

## RISK CONTROL

### TERMITE CONTROL AND PREVENTION IN MULTIFAMILY HOUSING



Termites cause billions of dollars in property damage every year, and the damage isn't typically covered by insurance. To help protect your housing organization from these "silent destroyers," we've put together some facts, including what to do if you discover termites and how you can prevent them from feasting on your property in the first place.

#### Key Facts

- Termites are wood eaters. Some of the more aggressive species eat 24 hours a day.
- Because they are hard to detect, termites can cause significant damage to wooden structures, though the size and species of the colony, the location of the colony, and the type and condition of the wood all come into play.
- Termites are found in every state except Alaska.
- There are three main types of termites: subterranean, drywood, and dampwood; each requires a different approach to pest control.
- Termites are often confused with ants because they are similar in appearance and can swarm at the same time.
- Termite infestations can be time consuming and expensive to treat.
- The size, location, and accessibility of the infestation, as well as the building's construction, factor into the cost of repairs.

#### Detecting Termites in Multifamily Housing

Most of us know that a termite infestation can spell big trouble. But how do you know if you even have termites? Unfortunately for property owners, detecting these destructive critters isn't easy, because the bugs go about destroying your property quietly, rarely emerging from the ground or from the mud tubes they build to travel from their nest to your building. In fact, most people aren't aware they have a termite problem until their property has suffered significant structural damage. Even so, you can check for termites a few ways:

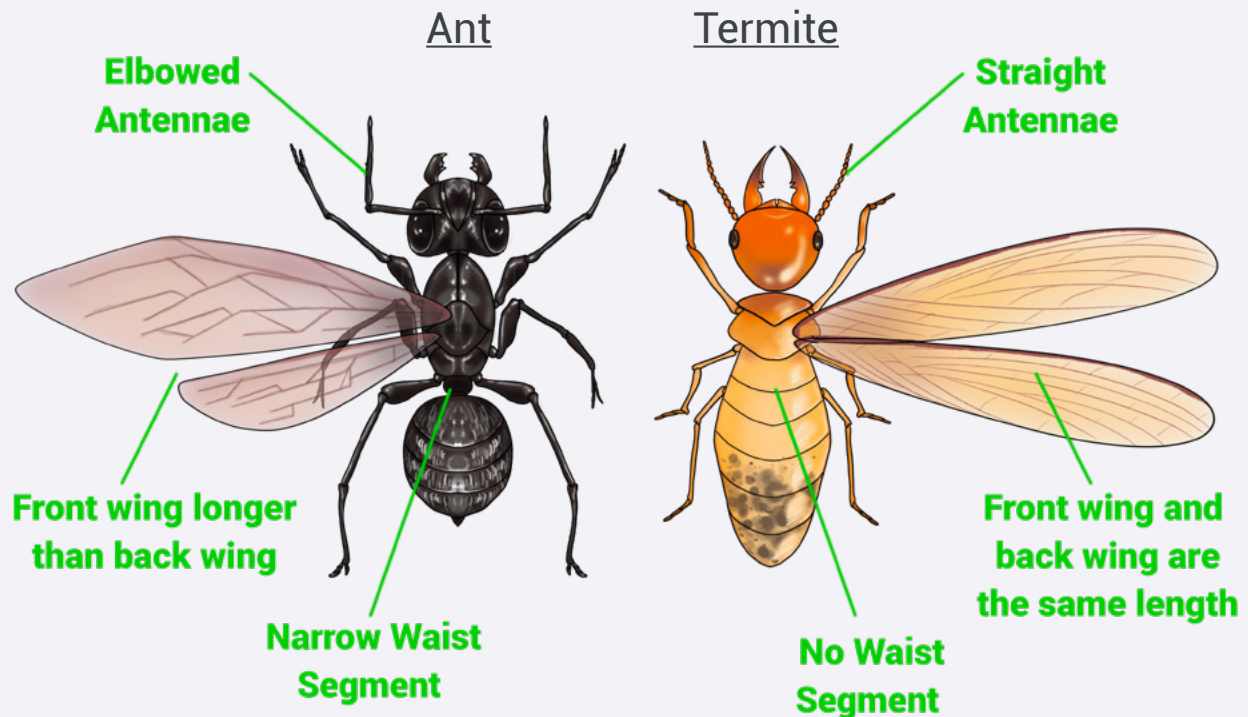


- Tap exposed wood to listen for hollow spots, which may indicate a termite problem.
- Look for piles of discarded wings or feces, especially on window sills.
- Check for damaged paint and wallpaper, and discolored or sagging drywall—these require closer inspection but may indicate that you have termites.
- Look for mud tubes, which you may find along exterior concrete and basement walls, around window sills and frames, and around joists. (Because these tubes are often hidden inside walls, foundation cracks, and other out-of-the-way areas, you might not be able to spot them.)
- Stay alert to termite swarms. Depending on where you live, swarming season can last for months. During a swarm, winged termites known as alates mate, lose their wings, and then fall to the ground, where the surviving bugs start a new nest. Swarms can occur indoors and outdoors, especially near lights, and may indicate an active infestation. If you spot a swarm, it doesn't always mean you have a problem, especially since termite swarms are often confused with ant swarms, though it's a good indication that you should have a licensed termite control specialist in to investigate.



## Ant or Termite?

Termites are often mistaken for ants, and vice versa, but if you look closely, you'll notice subtle differences:



## Termite Treatment Methods

Because termites are often confused with ants, and because different types of termites respond better to different types of treatments, it's important to hire an experienced pest control company to address a suspected problem. (Though it's a good idea to immediately remove any mud tubes and replace any damaged wood that you see). And since many termiticides—pesticides used to control termites—can only be used by trained and licensed professionals, you may have no choice but to hire an outside expert.

### HIRING A TERMITE CONTROL SPECIALIST

Before you sign a contract with a local pest control company:

- Get quotes from several companies.
- Ask to see their license. (Termite control companies must be licensed by the state.)
- Ask for their insurance coverage.
- Request estimates for inspections and treatment.
- Ask about warranties.
- Ask for referrals.
- Compare prices, treatment methods, and the safety of any proposed pesticides.
- Ask how long it will be before the building is safe for reoccupancy.
- Send the contract to your HAI Group account representative for a free review. We'll make sure the contract is written in your favor from an insurance standpoint.



## Are Termiticides Safe?

Before a company can sell, distribute, or apply pesticides in the United States, other than certain minimum-risk pesticides, the U.S. Environmental Protection Agency ensures that the pesticide meets current safety standards when used according to the label. Most states also review pesticide labels to make sure they comply with federal labeling requirements and any additional state restrictions.

Approved termite control treatments include:

- liquid soil-applied termiticides
- termite baits
- building materials impregnated with termiticides
- wood treatments.

The most common treatment for termite infestations is the soil-applied barrier treatment. But be aware: If improperly applied, these treatments can contaminate the property and surrounding groundwater and will not protect against termites—another reason why it's important to hire a licensed and experienced pest control specialist.

Termite baits are a newer form of treatment that use wood, paper, or cellulose baits combined with a slow-acting insecticide that dis-

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