

Disclosure Litmus Test for Your Home

A prep tool for sellers in states that require a disclosure form

Use this checklist to prepare for completing your state's required seller disclosure form. These questions reflect the types of details most forms ask for — and what buyers expect to know.

Check off anything that applies to your home. If you're unsure about something, make a note to ask your real estate agent or investigate further. The goal is to help you think through what needs to be documented and disclosed during the sale process.



General & Ownership History

- ☐ Has your home ever been used as a rental?
- ☐ Have you made any major additions, renovations, or structural changes?
- ☐ Are you aware of any property disputes, easements, or boundary issues?

If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Property Systems & Utilities

- ☐ Are you unsure of how the home gets its water (e.g., public, private well)?
- ☐ Are you unsure about the type of sewage system it has (e.g., public, septic)?
- ☐ Are you aware of any underground storage tanks?
- ☐ Is the home equipped with solar panels, and are they leased?

If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Structure, Systems & Appliances

- ☐ Have you had issues with the roof or foundation?
- ☐ Were any major renovations or additions completed without the required permits?
- ☐ Have you had issues with the HVAC, plumbing, or electrical systems?
- ☐ Are there any known issues with the septic or sewer system?
- ☐ Do you plan to remove any appliances (e.g., refrigerator, washer, dryer) before the sale?

If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Water, Moisture & Environmental

- ☐ Have you had any leaks, mold, flooding, or drainage issues?
- ☐ Have you had any issues with the well water supply or quality?
- ☐ Are you aware of asbestos, radon, or lead-based paint (if pre-1978)?
- ☐ Are you aware of any environmental contamination, hazardous materials, or soil instability on or near the property?
- ☐ Is the property located in a designated flood zone or other natural hazard area (e.g., wildfire-prone)?

If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Pests & Wood Damage

- ☐ Have you had termites, carpenter ants, or rodent infestations?
- ☐ Are you aware of any past or present pest treatments, damage, or repairs?

If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Legal, Financial & Neighborhood Issues

- ☐ Have you received any HOA violation notices?
- ☐ Are there any pending lawsuits or unpermitted improvements that may violate HOA rules?
- ☐ Have you filed any insurance claims on the property?
- ☐ Are there any outstanding liens or judgments against the property?

If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Stigmatized Property

- ☐ Are you aware of any deaths on the property (e.g., murder, suicide) in the past 1-3 years that may need to be disclosed? (Few states require this; others require it if the buyer asks.)
- ☐ Has the home ever been used as a methamphetamine lab?



If you answered yes to any of these, are you prepared to explain or document it?

Notes:



Tip: Bring this checklist to your listing appointment or keep it nearby while completing your disclosure form.

Federal Disclosure Triggers

-  If your home was built before 1978, you are required under federal law to disclose any known lead-based paint hazards and provide the buyer with the EPA's *Protect Your Family From Lead in Your Home* pamphlet.
-  If you are aware of radon gas, underground storage tanks, or environmental contamination, those issues may also need to be disclosed — regardless of your state's laws.

Visit [HomeLight.com](https://www.homelight.com) to find a trusted local agent familiar with required disclosures in your state.

