

Pre-Offer Buyer Due Diligence Checklist

ListingRisk.com — Property Risk Analysis for Buyers, Investors & Agents

Property Address: _____

Asking Price: \$ _____ Year Built: _____ Date: _____

PROPERTY HISTORY

Days on market (real, not reset): _____ days

Notes: _____

How many times has this property been listed and withdrawn? Add up all listing periods.

Price reductions: _____ cuts totaling \$ _____

Notes: _____

Multiple reductions signal either overpricing or issues buyers keep finding.

Last sale price and date: \$ _____ on _____

Notes: _____

Compare to current ask. A large markup in a short hold period may indicate a flip.

Square footage — listing vs tax records: Listing _____ sqft / Tax _____ sqft

Notes: _____

A mismatch of 100+ sqft suggests unpermitted additions.

STRUCTURAL & SYSTEMS

Roof age and material: _____ years old / Material: _____

Notes: _____

Asphalt shingle roofs last 20-25 years. Metal and tile last 40+.

HVAC age: _____ years old / Type: _____

Notes: _____

Typical lifespan is 15-20 years. Budget for replacement if approaching end of life.

Plumbing material: _____

Notes: _____

Polybutylene (1978-1995) is failure-prone. Galvanized steel corrodes internally over time.

Electrical panel brand: _____

Notes: _____

Federal Pacific, Zinsco, and Challenger panels are documented fire hazards.

LOCATION & ENVIRONMENT

FEMA flood zone: Zone _____

Notes: _____

Zone A or V requires mandatory flood insurance. Check at msc.fema.gov.

Radon risk zone: EPA Zone _____

Notes: _____

Zone 1 areas warrant testing (\$100-\$200). Radon is the #2 cause of lung cancer. (Source: EPA)

FINANCIAL

Insurance quote obtained before offer? Yes No

Notes: _____

In some markets, properties can be difficult to insure. Confirm availability and cost early.

Annual property tax: \$ _____ / Year _____

Notes: _____

Taxes may be reassessed after purchase. Ask the county assessor about post-sale adjustments.

HOA/condo dues: \$ _____ per _____ / Special assessments? Yes No

Notes: _____

Request the reserve study and recent meeting minutes before committing.

LEGAL

Title search ordered? Yes No / Issues found: _____

Notes: _____

Liens, easements, and title clouds kill deals at closing. Start early.

Seller's disclosure reviewed? Yes No / Concerns noted: _____

Notes: _____

Read carefully. Pay attention to what's left blank — omissions can be as telling as disclosures.

HOW TO USE THIS DOCUMENT

Print this checklist and work through each item before writing your offer. Fill in the blanks and check the boxes as you verify each point — the completed document becomes your negotiation reference and a record of your due diligence. Share it with your agent, attorney, or lender so your team is working from the same information.

For a data-backed risk analysis that verifies many of these items automatically, visit **listingrisk.com** — 10+ risk factors, 9 data sources, offer guidance, in under 2 minutes.

\$29.99/mo. 25 searches/month. Cancel anytime.

This checklist is an educational resource provided by ListingRisk. It is not legal, financial, or real estate advice. We always recommend hiring a licensed home inspector, consulting a qualified real estate attorney, and working with a licensed buyer's agent. ListingRisk assumes no liability for decisions made based on this document.
