

Connor Macivor Santa Clarita realtor advisor radio ([00:00](#)):

Good to everybody. August 5th, 2021. I am Connor MacGyver, exp Realty, Santa Clarita, home experts.com. This is not as much as a real estate app day cause we did post one of those very recently@scvnineoneonedotcomscvnineoneone.com. You'll be able to see that update. What's going on in the room. Say we're going to talk about home inspections. It's a necessary part of the process, even though now in the current market where sellers are basically controlling the entire game, we still want buyers to do home inspections and most buyers do definitely agree with that. Some of the kickback we might get maybe with new housing, because there is an extended warranty on new housing, typically offered by home builders. That can be anywhere from one to 10 years. We've seen that in the process. So if something does break during that time, something may have been missed. And the final walkthrough, the final inspection with the new home builder, there are people that you can call that will come out and respond.

Connor Macivor Santa Clarita realtor advisor radio ([00:57](#)):

Now, the trick with that with new housing is it's not always the best response you get. And in some cases it takes a long time to get people out there, but at least there is somebody to come take care of it, versus what the home inspection that's going to be something on a resale house and even new housing, you might be able to catch it up front. So they fixed it before you actually close escrow. That's the advantage to having a home inspection, even a new housing. And I believe it or not. We've had some very interesting things discovered, uh, with regard to new housing, when it came to a home inspector going in and looking at the property, we've seen, uh, actual drains that haven't been connected inside the actual pan of the shower. We've seen that a few times. We've seen where they have the hot and cold water reversed, which isn't a huge deal, but if you're used to it a certain way and you have some instant, hot water apparatus the house, it could be a problem.

Connor Macivor Santa Clarita realtor advisor radio ([01:55](#)):

We've also seen a lot of finishing defects, finishing defects that you really wouldn't catch. They're going to be kind of maybe near outlets under cabinets around pipes. They didn't fill it with styrofoam or they didn't finish it properly. Things that might give access to some kind of, uh, an insect or some kind of a bug or maybe vermin coming into the residence because those portals weren't sealed as they should have been. And then also of course, even with new housing and resale housing, you have the slippage of tiles on the roof. If they happen to have that concrete shingle type thing or some kind of Mediterranean finish or any of the ceramic clay type tiles, a lot of times they shift and depending on when they were put in, maybe we had some kind of a little tremor here in Southern California. It does happen where those tiles actually move.

Connor Macivor Santa Clarita realtor advisor radio ([02:43](#)):

And if you don't have the home inspection, you might not know that for years until the next rain. And then potentially if the paper's torn underneath, you could have a problem. So those things are revealed, but bringing back us back to regular real estate resale with the home inspection, typically that fee is anywhere from 250 upwards of seven, \$800. It's going to be very home inspector dependent. Some of them charge thousands of dollars. Some of them charge hundreds of dollars. So their typical price is going to correspond to square footage and numbers of bedrooms and bathrooms usually. So they kind of want to know what they're getting into. And if there's multiple structures on this particular piece of property, again, the price is going to go up. If you want the home inspector to include, let's say they have a swimming pool to include that that's also going to increase the price.

Connor Macivor Santa Clarita realtor advisor radio ([03:39](#)):

One of the things that I would say is in regards to the steroid pools and other things may be outside of the home inspectors, regular training, they might have had training in roofing. Maybe they were a roof contractor for a long time before they decided to be a home inspector. Maybe they were a pool person or pool and spectrum maybe even had a cool pool play to clean a pool cleaning service for a long time. That's also valuable. But again, if they haven't had that training and, and you're hiring them to also inspect the swimming pool, I would throw a little bit of caution to the wind, no offense to the home inspectors out there. But I do one thing. I do residential real estate up to four units. That's what I do. So anything residential, anything that's real estate up to four units. I'm there anything above four units and you start getting into commercial real estate.

