pan under the water heater?			
Any stains in the water heater drain pan?			

Comments:

HVAC	Yes	No	N/A
Are the furnace filters clean and have a replacement schedule?			
Are the exhaust flues and vents securely attached, unobstructed, and vent to the home's exterior?			
Are the condensate lines and pans clear and draining properly?			
Are smoke and carbon monoxide detectors installed in proximity to the furnace?			
Are there water stains, rust, or mold around the HVAC unit?			
If applicable, is the oil tank, including its supports, free of rust or corrosion?			

Comments:

Interior and Exterior

Floors/Walkways/Stairs	Yes	No	N/A
Are floor tiles free of cracking, carpet free of frays, and all walking surfaces free of tripping/slipping hazards?			
Are sidewalks, parking lot pavement, grass, and outside walk areas free of slip/trip hazards?			
Are surfaces free of potholes and uneven surfaces?			
Are handrails securely attached on at least one side of the stairs?			
Do all stair steps have uniform tread depth and riser height?			
Are stairways at least 36 inches wide?			
Are stairway landings (top and bottom) level, clear, and at least as wide as the stairs?			
Are stairway balusters (vertical posts) spaced so that a 4-inch sphere cannot pass through?			
Comments:			

Security	Yes	No	N/A
Are all exterior entry points (doors, windows, and gates) secure if the home is unoccupied?			
Are there any signs of forced entry, tampering, or vandalism for an unoccupied dwelling?			
Are exterior lights operational and positioned to illuminate entry points?			
Are there any overgrown shrubs or trees that could provide cover for intruders?			
Is the property fenced?			
Does the property have an operational and monitored security system?			
Is the property vacant or used for seasonal use?			
Comments:			

Additional Operational Features (If Applicable)	Yes	No	N/A
Are pools and spas in good working order?			
Are pools/spas are equipped with physical protection (i.e., fencing, self-closing gates, etc.) that restrict unauthorized access?			
Do pools/spas have appropriate signage posted (ANSI Z 535) to prohibit unauthorized access?			
Are GFCI devices tested on a regular basis for pools and spas?			
Are there any other structures at this location (e.g., garages, carports, guest houses, sheds, cabanas, treehouses, pool houses, fire pits)?			
Are there any decks?			
Is the home's generator operational?			
Is the home's generator located outdoors and separated from the structure to prevent carbon monoxide buildup?			
Is the home's generator connected to the home's wiring by a professionally installed transfer switch?			
Comments:			

Additional Comments

Are there any additional areas of the home in need of repair or attention not noted above?

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