



BUYER RESOURCE

Buyer Due Diligence Questions Guide

*Questions to Help You Look Beyond the Inspection
Report*

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Before you decide, look closer.

Choosing a home begins with whether you love it. Once you're under contract, the questions become more precise: What exactly am I purchasing? What does the inspection tell me — and what does it leave unanswered? Which records should I ask to see? Which concerns deserve a specialist's opinion? What responsibilities and costs come with this property? And what has to happen before my contractual deadlines?

I created this guide to help you organize those questions in one place. It isn't exhaustive, and it won't tell you whether to buy a particular home. Its purpose is simpler: to help you know what to ask, notice what may need more research, identify which professional can help, and keep track of what remains unresolved — so the decision you make is a well-informed one.

Due diligence is more than an inspection. It is a process of asking the right questions about the property you are preparing to buy.

— Dr. Darice Irby

Six areas. One better-informed decision.

01	Condition	What should I understand about the physical property?
02	Documentation	What records could help me understand its history and condition?
03	Ownership	What rights, restrictions, responsibilities, or association obligations may come with the property?
04	Cost	What expenses should I understand beyond the purchase price?
05	Surroundings	What should I understand about the property's immediate environment?
06	Timing	What questions and investigations must be completed before applicable contractual deadlines?



CONDITION

Understand the Property You Are Buying

The general home inspection is an important starting point. Read the inspector's agreement and limitations alongside the findings, and use these prompts to frame your conversation with the inspector.

General Inspection

☐ What systems and components were included in my inspector's scope?

☐ Were any areas inaccessible or excluded, and why?

☐ Which findings call for prompt attention?

☐ Which findings appear to be routine maintenance?

☐ Which systems may be nearing the end of their expected useful life?

☐ Did the inspector recommend evaluation by another professional?

☐ Are there findings I don't fully understand?

☐ Would it help to review the report with the inspector directly?

Roof & Exterior

-
- ☐ Is the approximate age of the roof known, and what did the inspector observe about its condition?
 -
 - ☐ How does water drain away from the house — gutters, downspouts, grading?
 -
 - ☐ Were concerns noted with siding or other exterior materials?
 -
 - ☐ Do windows and exterior doors operate and seal as expected?
 -
 - ☐ Is there evidence of prior repairs I should ask about?
 -

HVAC

-
- ☐ How old are the heating and cooling systems, and did they operate during inspection?
 -
 - ☐ Is a service or maintenance history available?
 -
 - ☐ Did the inspector suggest an HVAC professional's evaluation?
 -
 - ☐ Should I plan for replacement in the near or medium term?
 -

Plumbing

-
- ☐ Were any visible leaks or water-pressure concerns noted?
 -
 - ☐ How old is the water heater, and what was observed about it?
 -
 - ☐ Were supply or drain materials identified that I should ask about?
 -
 - ☐ Do I know where the main water shutoff is located?
 -

- ☐ Are sewer-line or septic questions relevant to this property?

Electrical

- ☐ What did the inspector observe about the electrical panel?

- ☐ Were visible wiring, outlet, or grounding concerns noted?

- ☐ Were GFCI or AFCI observations included where relevant?

- ☐ Was evaluation by an electrician recommended?

Structure & Foundation

- ☐ What did the inspector observe about the foundation and structure?

- ☐ Was visible movement, cracking, or settlement noted?

- ☐ What was observed in the crawlspace or basement, including moisture?

- ☐ Do grading and drainage appear to direct water away from the foundation?

- ☐ Was a structural engineer's evaluation recommended?

Moisture & Environmental

- ☐ Was visible moisture or evidence of past water intrusion noted?

- ☐ Was suspected microbial growth observed anywhere?

☐ Would environmental testing be appropriate for this property?

☐ Does any observation warrant specialized evaluation?

WHEN SHOULD I CALL A SPECIALIST?

The inspector identified a concern. What now?

