Watch for these 5 red flags when buying a house.



When you're shopping for a new home, recognizing the red flags that signal potential problems can make the difference between upgrading to a dream home or sinking into a money pit.

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- **Red flag #1: Cracks in the foundation.** While small cracks in the home's foundation are typical and can be easily sealed, larger cracks (bigger than 1/10 of an inch) can signify bigger problems. Horizontal cracks are especially concerning, as they may indicate that the foundation wall's structural integrity is compromised.
- **Red flag #2: Air fresheners galore.** Many home sellers will try to make their home more appealing by lighting a scented candle or spraying air freshener. However, if it seems like the seller has gone overboard — plug-in fresheners in every room, candles on every windowsill — they may be trying to cover up a red-flag odor, like mold or plumbing issues.
- **Red flag #3: Water damage and mold.** Check walls and ceilings for water stains and mold spots. Water stains can indicate previous or ongoing water damage due to leaks or poor drainage. Mold spots also signal moisture issues in the home. While it's common to find minor mold specks on bathtubs and sinks, mold on walls is a more serious red flag. Use your nose, too: a persistent musty smell can be a sign of mold and water damage, even if you don't see mold or water stains.
- **Red flag #4: Sloppy DIY projects.** If the real estate listing touts "new tile in bathroom," "fresh paint throughout," or a new addition to the home, give these areas a closer look. Does it look

professionally done? Uneven tile, lumpy caulking, or paint splotches can flag a quick DIY job that may cause problems later. If any major renovations have occurred, ask to see the permits for the work. Unpermitted work can lead to major hassles when reselling the home or filing homeowners insurance claims.

- **Red flag #5: Exterior big-ticket problems.** A failing roof, decaying wood siding, or crumbling chimney can be costly to repair or replace. When checking out the roof, look for missing or curling shingles, a sagging roofline, and moss or algae growth. Water stains inside the home can also indicate roof leaks. For wood siding, look for cracks, holes, water stains, and soft spots that indicate wood rot. Finally, check to see if the chimney has cracks, crumbling bricks, or is leaning to one side.

Make notes of the red flags you see as you tour the home. If you decide to make a purchase offer on the house, you can give the list to your home inspector so they can give the red flags a more thorough examination when they inspect the home.

If you decide to go ahead with the purchase despite the home's issues, you can negotiate with the seller to reduce the price or require the seller to make the repairs as a condition of the home purchase.

After the purchase, a good homeowners insurance policy can help protect you from unforeseen problems down the road.

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