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TERMITES ARE THRIVING MUCH FURTHER NORTH THAN BUILDERS REALIZE Map Shows Where HUD Requires Termite Treatments for FHA and VA Loans on New Construction

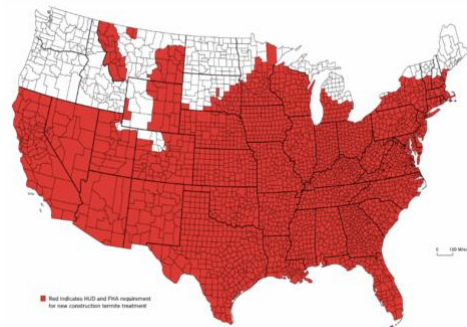
Knoxville, TN, April 24, 2018– Nisus Corporation has created an interactive [termite map](#) to represent termite treatment requirements for new construction FHA home loans. Based on information found in the HUD Handbook 4000.1, red counties are where termite treatments are needed.



Typically, the further south you go, the more common termites are; however, global temperatures have risen 1.8°F since 1880, and *seventeen of the eighteen warmest years on record have occurred since 2001*, according to NASA's Goddard Institute for Space Studies. Termites become less active during the winter, especially in areas where the ground freezes. This climate change has implications for termite appearance in areas where they have historically not been common.

Higher temperatures mean increased activity and migration of subterranean termites. Formosan subterranean termites are rapidly spreading from their subtropical footholds. Drywood termites, which have been in the extreme Southern coastal areas have infested homes in the barrier islands off the Carolina coast within the first year of construction.

New construction financed by FHA or VA in the red counties pictured on the map will require a termite treatment. Most conventional lenders follow the same HUD guidelines, meaning they may require termite treatments as a requirement for their mortgages. It is clear that termites have spread to a surprisingly large area of the U.S.



Wood destroying insects can easily go undetected and cause major damage to a home. Termite repairs are not covered by homeowner insurance, therefore, homeowners are responsible for repair costs of infested homes. The average expense ranges from \$3,000 to \$5,000; however, in many cases the cost can be



\$40,000-\$50,000 if structural beams are impacted. An initial termite treatment such as Bora-Care is an insignificant cost compared to the cost of damage repair.

If you are a builder or home buyer and have questions about new construction home treatments with Bora-Care visit: <http://nisuscorp.com/builders/products/commercial/BORA-CARE>.

Nisus Corporation is the leading manufacturer of sustainable pest control products and also provides sustainable wood preservatives to the railroad, utility and lumber industries from its headquarters in the foothills of the Smoky Mountains in Rockford, Tennessee.

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