# CAHL MONTHLY NEWS



#### **Presidents Corner**

Its June! The weather has been enjoyable! I for one am getting a lot of things done around the house. I have reestablished a relationship with my carpentry tools. My boss is very happy.

Lately, as my exit from the home inspection profession draws near, I have been thinking of my journey through it over the three plus decades I've been in it. What started out as a cursory inspection process with a short type written report has escalated to a very detailed inspection with a lengthy report via an expensive software process with photographs and the like. To some that is progress. To me it's more work for the same money. What I've seen over the years is that many people are trying to make money off of our profession. First there were the sale of carbon copy, multi-page pre written fill in the blank reports. Then there were folks selling tool packages. Then franchises, schooling, and software. At first you bought the software outright. Now you lease at exorbitant prices. Drones, infrared cameras, crawl bots, software for customer relations management, call centers, and of course Google, Angi and all the rest. Everyone is willing to train you, help you, and market you...for a price! The new guys and gals entering this profession are eating this up. And at the prices some people are charging, I am wondering how they are making any money if they are spending a good chunk of change on all that stuff. I for one am glad I'm on my way out rather than just getting in.

Continued on pg 2

#### **MONTHLY MEETINGS - Details & Info**

CAHI's regular monthly meetings are held at the Best Western located at 201 Washington Ave (RT 5), North Haven.

Meetings are still free to members but RESERVATIONS are a MUST.

Reservations can be made at our CAHI website.

Most meetings are on the fourth Wednesday of the month from 7-9pm. Guests are always welcome! Guests may attend 2 free monthly meetings to experience our presentations, meet our members, and receive a CE attendance certificate Joining CAHI may be done at anytime of the year through our Membership Page.

June 2023 Volume 22, Issue 18

Presidents Corner1
How to MakeYour Home Inspection Disclaimers More Effective3
8 Reasons You Should Retire Already11
Air Quality June 202314
Powderpost Beetles16
CAHI Info & Board18

# **Meeting Date!**

June 28th

Presenter -

Ray Saracco
One and Two Family
Fire Safety

7:00 - 9:00 pm

Location -

780 Bridgeport Ave, Shelton

#### **Presidents Message Continued:**

Progress sometimes can lag in areas. CAHI is in transition as it also enters the third decade of its existence. Through attrition and other reasons five board members will be resigning in September, me included. I have put out a "call to action" requesting anyone who would be interested in being on the board to step forward. Several CAHI members have expressed an interest. Anyone who is interested in joining the board is invited to attend the June board meeting, Wednesday June 28th at 5PM. The board meeting and the membership meeting will be at the Shelton Marriot. Have dinner with us and experience a board meeting. It's not that scary! In fact, it is probably time for the new age inspectors to get in and help bring CAHI into the new era of home inspections!

Scott Monforte and I are considering having our meetings at the Shelton Marriot until further notice. This will give the Best Western plenty of time to remodel, open the restaurant and get their act together. We have enough work to do, we do not want to keep getting bounce around at their convenience. Plan accordingly until you hear otherwise.

Last but not least, Peter Kreel, our May presenter from James Hardie covered high points regarding their product. Interesting to me, during his presentation he stated that construction in the northeast was much better than the south, where everything was cut with a skill saw. Kudos to the Northeast!

Stan

As soon as a redwood is cut down or burned, it sends up a crowd of eager, hopeful shoots, which, if allowed to grow, would in a few decades attain a height of a hundred feet, and the strongest of them would finally become giants as great as the original tree. - John Muir

# How to Make Your Home Inspection Disclaimers More Effective



By **Alyssa Cink**May 15, 2023
Last Updated May 26, 2023



You're inspecting a bed-and-breakfast along a scenic river, an area known for its hardwood forests and wildlife. It's a late-summer, late-afternoon appointment. Dusk starts to fall, and your visibility—already impacted by the tall trees overhead—diminishes even further with the fading sunlight. On top of that, you're welcomed by gentle rainfall, lifting musky, earthy scents from wet leaves and soil underfoot. All conditions considered, you decide to start with the exterior and work your way inside before the rain gets too heavy.

You ascend your ladder and step onto the roof. It's a metal roof, you realize. Even with your best boots, you worry the metal surface will be too slippery. You decide to play it safe. Rather than walking the entire roof, you take a few steps, snap photos, and view the rest from the ground-up. It isn't worth a fall. And, besides some debris the next owners need to remove, the roof looks solid with no signs of leaks.

When summer turns to fall, you get a call from your former clients who purchased the bedand-breakfast. They discovered that a large tree growing next to the house had severely bent the metal roof, causing prolonged leaking and decay to the wooden soffits and fascia. But in your report, you said the roof was in good condition. They demand to know why you didn't report the damages.

Here's what they don't know: The rain and accumulation of leaves and other debris obscured your view, and you only partially walked it. You forgot to report your limited examination and its possible implications. But you took pictures. Wasn't it obvious that you couldn't see the entire roof?

Unfortunately, to many clients, your constraints aren't obvious. That's where your home inspection disclaimers come in handy.

#### What is a disclaimer?

You see them all the time: on exercise equipment, children's toys, playgrounds, and even vitamins, lists LegalMatch in their disclaimer guide. In an industry as litigious as yours, home inspectors need disclaimers, too.