Connor Macivor Santa Clarita realtor advisor radio ([04:29](#)):

I don't do that. I don't have that training nor do I want to get that training. I'm very happy representing buyers and sellers real estate resale up to four units for residential properties. That's where I'm happiest. Now I have training and other things. I have training in firearms. I've taught police officers for a long time when I was with the Los Angeles police department. So I've extra training, but that doesn't overflow into real estate nor I can imagine a scenario where it would, uh, me showing a house one moment and then taking the same people out and teaching them how to shoot. It. Doesn't really fit then to real estate. So moving over into the home inspection world again, if they have that training and experience, it could overflow very well. If in fact, they have that history with regard to pools or roofs or whatever else it may be.

Connor Macivor Santa Clarita realtor advisor radio ([05:18](#)):

But usually it's this. When they get to the house, they start their inspection. If they run into something that is not part of their general understanding, it's not within their toolbox. They really don't know what it is or what it's about. Then they will refer you to a different entity, some other company, some other professional, some other contractor licensed professional that would or request you request them. That would be able to come out and look at the property. A big example of that when you get there. And again, let me step back real quick. Whenever you're looking at properties, you find the one, we write the offer. We happen to get that property. You're in escrow, the home inspection scheduled. Usually it happens within the first 5, 6, 7 days. I want everybody to be there. That's going to be on title. If there's one person on title, I want them there.

Connor Macivor Santa Clarita realtor advisor radio ([06:10](#)):

If you want your parents there, bring your parents. If you want your friends, significant other strangers, whatever it may be, have them come as well. Because what's going to happen is once the home inspector gets there, they're going to start to go through the property. You may have questions. And a lot of times, you know, they're busy doing their work, but a lot of times home inspectors are very open to having you ask questions along the way. Some of them want you to wait till the end because they have a general recap. And usually they'll cover the items that you may have had questions about. But in general, home inspectors are typically very friendly and they do give a lot of, they exhibit a lot of patients, the properties when it comes to those inspections, excuse me. So running through that, whenever the home inspector is looking at a property, talking about recommending other specific advisors, they could get there and they could look at the roof, maybe with some kind of, uh, uh, a platform or they can use the ladder.

Connor Macivor Santa Clarita realtor advisor radio ([07:07](#)):

They could crawl up there. They could drone it as well, look at the roof. And let's say they see things that are slipped or moved. That would typically be the case to have the buyer recommended that you go hire a roofing contractor to come out and look at the roof. So whenever a housing inspector identifies problems on a roof, the next general step, for example, would be for you to now, let's get a roofing contractor out router and have them look. And usually there's going to be a large difference between what was deduced in both processes. The home inspector is probably going to identify X number of issues. Once that roofing contractor gets there, they're going to find more. They're also going to be able to verify other things. For example, they're going to be able to verify the paper underneath the tile is in fact, worn doesn't need to be repaired or placed.

Connor Macivor Santa Clarita realtor advisor radio ([08:00](#)):

They're going to know more because they're going to dig deeper. Plus that's their professionalism there. Their professional training is that of a roofing contractor. So they're going to have a lot of other advice for you. And with that, they'll be able to put a price tag on it, where the home inspector, my guesstimate, this cat is going to be doing the work or could be doing the work. So they're going to put a price tag on it and say, it's going to be \$2,500 to replace 50 broken tiles and you know, 15 shoot, 15 feet of paper, whatever it may be. So they're going to put that recommendation together. So you're going to have that as a buyer, to be able to submit to the seller with your request for repairs. Now in this market requests for repairs, don't go very far and I'll be completely Frank with you.

Connor Macivor Santa Clarita realtor advisor radio ([08:41](#)):

The sellers know that they have most of the buyers pretty much held captive, and that, uh, there's a lot of buyers out there for each individual property. So that being the case, whenever a buyer steps forward through their agent to make some kind of a request for repairs, unless it's something that's called out by the appraiser, usually the sellers aren't super excited to help because they know they had other offers. They probably chose this buyer because this buyer was willing to pay the most. That should be enough to maybe motivate the seller, but in some cases it's not. So don't be offended. Understand when you're purchasing real estate here in Southern California, unless otherwise express properties are being sold as is. So you're going out and looking at residential real estate, understand that what you're buying is what you're going to get. When the inspector goes through.