A general inspection can identify an issue without determining its full cause, scope, repair method, or cost. Depending on the findings, you might consult an appropriately qualified HVAC contractor, electrician, plumber, roofer, structural engineer, foundation professional, chimney specialist, pest professional, mold or indoor environmental professional, septic, well, sewer, or pool professional, or another relevant specialist. Most buyers need only a few — if any. Let the property and the findings guide you.

☐ Has the concern been evaluated by the type of professional best qualified to explain it?

02

DOCUMENTATION

Follow the Property's Paper Trail

Records can supply context that a visual inspection can't. A missing document doesn't mean work was done improperly — it simply suggests a question worth asking.

Seller Disclosures

☐ Have I reviewed the seller's property disclosure, if one was provided?

☐ Is there anything in the disclosure I don't understand?

☐ Do any disclosures raise questions I should look into further?

Repairs & Improvements

☐ Are records available for significant repairs or improvements?

☐ Who performed the work, and when was it completed?

☐ Are invoices or receipts available?

☐ Were permits required, and is related information available?

☐ Do any warranties transfer to a new owner?

System Service History

-
- ☐ Are HVAC service records available?
 -
 - ☐ Is roof documentation available?
 -
 - ☐ Are appliance warranties or manuals available?
 -
 - ☐ Are there transferable warranties for major systems or improvements?
-

Prior Remediation

-
- ☐ Was there prior water, mold, structural, termite, or other remediation?
 -
 - ☐ Is documentation of that work available?
 -
 - ☐ Who performed the remediation?
 -
 - ☐ Was follow-up testing, inspection, or clearance performed where appropriate?
-

03

OWNERSHIP

Understand What Comes With the Property

You're acquiring an interest in real property, not simply a building. Title, legal, and boundary questions belong with your closing attorney.

Title

☐ Has the title examination identified matters I should discuss with the closing attorney?

☐ Are there liens, easements, restrictions, or other title matters that need explanation?

Survey & Boundaries

☐ Do I understand where the property's boundaries are?

☐ Are fences, driveways, and structures located where I expect them to be?

☐ Are there easements that affect how the property can be used?

☐ Would a survey be appropriate for this transaction?

HOA & Community

☐ What are the regular assessments, and what do they cover?

☐ Are any special assessments in place or under consideration?

☐ Which amenities are included?

☐ Are there architectural guidelines that could affect improvements I'm considering?

☐ Are there leasing, parking, or pet-related rules?

☐ Which maintenance obligations belong to the homeowner?

☐ Which governing documents are available for me to review?

CONDOMINIUM DUE DILIGENCE

Buying a condo? The building matters too.

A condominium purchase involves both your unit and the larger association and property you'll share in.

☐ What are the regular assessments, and what do they cover?

☐ Are special assessments pending or recently approved?

☐ Which maintenance responsibilities belong to the unit owner, and which to the association?

☐ Are association financial documents, budgets, or reserve information available?

☐ Are significant building projects planned or underway?

☐ Are there leasing, pet, or parking restrictions?

☐ How are insurance responsibilities divided between the association and the unit owner?

☐ Are there project-related financing considerations my lender needs to review?

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COST

Look Beyond the Purchase Price

Use this worksheet to gather estimates from the appropriate sources. It's a planning tool — not an affordability calculation.

Ownership-Cost Worksheet

PROPERTY TAXES

\$

HOMEOWNERS INSURANCE

\$

HOA / CONDOMINIUM FEES

\$

ESTIMATED UTILITIES

\$

EXPECTED MAINTENANCE

\$

ANTICIPATED NEAR-TERM REPAIRS

\$

OTHER PROPERTY-SPECIFIC COSTS

\$

Ownership Costs

☐ Do I understand current property taxes — and that future taxes may differ?

☐ Are HOA or condominium assessments included in my planning?

☐ Are major systems likely to need maintenance or replacement soon?

