



Deal or No Deal: What to Do When Your Home Inspection Uncovers Major Damage

Buyers put lots of time and energy into finding the perfect home. When you reach the point where you've found a home you love and the seller has accepted your offer, the last big hurdle is to go through the [inspection process](#). In many cases, home inspections only turn up minor issues, but what happens when you find out the house has major damage you weren't aware of? [808 Home Inspections](#) wants you to be able to make a confident decision, so read on!

Minor Issue or Major Catastrophe?

Every home goes through a certain degree of wear and tear. Then there are unexpected events that can happen to anyone, whether a natural disaster like a strong storm, a house fire, or even major damage from lack of upkeep over many years. Any of these issues, both minor and more [significant](#), can be hidden from sight without further inspection of a professional.

The first thing buyers should be aware of is what home inspectors are looking for, along with the kind of issues that are commonly found. ARAG points out some [problems](#) can be left up to you to negotiate, while others may have to be addressed before a sale can go through. Most often, a lender will require you (or the seller) to repair issues related to safety, such as code violations and structural problems.

Another thing to consider is that some cosmetic issues are surface level, whereas others could be evidence of more significant damage. A qualified inspector should be able to tell the difference, but as MarketWatch explains, you do have to watch out for [inspectors](#) who come up with a whole host of problems and don't give any explanation of their severity. The main thing to remember is that you want an inspector who is [thorough](#), but you also want to look closely at a [report](#) to determine the difference between minor and major concerns.

Digging Deeper

As a buyer, it falls on you to find out which issues are acceptable and what you aren't ready to live with. Don't assume that these problems are included in the ones your lender requires you to address, either. These inspection red flags often include obvious safety issues, such as a cracking [foundation](#) or faulty electrical wiring, but others are easier to overlook, including indications of pest problems.

Of course, any buyer wants to make sure the home they move into is safe, but there's another big reason why you don't want to overlook these issues. These red flags typically indicate a problem with the house that requires more than just a minor repair. For example, hiring professionals to repair major structural damage from termites [typically costs](#) in the thousands.

What Are Your Options?

If your inspection comes back only reporting minor issues, you'll probably want to go forward with the sale since you can't expect to [negotiate](#) over minor problems. However, you should be wary about getting involved with major issues that will be costly to repair. Even if you're pretty handy, price out whatever you need and look for home repair items and tools that you can snag [coupons](#) for, or get estimates in writing from contractors who are qualified to perform the repairs.

If you choose to negotiate with the seller, you have a few options. You can ask them to make the [repairs](#), ask for a cash allowance to handle the repairs yourself, or ask them to pay for a home warranty.

In some situations, you may be better off [walking away](#) from the deal. For example, the sellers may not be willing to negotiate, or the home may have several major issues. In this case, you have to wonder if moving forward with the sale will mean you end up with a money pit. This is a big decision, but your real estate agent can help give you guidance.

When you get an inspection report that's troubling, it's hard to know what to do next. You've already formed an emotional attachment to the home, but you *don't* want to get in over your head with a major financial burden. Ultimately, you have to evaluate the situation at hand and make sure you're comfortable with however you choose to move forward.

Turn to [808 Home Inspections](#) for trustworthy tips and expertise!

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