

Buying a home? 22 red flags you could find.



When you've finally found the house of your dreams, it's easy to see only the positives — the best things about it. When you've made up your mind and you're ready to make an offer, you start to think through what furniture should go where and which paint colors could be best. There's relief and anticipation. You're anxious and excited.

But, no matter how perfect the house feels, it's still important to look for flaws. A professional should inspect the property to make sure everything is in good condition, and ultimately, so should you.

As you tour the home, be sure to ask questions and keep your eyes open. Then, consider red flags, like:

- **Lead-based paint.** If a home was built before 1978, there could be lead-based paint inside of it, which could cause serious health problems.
- **Peeling paint.** Of course, paint can peel when it's old. But, it can also peel because of rot or moisture.
- **Patches of paint.** When people sell their homes, they often put a fresh coat of paint on the walls. However, if you spot something (inside or outside) that's only partly painted, the seller may be trying to hide some sort of damage.
- **Stains on the ceiling.** They could indicate a leak, either past or present.
- **Radon.** It has no color, odor or taste, but it can be radioactive and carcinogenic.
- **Asbestos.** If a house was built before 1975, there could be asbestos in its insulation, and historically, asbestos has been linked to lung disease and cancer.
- **Foggy windows.** If a window gets steamy, the seal could be broken.
- **Windows that don't work.** Do they all open? And easily close? If not, that could pose a safety hazard, especially in the event of a fire.
- **Suspicious smells.** Things like water damage, mildew and mold are hard to see, but easy to smell. (The same goes for cigarette smoke and pet odor.)
- **Polybutylene pipes.** This kind of equipment can leak and cause property damage. For that

reason, they're no longer installed in new homes, but older ones may still have them.

- **Outside drains.** Does the home have adequate gutters and drains, and if so, do they drain away from it? If not, it could lead to leaks. (Which could lead to mold or a compromised foundation.)
- **Old roof.** When the shingles are curling, it could be time to replace them.
- **Old appliances.** If the heating, ventilation and air conditioning systems work well now, ask your inspector to estimate how long they'll last. If they were installed more than 20 years ago, they'll likely need a replacement soon.
- **Wiring.** Does every switch and outlet work? Are any of them warm? Do any of the lights flicker? All could be signs of a wiring problem.
- **Warm water.** How quickly can you get hot water? Test it out in the kitchen and shower.
- **Weak water pressure.** Run water in the sinks and start the showers. If there's low water pressure, there could be a plumbing problem.
- **Slow-draining sinks.** If the water is slow to drain, it could indicate a damaged sewer pipe.
- **Faulty foundation.** When you see a crack in the foundation, it's important to ask what caused it — especially if it's bigger than 1/3 of an inch or it's horizontal.
- **Doors that don't close.** If it won't close at all or it automatically swings open, there could be a structural issue.
- **Downward slopes.** A porch, patio or driveway that points toward the house will almost always point to a potential flood.
- **Pests.** Each time you tour the home, look for insects, mice, and bee and bird nests. You may even want to consider a separate termite inspection.
- **For sale signs.** Are there a lot of empty houses on the street? It may be coincidence, but it also may not be.

Then, if everything checks out, check out our list of 8 insurance tips for first-time home buyers.