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CONSUMER AID BULLETIN #4

What You Need to Know About Subterranean Termites, Home Construction & Liability

Over 2,000,000 homes in the U.S. will require treatment for termite infestation this year. Here in Florida, where the temperate climate provides a perfect environment for these destructive pests, many homeowners will discover termites as they swarm from their nests when the weather changes in spring and mid-fall.

This threat to most people's single largest asset is frightening. But there are methods of control and eradication that will protect your home and your investment in it.

Termites feed on wood and may also destroy paper products such as books and cardboard boxes. They live in large colonies composed of the queen, king, winged reproductive swarmers, soldiers and workers. Worker termites are the most numerous and inflict the most damage.

Subterranean termites take advantage of the smallest defect to enter and infest your home. If you're building a home, or suffering an infestation, here are some tips that may help.

First Line of Defense

The first line of defense against termite infestation occurs when a home is first built. Prior to the pouring of the foundation, a professional pest control operator applies a chemical barrier to block or inhibit termite access. Establishing this chemical barrier is known as a "termite pre-treatment". This method does not eliminate a termite colony which may exist in the soil beneath your home. The chemicals simply block or deny access to your structure.

In Florida, when a termite pre-treatment is performed, the pest control company must issue a warranty which can be renewed annually for up to five years. There are two types of warranties — one providing for retreatment if infestation occurs and one providing retreatment and repair. The costs vary by community, but the retreatment/repair warranty is generally more expensive.

In older homes, an annual inspection for termites is a must. However, these inspections may not discover termites when they first infest. Termites do their damage behind closed walls. You may discover them when remodeling or when they swarm in the spring or fall.

Question your pest control inspector about what maintenance steps you can take to deter the pests from infesting your home. Modifications and repairs can correct construction faults and assist in termite control. If you don't repair a leaking pipe or foundation crack you may be inviting termites into your home.

Pretreatments and retreatments for termites are ineffective when construction methods and/or moisture sources disrupt or break down the chemical barriers. Additionally, if maintenance problems are not corrected, treatments of any kind may not prevent reinfestation.

Discuss the following situations with your builder or home repairman to protect yourself and your home from termites.

Potential Construction Problems

Sill plate in close proximity to soil. Many of Florida homes are built “on grade” where the floor level is at or only slightly above the exterior soil level. This puts the sill plate at peril to moisture and termite infestation.

Solution: This can be corrected by re-establishing the property grade six to eight inches below the slab and having the yard slope away from the structure. Simply put, your house should not sit in a bowl.

Foam insulation in contact with soil. Foam insulation is an energy conserving addition to your home. However, if the foam insulation board is installed in direct contact with soil, or in close proximity to the soil or grade, termites have a readily available entranceway into your home. Foam insulation board is easily penetrated and tunneled through by termites. In fact, termites have been known to penetrate and tunnel through lead, vinyl and PVC plastics. The foam insulation board also retains moisture which termites need to survive.

Solution: This situation can be corrected by cutting off the foam board so it stops six to eight inches above the grade of the property. You also need to caulk around windows, doors and other edges or seams in exterior finishes to eliminate moisture sources. You want to be able to view the foundation of your home between the siding and the soil or mulch to spot any termite activity.

Siding or stucco in contact with soil. Where siding is installed below grade level or in direct contact with soil, termites can build their mud tubes between the siding and foundation and enter your home completely undetected. This is the case whatever the exterior siding material -- brick, wood, stucco, vinyl or even coquina. Although it may be aesthetically appealing to have siding meet the soil, termite entry is virtually impossible to spot. Additionally, some types of paint prove porous to rain or sprinkler water. This additional moisture in a wall could support a colony of termites above ground where the pretreatment barrier would have no effect.

Solution: As with foam insulation board, siding must stop six to eight inches above the soil. You must also use grades of paint which seal the stucco or siding against any water intrusion. Caulking and sealing around windows, doors and any edges or seams make the siding as water-tight as possible.

Cracks in concrete slabs. Although small hairline cracks are normal in most slabs, large settlement cracks provide access for subterranean termites. Conventional chemical treatments rely on the integrity of the concrete slab to form a barrier against termites.

Solution: Where these breaches occur, additional chemical treatments may be needed. Carpets and flooring need to be lifted to allow the pest control operator to drill holes in and around the crack and apply additional termiticides. Following the treatment, cracks can be sealed with patches or joint compounds.

Potential moisture problems

Inadequate property grade. If water from rainstorms or sprinklers is allowed to accumulate and sit next to your house, you may hasten the breakdown of the chemical barrier and contribute excess moisture to the walls. The grading around the house should channel water away from the structure.

Solution: You may need to modify the physical grade of your property. Unfortunately, this is often an expensive proposition. Optimally your home should sit on a small hill as opposed to in a bowl. Even if you are only able to modify one or two sides of the structure, this will allow water to drain away from the walls, allowing for property drainage and drying.

Lawn sprinklers wet the walls. If water from sprinklers directly contacts the walls of your house, you may be causing direct damage. If not, you are at least providing the moisture termites need to survive. This also

contributes to wood-decay fungi development.

Solution: Modify your sprinkler spraying patterns away from the walls of your house. Monitor the systems frequently. Maintain the walls of your house and when re-painting use a quality, water repellent paint.

Lack of Rain Gutters. Because of Florida's sandy soils, rain gutters are rarely installed. Additionally, sizable overhangs, or eaves, kept water run-off away from the exterior walls. New construction designs often call for shorter eaves, which don't protect the walls from rain.

Solution: Rain gutters divert large volumes of rain water away from the house and protect the chemical barrier. By installing rain gutters and extensions, you direct the water well away from the structure.

Resolving Disputes

The Department of Agriculture and Consumer Services, Bureau of Entomology and Pest Control has no authority to adjudicate or arbitrate in disputes between homeowners and either their building contractors or pest control companies. Disagreeing parties must resolve disputes in civil court. Without mutual cooperation and teamwork between the pest control company and the homeowner, the subterranean termites will continue to win the war.

This information is being provided as a public service. There have been several attempts to modify existing laws and building codes to incorporate these recommendations with very limited success. If you have questions or comments, or want to know more, please contact the Bureau of Entomology and Pest Control directly at 1203 Governor's Square Blvd, Suite 300, Tallahassee, Florida, 32301 for the latest information. We can be reached by phone at (850) 921-4177.