Tracey: (00:00)

A home inspector surveying an attic falls through the floor and lands on the real estate agent standing in the room below.

Jeff: (00:07)

The wife that sees this and says, "Oh my God, he's going to kill somebody." He comes speeding on home and then sees what's going on and he says, "I'm going to get a gun."

Tracey: (00:17)

This is an extreme example of the property safety hazards agents can face in the course of their work, but it's important to be prepared for anything, especially as more consumers turn to fixer uppers for greater inventory options and affordability.

Greg: (00:31)

Things that you really, typically can't see in a walkthrough on the home that could come back and cost you thousands of dollars to replace or repair.

Tracey: (00:38)

You are listening to Drive With NAR, the Safety Series, powered by Realtor Magazine in partnership with the Realtor Safety Program. Hear harrowing stories from real estate pros who have faced danger in the field and expert advice on how to work safely, get more real estate safety tips at [NAR.realtor/safety](https://www.nar.realtor/safety). This episode is sponsored by Forewarn. I'm Tracey Hawkins, and you want to be thinking about potential safety hazards in your listings, even for those that aren't considered fixer uppers. We know our national housing stock is aging fast and there's concern that many long time homeowners aren't keeping up with needed repairs and upgrades. You need to know and communicate the safety conditions of a property up front so that you can avoid potential liability.

Now, the story of the home inspector I've mentioned at the top of the show is actually a true story, and here with me is the broker whose agent was involved in that incident. Jeff Lichtenstein. He's a broker owner of Echo Fine Properties in Palm Beach Gardens, Florida. Jeff, share the story. Tell us what happened.

Jeff: (01:49)

Tracey, it's even worse than you described. So we had a renter in a home, a single family home that was in West Palm Beach, Florida, and we went to go do the inspection. The renter was there, the owner of the home was up north, and then the buyers were not at the inspection. Anyhow, the renter who was in the house didn't have any kids, but they had a Porsche, and the Porsche was his baby. So we thought it was far enough away and he couldn't move the car or something.

So the inspector goes into the attic, they're doing the inspection, and all of a sudden the inspector's crying out, "I'm going to fall. I'm going to fall." And our agent comes running into the garage and all of a sudden through the attic, the inspector falls on our agent and they both crash into the Porsche. The wife that sees this and says, "Oh my God, he's going to kill somebody." Calls him, he comes speeding on home and then sees what's going on. And he says, "I'm going to get a gun." And all of a sudden the inspector is freaked out. He's bleeding and he starts to videotape with his phone everything. And then him and our agent looked for a way to get out. They scram and leave the scene of the issue.

Tracey: (03:01)

Please tell me that the first question that the renter asked is, "Are you all okay?"

Jeff (03:06)

No, it was, "Is the Porsche okay?" So they got out okay, and the inspector went to the hospital. He was okay. Our owner doesn't know what's going to happen if he's going to be liable for all this. My agent calls me, I'm at dinner and I can't stop laughing over the whole thing. I know everybody's okay, but I'm picturing this three stooges type of thing. But everybody ended up okay and there was minimal damage to the car, so it wasn't as bad as it sounded.

Tracey: (03:32)

Now in our minds, we typically think of this kind of thing happening in a distressed property, but was this a distressed property?

Jeff: (03:38)

No, this was not a [distressed property](https://www.nar.realtor/commercial/create/turning-around-distressed-properties) at all. It was an older property, but maybe 30 years old. This happens all the time, not this incident, but there's different safety incidents or things that go wrong in a house. Just as homes age or if they're not taken care of like in an attic, how often do you go into your attic? Sometimes never.

Tracey: (03:57)

And today we have an inspector, a home inspector with us. We have Greg Patterson, who is the co-owner of Guiding Light Inspections in the Greater Kansas City Missouri area. Now, Greg, we know during the pandemic a lot of people were rushing to buy homes and they pretty much waived any kind of home inspections. You're here in the Midwest. Are you finding sellers or agents are not requiring or requesting [home inspections](https://www.nar.realtor/home-inspections)?

Greg: (04:21)

That's correct. If there's a bidding war and it comes down to who's going to do inspections, a lot of times they'll take the bid that's not going to do the inspections.

Tracey: (04:32)

What are your thoughts about those who are waiving home inspections? Is there an advantage or disadvantage?

Greg: (04:39)

Well, I think it's a serious disadvantage because there's things that you don't know about the home. There's visual things that you might take a look at that doesn't stand out to an untrained eye. Just for example, roof repairs, a roof that's failed or nearing the end of its life. Foundation issues, foundation grade issues on the outside, especially if you have a crawl space, if water's allowed to sit next to a foundation and weep into that crawl space, there's a lot of issues that can take place in the crawl space area, like mold, unsettled foundations. Things you really can't see unless you really get in there. And there's few people that really get into the crawl spaces when they're taking a look at a house to buy.

