



## *Rickard's Complete Renovations, Inc.*

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### *The Dreaded Termite*

Termites are a homeowner's nightmare. There was a cartoon years ago where a colony of termites would eat everything this poor guy had, even the chair he was sitting on! Nothing he did seemed to stop them. Unfortunately, this cartoon is not far from the truth. Over the years, I have been involved in several projects where termites had been enjoying a life of ease unbeknownst to the homeowner. Once you suspect termites, damage has already been done.

Recently, a client called to inform us they had found a small hole under their chair railing while investigating a little skiff of dust on the floor. During the investigation of what I suspected to be termites, we were forced to remove the drywall from the exterior wall of the foyer and portions of adjoining rooms, the ceiling, and flooring. Major framing members had been attacked and structural issues were very prominent. The most disconcerting issue for our customer was dealing with the insurance and pest control companies. I learned that a typical homeowner's policy does not cover termite damage; even having a pest control contract does not cover this as well. Also, if you think because you live in a brick home you will not have a termite problem, think again. The last three homes that we have found termite damage have been BRICK and one of those ended in access of \$40,000 in damage.

So, how do you prevent this creature from silently feasting on your investment? One thing you can do is to be proactive in this area. Locate your policies, read the fine print and talk to your agent to make sure you have coverage.

Here are a few more proactive tips you can make to your home:

- Do not allow any wood stacked around your home, including firewood.
- Make sure wood from the structure of your home does not come in contact with the ground. All structures, including fence posts and decks, should be secured in concrete and not the ground.
- Do not mulch or landscape too close to your house.
- Hire a pest control company to inspect and treat regularly.
- Know what termites look like and what time of year they are most active.
- Be familiar with the warning signs like trails of mud, called earthen tubes, along wood, doors, frames, window sills, etc.
- Termites NEED water. Eliminate any standing water in and around your home. Keep gutters clean and free of debris to keep moisture away from your home as well and repair leaks as soon as possible.
- Keep the exterior of your home well painted. Paint acts as a barrier for drywood termites.
- Seal all cracks and screen vents to prevent termites from flying into the attic.