

Al Gage Report

July 2018

The Unseen Enemy!

One very common problem that most homeowners will have during the time they own their home, which many times does not come to light until it is inspected for a sale or refinance, is the presence of subterranean termites. You may be thinking that you haven't seen any termites and your bug guy sprays regularly so you couldn't have a problem. One statistic is that there are 3-5 subterranean termite colonies per acre in the state of Arizona. That is, at the least, every other home in your subdivision. I am not an expert on termites but let me just share with you what I see on a regular basis.



The Beginning:

Let's just back up to the point when the house was built. The builder performed a pre-treat of the land where your home would be built. This is a chemical barrier that the termites have difficulty passing to get into the cellulose areas of your home (wood, trim, drywall backing etc). This treatment does not kill the termites, it simply prevents them from entering these areas.

These things are very similar to the creatures on the movie series "Aliens" (except they don't live in your chest). If there is any flaw in the treatment, or cracks in the foundation

that are untreated, they WILL get in. This is what leads to many agents saying there are only two types of homes in Arizona, those with termites and those who will get termites. Fortunately, most treatments for homes with an infestation of termites only runs around \$400-\$700 depending on the size of the home.

The Entry:

But how did they get there? Most of the time it is not a result of an error on the builders part. The chemical barrier only lasts for about 5 years in and of itself. Usually, the breach in security results from the landscaper, or the homeowner, disturbing the soil and therefore the treated area immediately adjacent to the stem wall of the home. In my experience, you are also much more likely to have termites in a subdivision built on raw land, as opposed to land that was formerly farmed, but that does not mean they won't appear in both places.

The Signs:

One of the most common problem areas is in the garage. That box you haven't moved since 1996 may not be a box anymore and also may hide the termite tubes. The termite tubes look like a little trail of mud from the ground to stucco on the stem wall a little smaller diameter than a pencil. **No! Washing them off does not get rid of the termites.** The termite tubes are mud tubes constructed by the termites that lead from the ground to the nearest source of cellulose, be it the drywall paper backing or wood behind the stucco. These termites have to return to the ground regularly in order

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to obtain moisture. Sometimes the tube comes out of the ground and then turns and goes back down. This doesn't mean the termites have left, just that they didn't gain entry at this point.

The Cure:

The treatment for termites generally involves treatment with chemicals, the details of which I will not bore you. Suffice it to say, the termite treatment company drills through the concrete areas and trenches around the landscaped areas surrounding your home and then reapplies the barrier chemical. We generally do not see the more expensive and intrusive tenting of a dwelling which is common in California.

Preventative:

Thought you were off the hook with a \$500 termite treatment? Not so fast!

For many types of loans, especially VA loans, you are required to provide a "clean" termite report which outlines several factors that are conducive to termites. These are also subject areas to help prevent termites and must be cleared for the loan to be approved.

Faulty grade is one area that has been called by the inspectors quite a bit lately. Since termites are highly

attracted to moisture, the drainage of your lot should slope away from the stem wall to avoid this accumulation. I have had several homeowners that had to spend close to \$1000 to correct the grading of their lot.

Excessive moisture is another commonly found problem. This occurs anywhere there is a leak in both the outside sprinkler system or internal leaks within the home, both present and past. Evidence of past leaks and stains must be repaired or removed to pass this inspection.

Earth to Wood Contact means exactly what it says, plus some. Generally, this also includes any trees or bushes that come into direct contact with the home. Commonly this also includes improperly installed patio pillars as well as the landscaping completely covering the stem wall of the home.

Excessive Cellulose Debris and Inaccessible Areas are also common problems. Excessive cellulose means that pile of firewood that you stacked against the house, or the lumber in the same position. These are absolute magnets for termites and must be removed. If they have been there for a while, the damage may already be

done. The inaccessible areas usually are not a requirement for a loan or the termite report to be considered "clean", but they are good places for the termites to sneak in unnoticed.

Recommendations:

I recommend having your home checked for termites at least every two years. Our termites in Arizona are pretty slow movers and they won't eat your home to the ground in two years. The company that I use most often is Protection Termite. They are well recognized in the real estate community and have a standing offer that they will beat any other companies written estimate by 10%. Their contact information is:

602-569-3111 • Fax: 602-795-7413
www.protectiontermitecontrol.com
ProtectionTermite@gmail.com
License #8362

If you want professional representation by an agent that knows how to handle these and any other Real Estate problems, give the AI Gage Team a call at 623.536.8200 or email@al@algage.com



RITA'S CORNER

What's In A Name

Since late 2009, I have been employed by Pinnacle Capital Mortgage, which was parented by the much larger Finance of America Mortgage, LLC. We have the opportunity to become a corporate branch, so we will be known as Finance of America Mortgage. We are told that there will be new and exciting programs.

One other item I should mention is I physically work from my home in Litchfield Park. The branch that I am affiliated with is located in Bullhead City.

Call me for information about all loan programs. I pride myself on keeping up to date with the ever changing mortgage market.

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featured listings



13010 W. Flower St.

A 2832 S.F. Model,
5 BR, 3 BA on a cul-de-sac lot
in great shape in Sage Creek.
SOLD by Al Gage for \$300,000



12912 W. Earll Dr.

A 2113 S.F.
4 BR, 2 BA split floorplan
in Las Palmeras.
SOLD by Al Gage for \$230,000



11811 W. Windsor Ave.

A 1687 S.F. Model, 3 BR, 2 BA
with many upgrades and solar
in Garden Park!
SOLD by Al Gage for \$230,000



2562 N. 124th Dr.

A Stetson Model, 1899 S.F. 4 BR, 2 BA
with RV parking and a pool
on a huge lot in Rancho Santa Fe.
Listed by Al Gage for \$310,000

What's My Home Worth?

Email Al at al@algage.com with the address, a list of upgrades, the current condition of the property rated < from 1 being terrible condition and 5 being model perfect > and he will personally prepare a professional market analysis of your home free of charge. Use "What's my home worth?" in the subject line and also include the purpose of the evaluation in the email.

No automated valuations here!

Want a current and local Market Update? Go to www.algage.com/July2018MarketUpdates.html

In 2017, Al Gage successfully represented 72% more clients than the closest competitor and 328% more than the average of the Top Ten Agents in your neighborhood! #1 in your neighborhood four years in a row!



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Just Listed!

12419 W. Edgemont Ave.

A beautiful Stetson Model (1899 S.F.)
3 BR, 2 BA with Den, Family Room, plus
2.5 Car Garage in Rancho Santa Fe.

Listed by Al Gage for \$265,000



Sale Pending!

11609 W. Windsor Ave.

A stunning 3 BR, 2 BA, 2155 S.F.
with laminate flooring and ceramic tile
in perfect condition in Garden Trails.

Listed by Al Gage for \$260,000



Sale Pending!

12349 W. Virginia Ave.

A Brigata Model (2335 S.F., 4 BR, 2 BA)
with tons of upgrades and a pool
in Rancho Santa Fe.

Listed by Al Gage for \$325,000

See inside for this month's **featured listings**