Connor Macivor Santa Clarita realtor advisor radio ([09:33](#)):

If they find things wrong, then we will formulate a request for repairs list. Even if we said we wouldn't it's okay, because all the seller has to say is no. Or are you Mike, catch them on a good day? They might say, you know what? Yeah, I've been meaning to fix that. I think that's probably a safety issue. We'll go ahead and get that done for the buyer. Or we'll give the buyer a certain amount of credit to have that done as well. So they can do it themselves. Some at some later point in the future after they close escrow. So there are a lot of ways to approach it. But what I was going to say is with regard to home inspectors and them identifying problems after the list is compiled. Usually the best thing to have with the list would be professionals telling you what it's going to cost to remedy these situations.

Connor Macivor Santa Clarita realtor advisor radio ([10:19](#)):

So the seller knows that you're not actually gouging them. So for example, if there's a GFI outlet, ground, ground fault intro, or I believe is what that stands for GFI. So basically it's those outlets that have that reset button in them. So they have a small fuse or some kind of an overload protector.

Whenever those blow, whenever they get too much energy in them, they'll actually pop the circuit and shut down the circuit. So nothing catches on fire. A lot of times, those don't work. So that's something that's very common when you're looking at residential real estate, those things need to be repaired. The outlet itself is probably less than \$20 to have it put in. It's probably less than \$20. If you can find electricity, that will just come do one thing without some kind of a minimum that's about what it costs. But when a buyer then approaches the seller and says, we want a thousand dollars, because, uh, this GFC, I, this, this ground fault circuit, interrupter, GFCI outlet, isn't functioning.

Connor Macivor Santa Clarita realtor advisor radio ([11:19](#)):

Well, what does that look like? It doesn't look good. And the sellers usually don't, aren't very friendly with those kinds of responses or requests from buyers. It happens. So you have to do it carefully. Now it's talking right about earlier appraiser. When the appraiser goes in, well, the appraiser's going to mandate certain things. And it depends on when the property property's located, where it is. If it's in Santa creative valley, it's going to be less than in Los Angeles, Los Angeles, there's retrofit standards. They go above and beyond real estate resale in Santa Clarita. If you want to know what those are, reach out to me, I'd be happy to explain it or maybe a video for another day, but back to the home inspection. At some point, there's going to be an appraiser. That's going to go into the property. And while the home inspectors also going to check for carbon monoxide, they're also going to check for smoke monitors to make sure they're all placed correctly.

Connor Macivor Santa Clarita realtor advisor radio ([12:08](#)):

And they're all functioning. Be home. Appraiser will as well. And the home appraiser, just so you know, they get hired by the buyer's lender on behalf of the buyer. So they're going to go out to the property and they're going to be the one that's going to check for these various items. And it also depends on the loan type, that condition that the property needs to be in. So the appraiser doesn't say that the seller needs to do this, this and this before closing, which happens sometimes, for example, if it's a VA loan and there's a room and they're missing carpet, and there's an exposed slab, the VA appraiser could say, we're not going to loan on this. Now this seller has to repair that and put that carpet in that room before closing. So then some of the sellers are coming back. We're not doing it.

Connor Macivor Santa Clarita realtor advisor radio ([12:58](#)):

So then the VA won't loan on it. So then the buyer steps forth. It may say, well, you know what, Connor, I got an uncle that puts in carpet. It's not going to be more than four or \$500. There's liability issues there. What if somebody comes and breaks a hip or falls or trips, you have liabilities with the seller. What if something else happens where the transaction doesn't close and it might be something not having anything to do with the buyer. Maybe there's an earthquake. Maybe there's a, another fire issue in Santa Clarita. Maybe that happens. Maybe there's a lot of rain, torrential, rain, maybe a little bit of a flood. Whenever those big natural disasters happen, everything gets put on hold. That includes real estate. So all the things that were in process that we're closing, that we're working for closing, they all pull back.

