

News Your Customer Can Use

by

John Curtin Home Inspector LLC

Termites and Your Home

561-309-8234

*The following information is deemed reliable but should not be your sole source for decisions you make.
Copies of this article and many more topics can be down loaded from my web site. 9/2006*

What is a Wood Destroying Organism “WDO” Report?

A Wood Destroying Organism Report is performed by a State licensed person or his employed representative and is produced on a State of Florida designated form. This form is often required by financial institutions providing mortgages. It is a visual inspection, by a trained technician, of a structure, for the presence of organisms which directly destroy wood. These are limited to termites, powder-post beetles, old house borers, and wood-decaying fungi. Beetles and borers are rarely found and fungus is what typically causes wood decay on siding, doors and trims. At John Curtin Home Inspector we order our inspections from Alchemy 1 Inc. Alchemy 1 Inc. is a pest inspection only company and has no incentive to sell you services not needed.

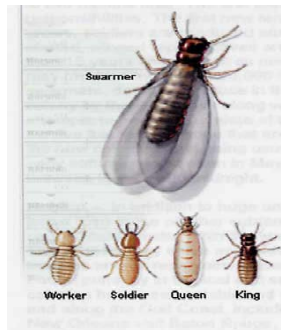
Who can provide me with a WDO Report?

The Florida Department of Agriculture and Consumer Services (DACS) is the state agency responsible for the regulation of pest control companies & the services provide. The requirements are described in Florida Statutes Chapter 482. According to DACS only a properly licensed person or his employee can provide a WDO inspection report for the purposes of Real Estate transactions when a fee is paid or a written report is requested. A notice that the inspection has been preformed should be attached to a permanent part of the structure (electric panel, etc.).

The employee can not be a subcontractor & must be paid and have taxes withheld. The employee must possess a State issued identification card. To qualify the employee must undergo initial training by a qualified person and additionally attend 4 hours of continuing education classes annually.



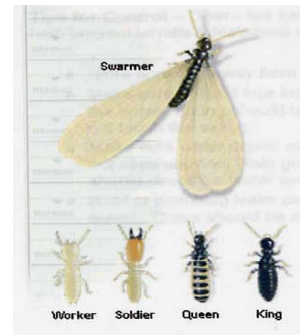
Drywood Termite



**Formosan
Subterranean Termite**



Dampwood Termite



Subterranean Termite

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*Thank you for allowing us to serve you in the
past and we appreciate your future business.*

561-309-8234

At www.JCHomeInspector.com you can find a Sample Report,
Price list, information on Mold, Termites, Radon and Lead in
your home, Hurricane preparation and much more.



How is a WDO report inspection performed?

A WDO inspection is a visual inspection of accessible areas of the structure. If desired fences and other structures on the property may also be inspected, typically at an additional cost. A tapping tool, probe, flashlight, and other tools are used to aid the inspector. The accessible exterior & interior elements of the home are visibly observed, listened to for “hollow sounds” when tapped, and minimally probed. The inspector is not permitted to cause damage or disassemble structures during the inspection. Some minimal invasion is permitted when investigating suspected sites.

There are many areas of a home such as wall cavities, under insulation, enclosed attic and roof areas, behind large furniture, and closets and cabinets full of personal belongings which may not be accessible for inspection.

Will you guarantee me I do not have termites?

No one can guarantee you that termites and other listed organisms are absent from your structure. A WDO inspection is a best effort to review observable areas of the structure for their presence. Termites can not be exposed to the open air so by their nature these organisms feed on the interior of wood, most times leaving the paint or thin exterior surface of wood completely undisturbed. A pest control company providing treatment may offer a “Termite Bond” at an additional cost. This “Bond” is essentially a guarantee to provide treatment and perform repairs should damage be found at a future date. Specifics of coverage will vary by company.

Can you tell me if I have termites from your Home Inspection?

In our Home Inspection Report we will advise you of any unusual conditions which are observed including the presence of termites and other pests such as ants or rodents which can not be reported in a WDO inspection.