Tracey: (05:22)

So it's important for all parties involved in the [real estate transaction](https://www.nar.realtor/real-estate-transaction-standards-rets) to go towards the experts because you're trained in ways that even the most experienced real estate agent is not. Tell us the top three reasons that you think that buyers should insist upon an inspection and even the sellers.

Greg: (05:44)

I would say it boils down to the structure, the roof and your sewer lines, have those inspected too. Things that you really typically can't see in a walkthrough on a home that could come back and cost you thousands of dollars to replace or repair.

Jeff: (06:00)

Tracey and Greg, I've always looked at it too, and sometimes you have to describe it to your client. You go each year typically go to a doctor's office to go get a checkup. I went through a cancer years ago. I didn't know I had cancer. Feeling great, but you end up finding out. So if you look at it that way, it's taking care of unknown problems. Even if the house looks great or it's new construction, this is your opportunity to find out. And sometimes there's big ticket items. If you have mold that's inside the walls and you can't see it or you have termites that we have here in Florida, you're not aware of those things at first. The pre-inspection also on the selling side, I think is incredibly important because buyers end up canceling sometimes if they perceive something that's the minor thing and those types of things could be taken care of before you put the house on the market rather than later. And then have somebody expect where they bring their own contractors in and they want a big price for it or they just cancel the deal altogether.

Tracey: (06:56)

Love the thought of a pre-inspection, who knew? Jeff, is that pre-inspection done with a home inspector?

Jeff: (07:02)

It absolutely should be done with a home inspector. So we do it's the seller's responsibility. A lot of times sellers don't want to do it because of the cost, but I look at it, one, it's peace of mind because the minute it goes under contract, the seller is all excited. They want to move, but now there's worry about, uh-oh, they're going to be doing an inspection. What's going to happen? So it's great peace of mind. And then it also, you're going to find out the uglies. So whatever the uglies are, you can fix them with your contractor at your cost, which is going to save money because they're going to bring their contractor into who's going to have sometimes an inflated cost or they'll go with the most expensive person.

And then third, it just keeps deals together because if there's not a problem to be found because you fixed it, then there's no problem. And then that's a lot of times when deals get canceled. Especially on an older home where somebody's not buying new construction, there is no warranty, they're afraid of what is out there, and am I buying a money pit?

Tracey: (07:55)

Jeff, you are a great storyteller. I know you have a story about the value of pre-inspections.

Jeff: (08:03)

I do have one. A few years ago, this was right during the pandemic, we're putting a house on the market and I had just a persnickety, wonderful seller who was an airplane pilot. It was completely remodeled, and we ended up doing a pre-inspection on a home. In the primary closet, there were wood floors and the inspector saw it with their eye that there was a leak that was coming from the sink underneath the floor, and there was mold and we had to rip up the floor ahead of time. We got this all fixed, put it back on the market. And this happened during our season. Florida is more seasonal, and this was more of a seasonal house. So if that was found later on and then the buyer canceled it and we had to go back and we had to go search for a contractor, we may have missed the entire season. So the pre-inspection ended up really saving a deal before it happened because we were able to get it fixed up and didn't have to deal with the deal falling apart.

Tracey: (08:56)

Greg, is that something that you offer or that you advise that there is a pre-inspection done when the listing is taken, or do you pretty much wait for the agent or the seller to ask for just a regular inspection?

Greg: (09:09)

No, I think a pre-inspection is always a good deal. It's going to open up electrical panels, it's going to take a look at your structure a little bit more thoroughly. Things that are going to be hidden, that could be thousands of dollars that could go ahead and take a prospective buyer and turn them against the house altogether. So, yeah, it's always best to find these things out prior to, to be able to fix them the way they need to be fixed.

Jeff: (09:32)

The buyer is not buying a home from a builder in a resale. They're buying it from you and they don't know you from Adam. So a lot of times it's presentation because they're worrying are you hiding something because it's a stranger. So when you're greeting them at the front door and you say, "The seller's here, wanted to go to the extent and make sure everything was perfect, they did a pre-inspection. We have the report right here for you, and this is what we fixed up." Another piece that I left out, I think the offers typically come in, those are larger offers for a seller because there's not the anxiety of what's going to happen.

Greg: (10:06)

I agree. I would think it'd be a good sales tool.

Tracey: (10:08)

Here's a question I know people wonder, an inspector is not trying to sell you anything. Should we be aware of inspectors who also do the repairs and the work?

Greg: (10:20)

It's kind of a conflict of interest. I know there are certain organizations here in the Midwest that offer repairs for the things they find, and if it's a very reputable company, then that can be, I guess, understood. But yeah, for the most part, you want to have a third party, somebody that's not going to be profiting from what they find. They're basically going to give you a flat fee for the inspection they're going to do and then leave it up to the seller and the buyer to negotiate who's going to take care of the repairs.

