

Something To Write Home About

Termites and Treatment Contracts.



Now reduced to paper-thin strands of wood, the picture you see to the left used to be a stud in a garage wall. This and several others, will have to be replaced, but this house's story doesn't begin or end here.

This 1,350 square foot ranch style home sits on a concrete slab. It's been under a yearly termite inspection and treatment contract since 1992 when it's previous owner had it treated with a product called Dursban. Through the years since the current owner's purchase in 1992, he had seen termite swarms on several occasions, and per the contract with his exterminator, the home was treated each time infestation occurred.

Fast forward to October 2011 when the owner decided to replace his deteriorating driveway. Because the concrete butted up to a stone facade on the front of the garage and house, the contractor removed the stone as not to damage it. What he found amounted to a bigger problem for the owner who had no idea.



As seen in the picture above, the corner of the garage was completely destroyed, and as it turns out, damaged almost all the way to the ceiling. Of course the owner notified the termite company, and once again, he returned to treat—this time with a product called termidor. Unfortunately, the contractor neglected to treat the adjacent wall, leading onto a porch, covered by an exterior carpet. The interior garage floor was drilled and treated, however. Further inspection of the home's exterior showed no tunnels from the concrete slab leading underneath the aluminum siding.

In May 2012, as the house was being prepared for sale, more signs of trouble surfaced. Inside, sheetrock peeling in spots, revealed that termites were eating the glue, holes were evident in wood trim, and tunnels along baseboards were visible. The wall beneath the dining room window also had a great deal of "give" when pressed upon.

Once the sheetrock was removed, it became evident why there was so much "give" in the wall. As seen in the picture below. Several of the studs under the window had also been reduced to paper-thin strands of wood.



Without even pulling down all of the interior sheetrock, the obvious damage extended from the garage, across the front of the house to include the foyer and living room and the dining room behind it, where termites had even eaten through the trim underneath the window sill.

Unfortunately, there is no way to confirm this kind of damage without removing the sheetrock. Inspectors look for tunnels and telltale signs, of termite activity, and homeowners can and should do the same. In many cases, by the time these signs appear, underlying damage has already occurred—as you can see in the picture on the next page.

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Owning a home is still a great investment!

What's lurking behind those walls?

The three bottom pictures show the telltale signs where the termites had already eaten through the window sill trim and baseboard, and built tunnels above and below the baseboard.



Termite Contracts

If you live in the Mid-Atlantic region (where warmer weather and damp humid conditions make this area ripe for termite infestation) you may want to consider a yearly inspection and treatment contract. Read the contract thoroughly to understand what is covered and what is not, and don't rely on your homeowner's insurance to cover any damage.

Do termite companies cover damage? Most likely not, since they can not see behind the walls even when they do conduct an on-site inspection. There are several safeguards, you can employ to help protect yourself and your home.

Steps You Can Take

1. Watch for swarms outside in the Spring.
2. Look for telltale signs starting with exterior walls, the garage, basement, porches, attic, moist areas close to the house, sheds, etc.
3. Make sure that mulch is not placed right up against the house.
4. If you already have a yearly termite contract, ask your termite inspection company if they actually come out and do a physical inspection of the property every year and tell you what they found, or do they simply send you a renewal invoice and rely on you to call if and when a problem arises.
5. Ask the exterminator to post a sticker somewhere where you'll see it and where he will record every visit to your home and the nature of the visit—inspection, treatment, follow up, and chemical used.
6. If they have to treat because of live activity, find out HOW FAR BEYOND THE ACTIVITY they will treat. Don't assume they'll treat the entire house.
7. If your property needs treatment, make sure you receive a diagram of the areas treated, means of treatment and chemicals used.
8. Ask the exterminator what product he will be using to treat. Older products like Dursban have a relatively short shelf life and don't kill the termites—but rather repel them. Newer products kill, repel and last longer! Ask your exterminator for more information.

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bethmolnar@kw.com or kerrimolnar@kw.com

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