The State of Florida prohibits the use of the terms termite, fungus, or wood rot in any report for Real Estate transactions except on the approved Wood Destroying Inspection Report # DACS13645 by a properly licensed person. In your home inspection report such organisms may be referred to as insects of undetermined type and water damaged wood.

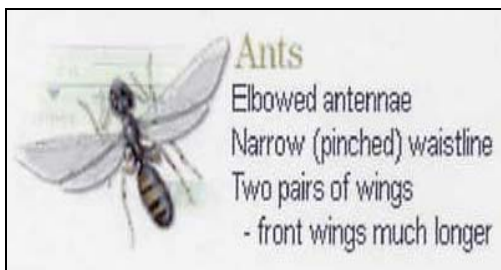
Some lenders will require the State approved form in order to process your loan and some home owners will not consider termites mentioned in the course of a home inspection proper notification requiring them to make repairs.



How do termites damage my home?

In nature termites are beneficial. They break down wood and plant material turning it into humus in the soil. Termites are social insects with a highly organized caste system, much like ants or bees. Termites derive their nutrition from wood and other materials containing cellulose which is their primary food source. Paper (used in sheetrock), cotton and burlap (clothes & furniture), and other plant products are also actively attacked and consumed by termites. Although colony size and the number of colonies feeding on your home may vary, typically a drywood termite colony will consume 5 pounds of wood a year. A subterranean colony may consume 5 pounds of wood a week. And Formosan Subterranean termite colony can consume 5 pounds of wood a day.

According to an article published by the University of Florida 1% to 2% of Florida homes have a live infestation and fully 10% have termite evidence, visible and nonvisible. This takes into consideration that termites do infest and depart on their own under some conditions, removal of the water supply, or exhausted wood supply. In most cases termite damage is localized and not structurally compromising, but left unchecked damage can escalate exponentially, compromising the soundness of a structure, and requiring extensive and expensive repair.



How do termites get in my home?

When a termite colony matures, typically 2 to 4 years, some of them will develop wings and swarm (fly in a group) looking to establish a new colony. Most of them will be eaten or die of natural causes. But some will find their way into your home through an open vent or damaged wood. Subterranean's will nest in the ground near your home. When a male and female meet & mate a new colony will develop. Subterranean termites usually swarm from January through April, during the daylight hours, typically after rain. Drywood termites will typically swarm in August & September in daylight and after rain. While Dry wood termites live in the infested structure Subterranean which live in the ground can travel great distances to find a food source. Termites are also attracted to the odor of wood decaying fungus.

What are the signs of wood destroying organisms in my home?

Termites come in two types Drywood and Subterranean with separate sub species. In both species “swarmers” (flying insects looking to create a new colony), dropped wings, and dead specimens may be observed in and around the structure. **Live termites** may also be observed when “signs of termites” are disturbed.

Drywood termites live in the wood in your home gathering all moisture needed from the wood they consume. **Fecal pellets** deposited in piles along foundations, in attic areas, or dropping from siding when taped is the



most common sign. They are slightly larger than coarse sand, typically tan to brown in color, will not crush under the finger or dissolve when wet, and will “roll” when shaken on a flat collecting surface. Inspection with a magnifying glass will reveal an oblong tapered shape with 4 facets on the sides. **Small pin sized exit holes** may also be noticed in wood and trim. **Galleries** are hollowed out areas of wood where termites have been feeding. They are typically found by tapping wood for a hollow sound. They will have a clean appearance with the exception of typically observed fecal pellets.



Subterranean termites live in the ground needing its moisture and habitat to survive. In some instances the Formosan family has been known to nest in the structure if a water source is available. **Shelter tubes** are built to protect them when traveling between the ground and wood structure. These are typically pencil sized in shape and look like dried tan mud tubes. They can become very large structures. These shelters may be found in virtually all areas of the home including interior cabinets and on interior surfaces. Typically they are found on the exterior of foundations, in attics along rafter and ply wood edges, and inside unfinished shed or garage walls.



Galleries are also created by “Sub’s” but they will have dirt and debris inside them.