Tracey: (10:47)

Greg, is there a difference in an inspection for a new home compared to an existing home? And do brand new houses need inspections?

Greg: (10:57)

Well, contrary to what a builder's going to tell you, yeah, I think inspections on new housing is just as much of an importance as a resale. You basically take a builder that whether their reputation is good or not, everybody makes mistakes. So you want to make sure that all your supports are the way they should be. The foundation grade has been established to where you're not going to have issues down the road. You want to make sure that your flashings have been put in properly, that the roof has been installed properly. With every builder, you're going to have a lot of different subcontractors for that builder, and you want to make sure you kind of hold their feet to the fire to make sure they've done the best job possible, and there's going to be fewer issues down the road.

And as far as resale, the age of a house, we look at them a little bit differently than the new builds because it's the way a house ages, the way it settles in the ground, the way the vegetation growth may be around a house you're not going to have on a new property, but something that's going to take place over a period of time for an older property. So yeah, I think it's equally important to have the new as well as the resale inspected.

Tracey: (12:07)

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My focus typically is keeping agents safe. I teach agents how to implement safe work practices. I'm curious about the safe work practices of a home inspector, and I imagine it would be almost the same as a real estate agent when you approach a property. Talk a little bit about that, Greg. When you first show up at a property, what are you looking for to make sure you as an inspector are safe?

Greg: (12:56)

Well, we're looking for the lay of the land. Especially on an older property, like I say, vegetation around the house can kind of conceal a lot of issues, whether it's wood deterioration, whether it's pest infestation, especially for crawl spaces. Is the access cover on or is it missing? If it's been missing, are you going to have animals and all sorts of different things living underneath the house? A lot of health issues there. The foundation grade, that could be concealed by a lot of vegetation, heavy vegetation, which means maybe moisture entry into the house, which could destabilize some of the foundation walls, which can also lead to moisture into crawl space, which can lead to mold.

Especially with the pandemic, like you say, a lot of the rehab houses, a lot of contractors out there really aren't as versed as what they should be in rehabbing a house. So you've got to kind of take and make sure that the plumbing has been done correctly. You want to make sure that any structural changes that they've done has not weakened the structure. You want to make sure that they've taken walls out, that the beams have been put in place that are going to go and support the structure where they took the wall out of. Stairs that maybe have changed, you want to make sure they're installed properly so they don't collapse on you. Placement of support posts, things like that. You always want to make sure that those are done properly.

Tracey: (14:20)

Now, Jeff, there's a story in Florida about a real estate agent who was sitting outside of a property who was ultimately shot and killed. That shows us the dangers of anyone approaching the property from inspectors to real estate agents. Can you tell us a little bit about that story as it relates to the dangers of approaching a property depending on who's inside and what their mindset might be?

Jeff: (14:42)

Well, I think they did mistaken them for somebody else that's in there. When you're getting calls to go see it, a lot of these people are just absolute strangers that you're getting a call from. On our group, when we get the incoming calls, we have a client concierge service, so we have four people internally at our brokerage and we're fielding the calls. So we're able to do some research on who these people are. And also there's safety in that we know who they're going out with and we're taking, we're sharing notes in our CRM so there's a track record as well of where everybody is. When we do open houses, it's the same thing. We know where all of our agents are at all times.

Tracey: (15:20)

And that is interesting, keeping in mind that NAR does not endorse any products. Here's a story that's in the news nowadays, and I know this has to impact you, Greg. A real estate agent in Iowa was viewing a property and a dog came out, the agent shot the dog, and then I turn around two days later and I'm looking at a field worker and I forget where it was, Australia or somewhere, and two dogs attacked him. They brutally attacked him. So animals are an issue. Greg, how do you handle that and how should real estate agents approach a property without understanding whether or not there's an animal on site and how do you handle that?

Greg: (16:00)

If there's a fenced yard and you've got dogs in the back and they seem pretty aggressive, and we pretty much write it up in the report saying that the back part of the house was inaccessible, and to be able to inspect that, to take care of the animals, get them kenneled or get them out of there to where the inspector can go ahead and take a look. My biggest thing was a cat that was attacking me on an inspection. You wouldn't think a little furball would have those kind of issues, but it was a very aggressive, the most aggressive animal I think I've ever come across.

Jeff: (16:34)

What'd it do?

