

FIELD GUIDE · NORTH CAROLINA CONTRACT MECHANICS

The Eastover Buyer's Due Diligence Checklist

What to verify, in what order, inside a North Carolina due diligence period on a ninety-year-old estate house.

2026 Edition · Written by the Discover Eastover editorial desk · Real estate and construction review by Nick Peters, Peters & Associates and Peters Custom Homes

The North Carolina structure, in one paragraph

North Carolina uses a due diligence framework that is unusual among US states. The buyer pays a negotiated, non-refundable due diligence fee directly to the seller in exchange for a defined period during which the buyer may inspect, appraise, arrange financing, and terminate for any reason whatsoever. Earnest money is held separately and is refundable until that period expires. In a competitive Eastover offer, the fee and the length of the period are usually the terms that decide the outcome — not the headline price.

Week one: structure and envelope

- General inspection by an inspector experienced with pre-1950 masonry construction, not new-build tract housing.
- Structural engineer where there is any settlement, sloping floor, or previous underpinning.
- Slate, tile, or copper roof assessed by a specialist; ask for remaining service life in years, in writing.
- Masonry, chimney, and flashing review — repointing an original chimney stack is a five-figure line item.
- Basement and crawlspace moisture, drainage, and grading; note downspout discharge distance.

Week two: systems, environment, and canopy

- Electrical service capacity and any surviving knob-and-tube; confirm insurability before proceeding.

- Plumbing supply material — galvanized, copper, or PEX — and sewer lateral camera scan to the main.
- HVAC age, zoning, and ductwork routing; retrofitting ducts in plaster-and-lath is expensive and intrusive.
- Lead paint and asbestos assessment on any house predating 1978, which is most of the neighborhood.
- Certified arborist report on every mature tree within striking distance of the house or a planned addition.

Week three: title, zoning, and the paper trail

- Attorney title search including recorded plat, easements, and encroachments — detached garages and drives on this street grid frequently cross a line.
- Recorded deed restrictions specific to the parcel; these are private covenants and are enforced privately.
- Zoning district and dimensional standards under the Charlotte Unified Development Ordinance, confirmed parcel by parcel rather than assumed from a neighbor's project.
- Tree save area and critical root zone implications for any addition, pool, or driveway you intend to build.
- Permit history from the county record; unpermitted additions are common in houses of this age.
- Flood, stormwater, and creek proximity check, particularly on parcels near Briar Creek and Little Sugar Creek.

Budget the true cost of ownership

Line item	Why it is bigger than buyers expect
Property tax	Assessed value resets at revaluation; adopted rates rarely land at revenue neutral
Insurance	Replacement cost on original masonry, plaster, and slate is far above market comparables
Canopy maintenance	Mature willow oaks require professional pruning and periodic risk assessment
Roof reserve	Slate and copper last generations but replace at six figures
Systems reserve	Multi-zone HVAC in a large old house fails on a staggered schedule

Line item	Why it is bigger than buyers expect
Landscape	Established gardens carry a standing weekly service cost

Negotiating the fee without overpaying

A larger due diligence fee signals seriousness and is often more persuasive than a marginally higher price, because it is money the seller keeps regardless of outcome. The discipline is to size it against what you can afford to lose if week-two inspections produce a genuine reason to walk — and to buy enough calendar days that specialists can actually get scheduled. On estate houses, more time is usually worth more than a bigger number.

Sources. Mecklenburg County POLARIS property records; City of Charlotte Unified Development Ordinance and tree ordinance; Canopy MLS market statistics (Canopy Realtor® Association); Charlotte-Mecklenburg Schools assignment data; Mecklenburg County Assessor's Office. Figures move. Verify current data with the responsible authority before relying on it.

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