- ☐ Are there property-specific costs — pool, landscaping, septic, well, elevator, or other specialized maintenance?
-

Insurance Before Closing

- ☐ Have I contacted an insurance professional and obtained an estimate?
 - ☐ Is appropriate coverage available for this property?
 - ☐ What information does the insurer need from me?
 - ☐ Does the roof's age or condition matter to the insurer?
 - ☐ Could inspection findings or property features affect coverage or premiums?
 - ☐ Should I look into flood-related considerations?
 - ☐ Do HOA or condominium insurance responsibilities affect the coverage I need?
-

05

SURROUNDINGS

Look Beyond the Property Lines

A home sits within a larger setting. Official city and county sources are the most reliable place to research what's known — rather than speculating about what may happen.

The Immediate Environment

-
- ☐ Have I visited the area at different times of day and week?
 -
 - ☐ Have I driven the routes I expect to travel regularly?
 -
 - ☐ Have I researched nearby land uses?
 -
 - ☐ Are there proposed developments I want to look into?
 -
 - ☐ Are road or transportation projects relevant to this property?
 -
 - ☐ Do zoning matters affect how I intend to use the property?
 -
 - ☐ Are nearby commercial, industrial, or infrastructure uses relevant to my decision?
 -
 - ☐ Have I reviewed city or county planning resources where appropriate?
 -
 - ☐ Are there community amenities or restrictions I should verify independently?
 -

Schools & Community Research

The Irby Group does not rank communities or direct buyers based on protected characteristics. For school information, consult official school district resources and independent sources. For public-safety information, consult the appropriate government or law-enforcement sources.

☐ Have I independently researched the school information that matters to my household?

☐ Have I verified current school assignments through an official source?

☐ Have I researched other community information important to me using appropriate independent sources?

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TIMING

Know Your Contractual Clock

Due diligence is both an investigation and a timeline. Your rights and deadlines depend on the terms of your executed purchase agreement — not on a universal rule. For legal interpretation, consult a Georgia real estate attorney.

BINDING AGREEMENT DATE

DUE DILIGENCE DEADLINE, IF APPLICABLE

FINANCING DEADLINE / CONTINGENCY, IF APPLICABLE

APPRAISAL DEADLINE / CONTINGENCY, IF APPLICABLE

SPECIALIST INSPECTIONS NEEDED

REPAIR DECISION / NEGOTIATION DEADLINE

CLOSING DATE

OTHER CONTRACTUAL DEADLINES

VERIFY ALL DEADLINES AGAINST YOUR EXECUTED CONTRACT.

Staying Ahead of the Calendar

☐ Do I understand when each applicable deadline expires?

☐ Were inspections scheduled early enough?

☐ Is there enough time for specialist follow-up if it's needed?

☐ Have I allowed time to gather estimates or additional information?

If Repairs Become Part of the Conversation

Your real estate professional can help you think through priorities. Questions about contract terms belong with a real estate attorney.

-
- ☐ Which items matter most to me?
 -
 - ☐ Do I understand the nature and potential scope of each concern?
 -
 - ☐ Would a specialist's evaluation help before I decide?
 -
 - ☐ If work is agreed upon, do I understand what the agreement requires?
 -
 - ☐ Is a qualified or licensed professional required where applicable?
 -
 - ☐ Will invoices, receipts, permits, warranties, or other documentation be provided if the agreement calls for them?
 -
 - ☐ Is reinspection or follow-up evaluation appropriate?
 -
 - ☐ For remediation work, is post-remediation testing or clearance appropriate?
 -

New Does Not Mean "No Due Diligence"

☐ Is an independent inspection permitted, and at which construction stages would it be useful?

☐ What builder warranty is provided — what does it cover, and for how long?

☐ How does the punch-list process work?

☐ Which items must be addressed before closing, and which may be handled after?

☐ Have I reviewed HOA or community documents?

☐ Have I reviewed available survey or lot information?