Greg: (16:35)

Oh, it was trying to claw my leg. I mean, it just had kept coming after me. Anyway, it ended up in a closet for the inspection. So I let the real estate professional call the sellers. It was, I guess renters now that I think about it. But to let them know that the cat was in the closet and they needed to come home and let that out. But yeah, anytime there's an animal, a lot of times dogs are going to be just curious. So you can pretty much make friends with them. I usually carry a treat or something like that to get them on my side if I've got to go in the back. But if it's a dog that's really aggressive, then yeah, we write it up as inaccessible and we had to come back later on to take a look at it once the dog's been taken care of.

Jeff: (17:18)

I guess that cat didn't want to move from the house.

Tracey: (17:20)

And I think the message here that agents need to hear is that you are not required to access a house that has an animal that you're uncomfortable with. I wrote an article for Realtor Magazine about the dangers of dogs, aggressive dogs as well as other animals that people have for pets. And I think we talked about alligators and just animals you would not imagine. But the key point is that your safety is more important, so you have the right, like Jeff said, to ask the sellers to put their animals away, to even get them off the property. One of them was a wolf. There was a wolf in a house when an agent was there and the seller says, "Oh, it's okay." It is not okay.

So let's talk a little bit about tools. What tools are out there? If agents and I tell agents to lead with safety: be the agent always talking about how sellers can be safe, buyers can be safe. What tools exist in your opinion, Greg, that agents should be talking to sellers about? I know we have CO detectors, smoke detectors, even I found there's a radon detector, and most people don't have radon issues if they don't have basements. Not a big deal in Florida. There's a company called AirThings and they make radon detectors and then also gas explosions. I never heard of such a thing. Are you familiar with that, Greg? I found the DeNova natural gas alarm, and they're saying that gas explosions are a big deal and that it may be mandatory at some point. Do you know anything about that?

Greg: (18:50)

Well, as far as the tools we use, we have what we call a TIF meter, which actually sniffs out the CO2 and natural gas. So around your water heaters, your furnaces, anytime you're going to have a gas appliance with piping and all, we have an actual gauge that'll go ahead and sniff out any leaks. So it's always good to do that, to make sure you don't have any buildup of those kind of materials.

We do radon detection as well with the radon monitor, and that's going to be more prevalent in the rocky areas, the Midwest, Colorado, things like that. Radon is the second leading cause of lung cancer, second to cigarette smoke. So it's always good to sniff out, pardon the pun there, whatever you can to make sure that the environment's going to be good for the homeowner.

Same way with mold detection. A lot of times mold is visual. We have a insulation system called exterior insulation finish system, and it's more predominant in the arid areas, New Mexico, Arizona, Nevada, things like that. But a lot of times because of its efficiencies, people want to bring it into an area that's maybe a little bit more humid, and a lot of times that can cause mold issues, and those are going to be issues that are going to be behind the wall that you really can't see. But those spores will go ahead and activate throughout the house. So it's always good to get maybe a mold specialist that has the right equipment to sniff all that out too.

Tracey: (20:16)

Okay. Action item time. Jeff, what are the marching orders going forward for your fellow brokers and for real estate agents when we talk about dealing with these homes that could be dangerous. What do you have for them?

Jeff: (20:27)

Ask your homeowner a little bit about the history of the house when you're doing an inspection on it. Make sure that you clear everything out of the house. Let the buyer and the seller come to the inspection, meet the inspector after the inspection is over to hear the roundup. They don't need to be walking on ladders and doing unsafe types of things.

Tracey: (20:47)

Greg, marching orders, action items.

Greg: (20:49)

I agree with Jeff. Yeah, it is good to have the buyers come maybe towards the end. Now, I know they've got a lot of questions and they want to have a chance to kind of follow the inspector and take a look at things, but it becomes a distraction to the inspector. And also they're tempted to get on the ladder, get on the roof, which is kind of dangerous for them. I've got a story too, where a buyer had gotten up in the attic and fallen through as well.

Jeff: (21:13)

Did he fall onto the Porsche?

Greg: (21:15)

No. On the car, there was a built-in ladder in the garage where the access was. The buyer was getting up to that top rung. The top rung came off as he put his weight on it, and anyway, he fell off and fell onto the windshield of the car that was in the garage. So yeah, it's always good to have them show up at the end. That way they can go ahead and be there for the report. And then anything they need to take a look at or see that you need to explain a little bit more thoroughly to them, they can do that.

Jeff: (21:46)

And most inspectors are taking pictures today that they didn't have 15 years ago.

Greg: (21:52)

That's exactly it. And the biggest thing, Tracey, that your sister will do, is lock the front door. I don't know how many times she's locked me out of an inspection because she's very adamant about that front door being locked.

Tracey: (22:05)

So agents need to make sure that they lock the door after they're inside to keep out people who are not supposed to be there, but not the inspectors. So what a wonderful conversation today. Thank you both so much for coming on, talking about dangerous houses and how to remove the dangers not only for the agents, but for the sellers and the buyers as well. Thank you all so much. And everybody stay safe.

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