

Better find new way to ward off pesky termites

Friday, April 25, 2014, Vol. 38, No. 17

Termites are back. Swarming in their swat-evasive flurries, they can exact a debilitating toll on anything that stands in their way.

While there looms a tendency to exaggerate the capability to do harm in a number of germs, parasites and insects, the termite has the power of the wrecking ball. Give a termite a joist, and he can eat for a lifetime.

Termites with their voracious appetites are able to destroy the structural supports that bear the weight of a residential home. The Department of Agriculture has released statistics citing that there could be as many as 13 colonies of termites settled in any one acre lot in Tennessee. In those habitats, as many as one million termites can flourish.

Mathematically speaking, any half-acre in this area could provide residence for as many as 7.5 million house-eating bugs.

To treat or not to treat? That is the question, and the answer is to treat, lest you have to say “Alas, poor crossbeam, I knew it Horatio” as you hold the dusty remains of a once-proud piece of lumber.

Once the structure is compromised, the weight of the house begins to collapse around the weakened area. Without immediate attention this, once-solid home could melt. Kill them, and parting can be such sweet sorrow.

Look for more termite damage on the horizon since the lending community has ceased demanding termite letters be submitted in order to close.

There is a method in their madness, in that underwriters were wary of the letters and often required structural inspections when the letters noted pervious infestation, even if there was no evidence of current infestation.

By the time underwriters received the files, the transactions would have been scheduled to close in a matter of days and the structural engineers were not able to reach the home, review the work of the varmints and file reports. So, some lenders no longer require letters.

Strangely enough, some lenders continue to require them, leaving borrowers and their Realtors in the lurch. In all cases, buyers should to thine own selves be true and search for the tiny lumbervores before buying a structure.



Even then, some banks and closing attorneys refuse to accept or review the termite document when provided. Having forsaken the advice of the bard, the bank has chosen to a lender be, and the buyer has opted to a borrower be, so the chips will fall where they may.

Termite letters are not worth the paper – itself the result of termite-like treatment of wood – they are written on, as they reflect a small window of time in which no insects were seen in the nooks and crannies of the crawlspace.

Despite receiving a clean termite letter, the new homeowner should have the home treated for termites and monitored on an annual basis.

As brevity is the soul of wit, I close.

Sale of the Week

This week's sale is at 5313 Illinois Avenue, located in Historic West Town, the neighborhood formerly known as The Nations.

Alice Walker of Pilkerton and Associates was the listing agent and Keith Merrill delivered the buyer with great aplomb.



Alice is a veteran of scads of sales in the area and was with the Wilson Group when the company coined the phrase Historic West Town. “The Nations,” it was deemed, had a negative connotation.

The area has been transformed into an affordable residential paradise, although there remain a few purgatorial dwellings and a few that are of the Hades variety. But that's another poet altogether.

You could get anything you want at Alice's residence. The home was recently constructed and has, according to Ms. Walker, “Everything the buyer is looking for, hardwoods, stainless steel, fireplaces, open floor plan, walk-in closets, large master suite, and an attached garage.”

A past president of the Greater Nashville Association of Realtors, Walker has spent hours in zoning discussions, so she knows what she's talking about when she says the house is “not an HPR,” or horizontal property regime, a zoning similar to a condo.

HPRs are under fire these days with neighbors growing weary of swapping one home for two on a single lot. Then there is the smart-growth, anti-sprawl developer side of the argument.

HPR or not, Historic West Town is a neighborhood that is more affordable than its southerly neighbor Sylvan Park, even though prices continue to climb.

The convenience of the location and the quality of the new construction and renovations now provide a comfortable alternative to those seeking west side residences.

The proof is in the pudding, as there is no more discerning real estate agent than Keith Merrill of Worth Properties. If it's good enough for Keith, it's good enough for thee.

Richard Courtney is affiliated with Christianson, Patterson, Courtney, and Associates and can be reached at richard@richardcourtney.com