

**State of Florida  
Department of Agriculture and  
Consumer Services**

**PROTECTING  
YOURSELF AND YOUR  
PROPERTY AGAINST  
SUBTERRANEAN  
TERMITES**

**A Guide for Residential Homeowners**

**Bureau of Inspection and Incident Response  
3125 Conner Blvd, Suite N  
Tallahassee, FL 32399-1650**

**(850) 617-7996 ph.  
(850) 617-7967 fax**



**Florida Department of  
Agriculture and Consumer Services  
Adam H. Putnam, Commissioner**

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.

However, without mutual cooperation and teamwork between the pest control company and the homeowner, the subterranean termites will have the advantage.

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 reproductives (swarmers or alates), 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 from 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 completion of your home, a professional pest control operator applies either a chemical barrier to the soil to block or inhibit termite access, treats the wood directly, or establishes a baiting/monitoring system around your home.

Establishing a 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.

Direct wood treatments apply termiticides directly to the bottom third of the wood framing of your house before the insulation and drywall is installed.

Baiting or monitoring systems place “stations” around the perimeter of your property. These stations must be periodically checked for termite activity. If the stations show termite feeding, a toxicant is substituted so that the termites will return to the colony (no matter where it is located) and distribute the termiticide to other colony members.

### **Contracts**

Contracts are one of the best ways to protect yourself. You should understand what your contract provides coverage for AND you should make sure you are dealing with a licensed pest control company.

Remember, there are primarily two types of termites, drywood and subterranean, in Florida. Each type requires its own method of treatment and different contract terms.

In Florida, when a preventive termite treatment for new construction is performed, the pest control company must issue a warranty which can be renewed annually for at least four additional years.

There are three types of warranties — one providing for “retreatment only” if re-infestation occurs; one providing for “retreatment and repair” if re-infestation occurs; and one for “spot or NO warranty” treatments.

The costs vary by construction type and size of the structure, but the retreatment and repair warranty is generally more expensive.

### **Resolving Disputes**

The Department of Agriculture and Consumer Services, Bureau of Inspection and Incident Response has no authority to adjudicate or arbitrate in disputes between homeowners and either their building contractors or pest control companies.

Disagreeing parties must resolve contractual disputes in civil court.

### **Annual Inspections**

In older homes, an annual inspection for termites is a must. A trained company representative will inspect your house for signs of infestation and potential problem areas.

However, these inspections may not discover termites when they first infest.

Termites do their damage behind closed walls. They may cause damage for several years before you discover them when remodeling or when they swarm in the spring or fall.

### **Homeowner Maintenance**

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 – it should sit ON one.

***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 no matter what type of exterior siding material is used -- 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 are 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 should 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 will 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 act as a barrier against termites.

Solution: Where these breaches occur, additional chemical treatments may be needed. Carpets and flooring may 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 proper 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 good 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.

DACS-P-00108  
Rev (07/14)