

Due For a Termite Inspection?

By JOE SZYNKOWSKI | Green Shoot Media

According to the United States Environmental Protection Agency, termites cause billions of dollars in structural damage each year. Inspections are crucial because termite activity is not typically discovered until significant damage has occurred.

Termites often go unnoticed because they rarely leave the wood they are tunneling. Along with annual inspections, you can check exposed wood for hollow spots. With a flathead screwdriver, probe exposed wood to examine any trouble signs.

DEVASTATING DAMAGE

The United States Department of Agriculture recognizes the Formosan subterranean termite as one of the most destructive pests in the country. They are known to form large colonies, some containing up to 2 million members.

A sizable swarm can easily compromise the integrity and safety of an average home.

These statistics reported by the USDA show why inspections and treatment are important.

- U.S. residents spend at least \$1 billion on Formosan termite control and repairs annually.

- Nearly 600,000 homes are affected by termite damage each year.



Americans whose homes have significant termite damage spend an average of \$3,000 to completely eradicate infestations and make repairs. Call your local pest exterminator today to ensure your home is safe.

PREVENTIVE MEASURES

A termite swarm occurs when a group leaves its colony in search of a new home. While there is no specific season for swarms, termites typically are more active when the weather is warm. This means states with warmer climates face a year-round threat.

In addition to inspections,

practice the following prevention tips, provided by the EPA:

- Reduce openings that offer termites a point of access. Fill cracks in cement foundations as well as openings in the wall where utilities pass through.
- Fix leaks immediately.
- If you store firewood or other types of wood, keep it a safe distance from your home.
- Keep trees and bushes trimmed and away from wood structures.

If you are in the process of constructing your home, be sure to use a concrete foundation and allow room for ventilation between the soil and wood.

TREATMENT OPTIONS

If your inspection reveals a termite problem, you might have several options. Below are the most common ways exterminators treat an infestation.

- **A soil-applied barrier treatment** is one of the most common forms. This long-lasting barrier excludes termites in the ground from entering a structure.

- **Baits** are the other popular option. Made from products such as paper and cardboard, they attract termites and infect them with a lethal poison. Termites will consume it and share it with their colony, gradually eliminating members.

REAL ESTATE 101

What About Insurance?

There are any good reasons to get a termite inspection if you have any reason to suspect a termite problem. One good reason is that homeowners probably will be left footing the bill. “Homeowners insurance does not cover damage from insects, whether it’s from termites, bed bugs, or another infestation,” lawyer Stacey A. Giuliani of Boca Raton, Fla., tells Realtor.com. “In general, that’s because homeowners insurance doesn’t cover any damage to a property that is ‘preventable,’” according to the site.



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HOMESWISE GLOSSARY

Capacity: Your ability to make your mortgage payments on time. This depends on your income and income stability (job history and security), your assets and savings, and the amount of your income each month that is left over after you’ve paid for your housing costs, debts and other obligations.

SOURCE: Federal Trade Commission

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