Connor Macivor Santa Clarita realtor advisor radio ([13:46](#)):

Why? Well, because insurance has to be written on every property sold. So that being the case, insurance is going to pull back. They have to reevaluate. Now they have to see if they're going to even survive. All the claims that are going to be put in after a natural disaster, should insurance companies be completely solvent, probably, but that's a story for another time. Again. That's what ends up happening.

So the appraiser goes in and looks at it. They could come back and they could say, well, you know what? Everything's great. Except for this. We want to try to have the sellers, get those things done ahead of time. If we're representing the seller. And if it's a buyer thing where we're going through the home inspection with the buyer, we definitely want to request that on our request for repairs, but understand at the end of the day, the seller may say no.

Connor Macivor Santa Clarita realtor advisor radio ([14:35](#)):

And then we kind of run into an issue. Now, how often do they say no? When it's an appraiser request? Very rarely because the appraisers have certain guidelines they have to adhere to. In addition, that seller knew the loan type, that the buyer at the very beginning, because it was explained to them by us. So they know what I know that going in. And if we did have the video, the buyer coming through another agent to us to be presented to our seller, I would explain to the seller that yes, could be an issue with a VA home loan. If they had that issue existing in their residence. After I did the walkthrough and listed it and took the pictures and everything else, I would explain to them this, you need to fix this and this item over here, because if we haven't yet you get a VA loan.

Connor Macivor Santa Clarita realtor advisor radio ([15:22](#)):

Are you gonna wait till we, if a will, last person standing is a veteran VA loan, then fine. You'll take care of it. But if it's a conventional buyer, then you won't have to, because it's not going to be called out by the appraiser. So different ways to handle things. But you, as a home buyer need to know that home inspection is very important. And it's one of those deals that you pay for during the time of service. As soon as SU services finished, as soon as he finishes the home inspection that day, you pay him, whether it was a credit card beforehand that you gave him. Because a lot of home inspectors they'll communicate with people prior to closing. So maybe he already got your credit card number for that fee, or you pay them on site. He scans it there, or you bring a check or cash.

Connor Macivor Santa Clarita realtor advisor radio ([16:08](#)):

Everybody loves cash apparently, but you bring a check or cash to at the time of the home inspection. If you've got to pay him in cash, say, Hey, is there an additional discount I'm going to get? Because I'm paying you the cash. It doesn't hurt it. Doesn't hurt to ask that question. These are business people. So they understand those, those sorts of things. At the end of the day, though, that home inspection is important. He should prepare a report and that report should have pictures and explain everything. So if you are going to reference this, if you are going to place a risk request for repairs, for the seller to look at, it'll be all laid out. Nice and neat. So he'll be able to look at the picture and say, oh yeah, that wire is exposed. Or this junction box has been left open, or this particular sink fixture is leaking, or there is mold or some kind of a, a substance on this particular flooring or on the back of this particular cabinet, whatever it may be.

Connor Macivor Santa Clarita realtor advisor radio ([17:03](#)):

These are all important things. And not all home inspectors folks are created equally. Either. Some of them have much better equipment than others. Some of them have these thermal cameras that can pick up moisture within walls. That's helpful. Some of them have drones that are able to fly properties and really look at roofs. Well, instead of having to get up there and walk on them and some of them have other cool items that actually help identify other issues with properties. So you might want to ask that going in, we have a great list of home inspectors that we recommend our top five and their top five, because they're very,

Speaker 2 ([17:42](#)):

It's a good word.

Connor Macivor Santa Clarita realtor advisor radio ([17:43](#)):

They're very critical when they do their home inspection. So they're going to point out as captain obvious might, but they're also find the other specifically the other specific problems with the residents. So they're going to pour it on those walls. So that's home inspection and nutshell at the very end, after the home inspections done, most of them have a recap and no against no nothing against sellers, but typically if a seller is present during a home inspection, it creates issues. So we definitely want the sellers not to be there and we're not trying to hide anything or set the seller up, but it's frustrating for the seller to have a home inspector go into their home and start pointing out things that are wrong. When the homeowner probably doesn't think those things have any issues at all. And it happens quite a bit. I've actually seen fights almost break out because of the scenario.

