LORRIE SEWARD
Realty

FREE BUYER CHECKLIST | ALASKA

The Alaska Home Inspection and Due Diligence Checklist

What to look into, what to ask qualified professionals and what is different in Alaska



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DUE DILIGENCE

Know what you are buying

A buyer focused checklist for inspections, records and questions to ask the right professionals before your contingency deadline.

> **Home Inspections and Buyer Due Diligence**
> Home inspections are conducted by qualified home inspectors. I assist buyers with coordinating inspection scheduling, discussing the inspector's written findings, and negotiating repairs when appropriate. Buyers are encouraged to attend their inspections and direct technical questions to their inspector. I do not attend home inspections.

STEP 1

Before you write an offer

- ☐ Read the Alaska Residential Real Property Transfer Disclosure Statement
- ☐ Call the utility companies and ask what the costs are for the home, and confirm the heating fuel type
- ☐ Confirm whether the home has city water and sewer or a well and septic system
- ☐ Note the inspection contingency length you want in your offer
- ☐ Review the HOA documents, dues, reserves and any special assessments, if available

STEP 2

Inspection topics and questions for qualified professionals

Topic	Questions to ask your inspector or specialist
Heating system	What is the age and condition of the furnace or boiler? Is further evaluation by a heating contractor recommended?
Roof and attic	What is the condition of the roof covering? Are there signs of ice damming, past leaks or ventilation problems?
Crawlspace and drainage	Are there signs of moisture, standing water or grading issues? How do gutters and downspouts drain?
Foundation and structure	Are there observations a structural engineer should evaluate? Anchorage is in an active seismic zone.
Plumbing	What is the water heater age? Are there leaks, freeze risks or older supply materials?



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Topic	Questions to ask your inspector or specialist
Electrical	Is the panel adequate and properly installed? Are there safety concerns to address?
Wells	Has a qualified professional tested flow and water quality? What do the results mean?
Septic systems	What type of system is it, when was it last pumped and what did the evaluation find?
Radon and air quality	Should radon testing be considered for this home?
Windows, doors and insulation	Are there failed seals, drafts or insulation gaps that affect winter comfort?

STEP 3

Alaska property considerations

- ☐ Winter access: driveway grade, road maintenance and who plows
- ☐ Heating costs: compare fuel types and winter bills
- ☐ Wells and septic in the Municipality of Anchorage, including Eagle River and Chugiak: a Certificate of On Site Systems Approval (COSA) is generally required for title transfers on these properties, with a professional engineer inspecting or testing the system
- ☐ Wells and septic in the Mat Su: ask your lender what testing is required for your loan
- ☐ Arctic entry, garage heat and snow storage
- ☐ Permits for additions, garages and outbuildings
- ☐ Surveys, boundaries and covenants for acreage

STEP 4

After the inspection

01 **Read the written report**
Highlight safety items, major systems and anything recommended for further evaluation.

02 **Get specialist evaluations**
Schedule roofers, heating contractors, well or septic professionals as recommended, within your deadline.

03 **Decide on requests**
Repairs, credits or a price adjustment, focused on what matters most.

04 **Negotiate in writing**
I help you prepare and negotiate the request and response before your contingency expires.

STEP 5

Appraisal and final walk through

- [ ] If financing, confirm the appraisal is ordered and track its timing
- [ ] VA buyers: understand Minimum Property Requirements and the Reconsideration of Value option
- [ ] Confirm agreed repairs are complete, with receipts
- [ ] Complete a final walk through before signing

LET'S TALK

Buying soon? Let's plan your due diligence.

I will help you schedule qualified inspectors, review the written findings with you and negotiate repairs when appropriate.



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A lifelong Alaskan since age two with more than ten years in Alaska real estate. RealTrends Verified Top Agent, ranked #4 in Anchorage by transactions based on 2025 sales data. Anchorage Daily News Best of Alaska Real Estate Professional, four years. Real Broker Elite Agent, four years. Featured on HGTV House Hunters: Grand Alaska.

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