Wood-decaying fungi are organisms which feed on wet wood. It aids and accelerates the decomposition of the wood. Some times it may be noted as whitish growth on the surface of wood. Other times it will not be noted except for the decay on wood at the bottom of door frames, window trims, fascia boards, and other surfaces. It can grow in exposed or enclosed areas.

Powder-post beetles & old house borers are rarely found in newer construction because of the use of treated and kiln dried woods in construction. They can be introduced when delivered trusses lay on the ground for a period of time before being installed in the home. Typically they come into the home in antique furniture. A sawing sound may be heard at quiet times or piles of fine wood dust may be noted under furniture.

What other pests can damage my home?

Common damaging pests include Carpenter and other smaller ants that can nest in damp wood voids causing damage or feed on kitchen food sources spoiling them. Certain types of bees drill 3/8” holes in exterior wood and nest. Rodents of all types (squirrels, rats, mice) can gnaw on wood, build nests in insulation and wall voids, soil throughout your home, and smell very bad when dead & decaying. Roaches and other nuisance pests can invade your home but typically do not do structural damage but may be a health concern if not checked. None of these pests can be reported on a WDO inspection report.

How do I treat subterranean termites?

Subterranean termites are treated by injecting a termiticide around the perimeter of the home or installing baiting stations in the ground. In newer construction the ground is pretreated before construction begins. Subterranean termites have still been known to nest in areas that have been missed.

How do I treat drywood termites?

Drywood termites may be treated by fumigation (“tenting” the home and injecting a gas) which requires you to vacate the home and typically takes 3-4 days or by localized spot treatment. When planning treatment for drywood termites, consider whether the whole structure is to be treated or just localized areas. Localized/spot treatment methods make it more difficult to ensure complete control because of the difficulty in determining the extent of a drywood termite infestation. There also appears to be considerable variation in effectiveness of various techniques from applicator to applicator. Read your guarantee carefully; you may wish to consider an annual inspection service. Also important is a company's reputation. There are thousands of pest control companies in the state. They don't all have the same services or performance. Obtain at least three vendor bids before you decide. Check the reliability of the vendor by asking for client referrals and check the status of its business license and consumer complaints.

In summary, research indicates that if you correctly locate the colony and get the chemical or nonchemical treatment directly onto the termites, the effectiveness of control will be high (90%). For failed treatments, an additional callback treatment may lead to better results.

How do I prevent infestation by termites?

Subterranean termites feed exclusively on wood materials and have strict moisture requirements. With these characteristics in mind, a lot can be done to prevent an infestation by eliminating the food and moisture resources in their environment. Listed below are a few practical ways to prevent termite infestation by modifying their habitat.

- Repair structural and plumbing leaks.
- Maintain a distance of at least 18” between the home and plantings.
- 4” to 6” of the foundation should be visible around the homes perimeter.
- Pull all mulch at least 6 inches from the foundation.
- Remove piles of trash and debris from around the home.
- Keep firewood stacked away from the structure.
- Make sure downspouts are long enough to direct water away from the foundation.
- Keep gutters clean.
- Avoid direct wood to ground contact when building porches or decks.

Drywood termites will enter your home when seasonally swarming. Listed below are a few practical ways to minimizing local nesting opportunities and preventing entry to your home.

- Store firewood and lumber away from the house.
- Use 20-mesh screen on all windows, doors and especially at ventilation openings for attics and crawl spaces.
- Exposed wood that is sealed with a uniform coating of paint, varnish or other sealant will help prevent easy access by drywood termites. Be sure to seal nail holes and cracks.
- Remove and repair any damaged wood on the exterior.
- Repair structural and plumbing leaks.

Tell me more about termites?

For more information on termites see:

Terminix pest library

<http://www.terminix.com/Pest/Library/index.cfm?fuseaction=category&pestCategory=Termites&pestID=41>

Texas Agricultural Extension Service, Subterranean termites

<http://insects.tamu.edu/extension/bulletins/b-6080.html>

Texas Agricultural Extension Service, Drywood termites

<http://insects.tamu.edu/extension/bulletins/l-1782.html>

Destructive termites in Florida

http://www.termite.com/termites/florida.html#Powderpost_Dry_Wood_Termites