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Home inspections add element of certainty to Greenfield's busy real estate market

CNI PHOTOS BY
RON KUENSTLER

Home inspector
Kevin Maynard
looks into a
chimney while
inspecting a
home in the 4400
block of South
64th Street on
June 2.



Buyer **beware,** seller be **savvy**

By Stefanie Scott
Staff Writer

For most people, a home is the most expensive investment they will ever make – and home buyers want some assurance of value before taking on decades of mortgage payments.

Area home buyers often call upon Kevin Maynard, owner of Greenfield-based Open Hearth Home Inspection, to investigate

the structure that could serve as their new home. He searches basement to attic for flaws.

“People are relying more on home inspectors to find out the value of the home”, he said. “Realtors can tell you the value of property, but home inspectors deal with the structure”.

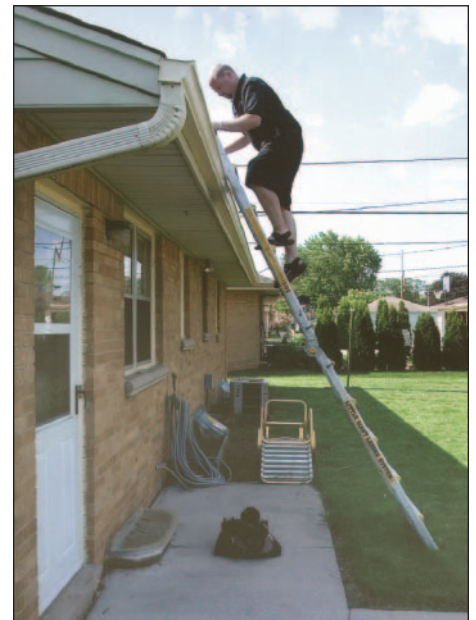
Realtors recommend anyone who is buying or selling a home – whether a house or condominium – under-

take an inspection as a means of self-protection. The same precaution is urged for homeowners who have lived in the dwelling for more than 20 years.

Alicia Schwartz, a Realtor with First Weber, hired Maynard to inspect her own home and she refers him to clients.

During her own home inspection, he found several problems with the new con-

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Kevin Maynard comes down a ladder after inspecting a roof in the 4400 block of South 64th Street on June 2.

Beware

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struction.

“He pointed them out to me and I pointed them out to the contractors”, she said. “When you have a report in your hand, people don’t argue too much – they can’t”.

She wants that same level of protection and security for her home-buying clients. In fact, she says she would rather have a transaction fall apart than have a customer buy a sub-par home, which causes more problems in the long run.

Problems can be costly

Unfortunately, the most prevalent problems also happen to rate as the most costly to fix, Maynard said.

Damage to the home’s foundation – which can be pictured as the legs that keep the home standing – is an all-too-common scenario, and the cause almost always comes from water, he said. If it is not caught in a timely manner, it can mean repair costs of \$20,000 to \$30,000 and a steep decline in the home’s value.

Roof damage is another usual suspect – most homeowners having to repair or replace the roof before selling it. It is a problem that takes time to fix and can hold up a home sale.

Maynard got experience for home inspecting during jobs in the electrical, landscaping, carpentry, roofing, plumbing and construction sectors.

“I tried every trade”, he said. “I gave each profession a fair chance of about two years”. He soon found a position building log homes, which took him to some of the most beautiful areas of the United States. But when he met his wife and decided to settle down, he returned to Wisconsin and started looking for a new job.

“With my over 20 years of trade experience, I knew just about every component of a home”, he said.

He enrolled in home inspection courses through Milwaukee Area Technical College and various trade associations. In addition, he joined the Wisconsin Association of Home Inspectors and attended professional courses and seminars.

The job requires inspectors to recognize and understand all of the craftsmanship and construction materials used pre-20th century to today.

Maynard considers home inspection a new industry that has experienced some growing pains.

“Prior to 1997, nobody had to be licensed or certified in Wisconsin”, he said. “That led to some unqualified inspectors out there that gave the industry a bad image for awhile”.

The good news is that nearly 80 percent of the people who called themselves home inspectors before that time have been eliminated by tougher state licensing regulations that require inspectors to pass national and state exams.

The bad news is that some national trade associations have created programs that teach potential inspectors enough information to pass the exams in return for a few thousand dollars or a cut of the candidate’s future profits. But while they know in book work, skills can’t be faked when it comes time to review an actual client’s home, Maynard said.

“You’ll see there are still some laws and regulations that are going to be coming down the pipeline as far as home inspection goes”, Maynard said.

Buyers aren’t only clients

There have also been some changes in who is requesting inspection services. In the past, potential buyers almost always did the hiring when it came time to putting a bid on the property. However, savvy sellers are now preparing for buyers’ questions and concerns by having a pre-sale inspection.

It is a question of liability, Maynard said. Sellers can be sued if the buyers later find a major problem and can prove the previous owners hid it.

“A homeowner can’t sell as-is like a car; they have to disclose (a problem) if they know about it”, he said.

His business has grown quickly since he became a full-time home-inspector in 2004, and he has managed to carve out a niche for himself thanks to his history in log home building.

Lawyers who are suing log home builders for faulty craftsmanship hire Maynard to inspect the structures to help

build their case. In some cases that has meant travelling around the country to testify on the homeowner’s behalf if he finds problems.

“I’m already making a name and a reputation for myself in the industry”, he said.

In the future, he foresees a growing market for inspections of all home types when the owners think they might have been taken advantage of by a contractor.

“We can tell you what really needs to be repaired and give you an unbiased opinion about how much it should cost”, he said.

He also would like to start holding seminars for local groups to teach people how they can better maintain their home and retain or improve its value.

“For me as a home inspector, there is nothing as heartbreaking as someone who has found a home they want and then an inspection finds a major problems that needs repair so they can no longer afford the new house”, he said.

AT A GLANCE

In an effort to find the most qualified home inspector, keep the following in mind:

- Do they have errors and omissions or malpractice insurance to cover any damage to the home that might have been inadvertently missed or worse than initially expected?
- To which trade associations, such as American Society of Home Inspectors (www.ashi.org), or consumer protection organizations like the Better Business Bureau does the inspector belong? Contact those organizations to find out if any complaints have been filed.
- When asking about cost, be prepared to tell inspectors the home size in square footage; the number of fireplaces, furnaces, air conditioning units and bathrooms; the home’s age; and whether the home has a basement or crawl space.
- A thorough inspection will take two to four hours and should include the home’s exterior and each interior room.
- Clarify if they are licensed to take a radon test and if that will be included in the inspection.