☐ Are grading and drainage questions relevant to this lot?

☐ Are appliance and manufacturer warranties provided?

☐ Which documents should I keep after closing?

Not Every Home Requires the Same Due Diligence

Use only the prompts that apply to the home you're considering.

If the property has a pool

-
- ☐ Have the pool and its equipment been evaluated?
-
- ☐ What maintenance and operating costs should I look into?
-

If the property has a septic system

-
- ☐ What records are available?
-
- ☐ Is a specialized inspection or pumping appropriate?
-

If the property has a private well

-
- ☐ Is water testing appropriate?
-
- ☐ What maintenance history is available?
-

If the property has a fireplace or chimney

-
- ☐ Would a specialized chimney evaluation be appropriate?
-

If the property has a basement or crawlspace

- ☐ Were moisture, drainage, structural, or environmental observations noted?
-

If the property has specialized or complex systems

- ☐ Are systems such as generators, elevators, smart-home or security systems, gates, irrigation, extensive landscaping, outdoor kitchens, wine storage, specialty appliances, or multiple HVAC zones present that deserve independent evaluation?
-

Before I Make My Decision...

WHAT I KNOW

WHAT I STILL NEED TO UNDERSTAND

PROFESSIONALS I NEED TO CONTACT

DOCUMENTS I AM WAITING FOR

QUESTIONS THAT REMAIN

DECISIONS I NEED TO MAKE BEFORE MY DEADLINE

Who Should I Ask?

QUESTION / CONCERN

PROFESSIONAL TO CONSIDER

General property condition	Qualified home inspector
Electrical concern	Qualified or licensed electrician, as appropriate
Plumbing concern	Qualified or licensed plumber, as appropriate
Heating and cooling	Qualified HVAC professional
Structural concern	Structural engineer or qualified specialist
Roof	Qualified roofing professional
Insurance	Licensed insurance professional
Financing	Mortgage or lending professional
Title, contract, or legal questions	Real estate attorney or closing attorney
Tax questions	Qualified tax professional
Boundaries or survey	Survey professional, or attorney as applicable
Environmental concern	Qualified environmental professional
Real estate process and coordination	Your real estate professional

This matrix is educational and is not intended to determine which professional is legally required for a particular situation.

Before Due Diligence Ends

-
- ☐ Have I reviewed my inspection report?
 -
 - ☐ Have I asked about findings I don't understand?
 -
 - ☐ Have recommended specialist evaluations been considered or completed where appropriate?
 -
 - ☐ Have I reviewed the relevant property documents available to me?
 -
 - ☐ Have I investigated ownership costs?
 -
 - ☐ Have I addressed insurance questions?
 -
 - ☐ Have I reviewed HOA or condominium information where applicable?
 -
 - ☐ Have I considered title, boundary, or survey questions where relevant?
 -
 - ☐ Have I looked into surrounding-property matters important to me?
 -
 - ☐ Do I know my applicable contractual deadlines?
 -
 - ☐ Have I identified the questions that remain unresolved?
 -
 - ☐ Do I understand the available information well enough to make my next decision?
 -

*The goal is not to find a perfect property.
The goal is to understand the property you are preparing to buy.*



BUY WITH CLARITY

A Thoughtful Purchase Starts With the Right Questions.

From property search through due diligence and closing, The Irby Group helps buyers organize the process, understand the information in front of them, and approach important decisions with greater clarity.

SCHEDULE A CONSULTATION

EXPLORE PROPERTIES

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This guide is provided for general educational and organizational purposes only. It is not an inspection checklist and does not constitute legal, financial, tax, engineering, environmental, insurance, lending, or other professional advice. It is not intended to identify every investigation that may be appropriate for a particular property or transaction. Due-diligence rights, obligations, and deadlines depend on the property, transaction, executed contract, and applicable law. Buyers should review their executed agreement and consult appropriately qualified professionals regarding their individual circumstances.

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