



# Home Tips®



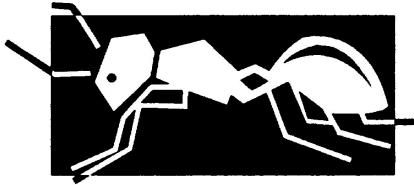
• CHRISTIAN BUILDING INSPECTORS, INC., 1003 STAR COURT, NORCROSS, GEORGIA 30093, (770) 925-8518 • AUGUST 1999 •

## Q & A

### Termite Problems?

*We are seeing many problems with homes because of the threat of termites. Will you go over some of the most common problems?*

To research the question, I contacted Valera Jessee, the Executive Director of the Georgia Pest Control Association.



She sent an excellent booklet on *Subterranean Termites and Rigid Board Insulation*.

One section had questions and

answers prepared by the Office of Public Affairs, Georgia Department of Agriculture. Their Hotline number is 1-800-282-5852. The following are Q&A's from the booklet.

#### **What is a Wood Infestation Inspection Report?**

The report, which is commonly referred to as a "clearance letter," is required by banks or other lending institutions for transfer of real property. It certifies that a structure has been inspected and is apparently free from wood destroying organisms. However, this inspection is required to be performed only in those areas which are readily accessible. Inaccessible areas not inspected include, but are not limited to, areas obstructed by: floor coverings, wall coverings, siding, fixed ceilings, insulation, furniture, appliances or other personal items. (In other words, it is not a guarantee that the structure does not have termites.)

#### **If a Wood Infestation Inspection Report has been issued on a house, can I assume that it is structurally sound?**

No, and in this situation, assumptions can be costly. A wood destroying organism inspector is not ordinarily a construction or building trade expert and is therefore not expected to assess structural soundness. Evaluation and correction of damage which may have resulted from an active or previous infestation should be performed by a qualified inspector in the building trade, who is approved by you and the lending agency.

*My termite company has notified me that if I do not remove six inches of the stucco-like siding on my home, my contract will not be renewed. Can they do this?*

Unfortunately, yes they can. This foam insulation product which is used for its decorative and thermal qualities can cause serious problems if termites attack the structure. These problems usually occur when the foam insulation is placed as continuous sheets with portions of it resting below grade. This contact with the ground makes termite inspection, treatment and prevention virtually impossible. Termites can use below-grade insulation as a super highway into the structure by tunneling through the foam, or between the foam and masonry. Because the insulation is hidden from view by aluminum, vinyl siding, wood, paint, stucco, etc., the termites can remain undetected until severe damage has occurred. Depending on the type of structure, removing the foam inside the crawl space and outside six inches above grade is the proposed solution for this problem. (If a company issues a clearance letter on a home with below grade insulation, the report is not worth very much.)

*When I bought my new house, at the closing my attorney gave me the termite warranty and stated that the builder would complete the backfill on the property soon. We moved in two weeks after closing and the backfill was done the same day. We have not seen our termite company. How long do you have after the backfill to complete the termite treatment? We have been living in our home about two months.*

State law requires the final termiticide application on new construction or pre-treatments to be completed within ninety (90) days of actual occupancy of the structure by the owner; the closing of a permanent loan on the structure; the completion of backfilling by the building contractor or owner; or the issuance of a local "certificate of occupancy" whichever occurs first. The countdown on your exterminating company started on the day you closed on the property. By our calculations, the company has less than two weeks to do your treatment. When we contacted them concerning this matter they assured us the treatment would be done immediately. □

Also, the new requirement for a clearance letter when the home is listed is not a state law or requirement by the Georgia Department of Agriculture or Georgia Pest Control Association. There are no regulatory changes in the Wood Destroying Organism Infestation Report. However, the Georgia Association of Realtors has changed one of their six contracts to require that an inspection be acquired when a home is listed for sale. Because the inspection must be made no more than 30 days prior to the sale, this could mean that a second inspection will likely be required.

Source: Georgia Pest Control Association, 2034 Beaver Ruin Road, Norcross, Georgia 30071, 770-417-1881, <http://www.gpca.org/>

# CABO Code Requirements?

*Everyone is concerned about how close the exterior siding should be to the ground. What does the code say?*

The CABO 1 & 2 Family Dwelling Code states the following in reference to exterior siding:

In regards to the problem with Synthetic Stucco (EIFS), the code now prohibits foam plastics to be installed below grade. In areas where the hazard of termite damage is very heavy (such as Atlanta), clearance between earth and foam plastics shall not be less than 6 inches (Section 323.1.1).

All exterior wood siding, wood sheathing and wall framing must be a minimum of 6" above grade or be treated as specified. In the case of fiber reinforced concrete siding (Hardi Plank) the wood corner trim must not be within 6" of the ground (Section 322.1, Note 5).

SOURCE: Georgia State Amendments to the CABO 1 & 2 family Dwelling Code Dated January, 1, 1999

If you have a question, change of address, comment, home tip or would like to send *Home Tips* to your clients, send your letter to *Home Tips*, Christian Building Inspectors, Inc., 1003 Star Court, Norcross, Georgia 30093. You can E-Mail your questions to us at cbii@mindspring.com/.

We reserve the right to edit questions for length.

## Some Web Sites To Browse...

- American Society of Home Inspectors (ASHI): [www.ashi.com](http://www.ashi.com)
- Southeast Chapter American Society of Home Inspectors: [www.homeinspectors.org](http://www.homeinspectors.org)
- Georgia Association of Home Inspectors: [www.gahi.com](http://www.gahi.com)
- Atlanta Home Builders Association: [www.atlantahomebuilders.com](http://www.atlantahomebuilders.com)

- National Association of Home Builders: [www.nahb.com](http://www.nahb.com)
- National Association of the Remodeling Industry: [www.nari.com](http://www.nari.com)
- Class Actions on the Web: [www.kinsella.com/links.html](http://www.kinsella.com/links.html)

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## Quote Of The Month

"GENIUS IS THE ABILITY TO REDUCE THE COMPLICATED TO THE SIMPLE?"

- C.W. CERAN

## A Tip Of The Hat To:

**Pat Graves**

Prudential Atlanta Realty  
4390 Pleasant Hill Road  
Duluth, Georgia 30096

Thank You



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