Connor Macivor Santa Clarita realtor advisor radio ([18:34](#)):

So this is what I recommend to fix that the seller shouldn't be there. The seller's going to get a request for repairs later in a report. If the seller's there, it could help in regard to maybe the home inspector can't turn on the furnace. Maybe there's a trick. Maybe there was a toilet that was shut off. One of the valves, maybe a valve was shut off on a toilet home inspector. Isn't going to reopen that valve because there could be a problem. Now, all of a sudden the property is flooded. They won't do it. Maybe they could ask the seller at that time, but we find very good communication at the time of a home inspection, because we'll tell all our sellers be available while they're inspecting your house by telephone, because maybe the home inspector is walking through and finds a light switch. Can't get the light switch switch to correspond to any kind of light or fixture or item.

Connor Macivor Santa Clarita realtor advisor radio ([19:24](#)):

And then maybe that's a good question. So then that agent will send me a text message. Hey Connor, we're doing the home inspection on 24 13 eucalyptus. Can you please ask the seller what the light switch in the den does on the far wall? So then I contact the seller. They see all, you know, at that light switch controls the outlet on the floor. The outlet just wasn't flipped over. So nobody really knows it. Oh, that makes sense. So that's what it controls. That's what it does. Give that back. And then boom, by being then you don't have any issue on the home inspection report regarding that item because the seller was available. But the end of the day, whenever you have the seller present during that final recap, that's a major issue. So I always separate all parties. If the home seller happens to be there and the home sellers understand this very well after I get done giving them what I think of I'm going to be representing them as to why they shouldn't be there.

Connor Macivor Santa Clarita realtor advisor radio ([20:18](#)):

The very end you have a recap. So if the home sellers there, I take it outside. I say, all right, home inspector buyers, thank you Mr. Mrs. Seller, we're going to go and we leave. And we go discussing on the street. We're not trying to game plan or have some kind of a conspiracy set up against the seller. We just want to be able to talk candid. And typically nothing is going to be a deal breaker. Usually everything on your first assessment of the property, when you first viewed it, usually those deal breakers jump out at you and you stop. And you don't write the offer. Very rarely as something of any significance found later, that could cause you to cancel the transaction. Some of those things and home inspections I've

seen is extensive termite damage. Yes, it can be fixed, but who knows how long it's going to take and at what cost, and if the seller is going to agree, you can always ask and then reevaluate at that time.

Connor Macivor Santa Clarita realtor advisor radio ([21:16](#)):

The other thing I've seen being big deal breakers is mold again, extensive mold due to adaptiveness, especially on or not sheet paper under wallpaper, under wallpaper and bathrooms that could, would form a moisture barrier. And that moisture barrier could be harboring moisture from the shower and have created mold over the years. These are big issues. And then the question comes in. How far is the mold spread? What's it going to cost to fix? These are things that I've seen become deal killers after a home inspector goes and looks at a property, but wouldn't, you rather find out now before you get too deep into escrow or after you remove your contingencies and you cancel the deal because you can't live with it may and you would've known item and a lot sooner, but you can't live with it. So you cancel escrow and you lose your deposit things to think about.

Connor Macivor Santa Clarita realtor advisor radio ([22:13](#)):

That's a little bit about home inspections. That's how I handle them from my buyers. That's kind of how I speak with my sellers with regard to what's going to happen and why that's a necessary part of the process. I'm Connor MacGyver, exp Realty headquartered here in Santa Clarita valley, longest Raymond running longest running radio. Yes, here in Santa Clarita. Hope you're doing very well plays. SCV nine eleven.com. You'll be able to see the latest real estate news. I do update that video often and I'm Connor. Thanks so much for watching. You'll be safe over and out.