So, what is a disclaimer? Disclaimers are declarations you speak or write to relieve you and your business of responsibility in risky situations. According to Progressive Legal, they bring your clients' attention to factors:

- 1. Your business is not liable for.
- 2. Your clients are solely responsible for,
- 3. A third party is liable for, or
- 4. That require additional context.

As a home inspector, you'll likely use liability disclaimers in your pre-inspection agreements, reports, and conversations with clients.



For example, when a client receives your pre-inspection agreement, they read a definition of what's included in that particular inspection. We call that your scope. Your scope defines the visual inspection your client is paying for, states which standards of practice (SOP) you'll follow, and communicates everything else you'll do and observe.

Disclaimers, by comparison, define everything outside the parameters of your scope. They tell the client, "This is what I am NOT responsible for," or even, "As my client, this is what YOU ARE responsible for." You can find this language among the exclusions, limitations of liability, and similar agreement clauses.

If your scope is your peanut butter, your disclaimers are your jelly. The risk management sandwich wouldn't be complete without them.

# Why Home Inspection Disclaimers Are Important

Disclaimers make it clear that you can't see, touch, or reach everything, says Luis Chávez of Top Inspectors in Texas. This is important because frivolous claims often stem from clients having unrealistic expectations of what an inspector can do. Whether the client genuinely misunderstood your limitations or just wanted someone to blame, disclaimers can boost your defense in court.

"If you're an inspector and you don't use a disclaimer, you're opening yourself up to liability. You're opening yourself up to a possible lawsuit," said Gary Piccarreto of GP Property Inspections LLC in New York. "In this day and age, everybody is sue-happy. Everybody wants to make a buck or get something for free. They want to get their roofs done for free because the inspector missed something on it. You can't be expected to see everything. Even though it's in the report...sometimes you need to spell things out for them."

In addition to protecting you, disclaimers also protect your buyers, Piccarreto said. Explaining what you couldn't inspect gives buyers an idea of what they should look for once they own the home.

For example, if you need to disclaim the living room floor due to a large couch covering it, your buyers will know to keep an extra close eye on that spot once the furniture's removed. They may even use the foreknowledge from that disclaimer to book a re-inspection from you before they move in.

#### How do disclaimers differ across mediums?

Between contracts, reports, and verbal conversations, home inspection disclaimers work together toward the common goals of setting expectations and deterring claims. But in each medium, you may use them a little differently.

#### **Pre-Inspection Agreement Disclaimers**

First, let's consider your pre-inspection agreement. Because your client is likely reading this contract before you've inspected the property, you won't know exactly what to disclaim. Therefore, you'll use your pre-inspection agreement to establish the broader limitations your client should generally expect you to face.

Note, however, that your contract won't list every single exclusion or limitation. Rather, it should highlight the most important ones that aren't already excluded from your SOP. Some inspection disclaimer examples include:

- What a deficiency is or is not.
- The client's duties and everything to which they agree. For example, this could include a home inspection disclaimer stating that the service is not a warranty or guarantee.
- Conditions or requirements that are more common in certain geographic regions, like underground oil tanks in the New England states.
- If you're offering a limited service, like a radon or roof inspection, what that service does or does not cover and any limitations related to your inspection methods.
- Liability for environmental and health conditions, like mold.
- The limitation of liability clause, which defines the maximum amount of money you're responsible for paying if you're found liable for a claim.

## **Inspection Report Disclaimers**

Meanwhile, by the time you're writing your report, any disclaimers you use should be specific to the home you inspected. When used thoughtfully, echoing limitations from your contract in your report can help clients understand your methods, findings, and recommendations.

For example, consider buried oil tanks. If you inspect homes in Maine, buried oil tanks will be more common than if you inspect homes in California. While writing your report, you might manage your risk by warning the buyers that underground oil tanks are common in your area. You would then add that detecting these oil tanks is outside your scope, and therefore, you recommend they hire a specialist to sweep the property, just in case. If you'd excluded that inspection report disclaimer, and the buyers had trouble with an underground oil tank years later, they might direct the blame to you.



We can also look back to our story from the beginning. While writing his report, the inspector said he viewed the roof covering by walking the surface, because that was his typical method. However, he forgot to disclaim that he only partially walked it. He also neglected to specify why he only walked a small portion, the alternate method he chose after, and how that might've impacted his visibility and findings. Although the claim ultimately closed in the inspector's favor, disclaiming his limitation and referencing back to his SOP would've fortified his defense. In fact, it might've prevented the claim altogether.

## **Verbal Home Inspection Disclaimers**

It's crucial to get your pre-inspection agreement signed and echo situational limitations in your report. But what if your client signs the contract without reading it? What if you send them the report, and they don't read that, either?

To play it safe, many home inspectors also communicate their disclaimers verbally. Chávez, for example, uses scheduling calls to answer questions about what the inspection will or will not cover. He'll also disclaim any services he and his team are not licensed to offer, like termite inspections. This can prevent misunderstandings from clients who thought they were paying for termite or mold inspections, but just didn't read the disclaimers while signing their contract. Furthermore, anticipating and answering questions builds trust and rapport, making it an excellent customer service tactic.

Piccarreto takes this a step further by inviting clients to attend his inspections. This isn't ideal for every home inspector. But Piccarreto's found that in-person chats make the message stick. Additionally, they help clients feel less intimidated about calling and asking for clarification. He's had clients call even several years down the road.

"A lot of times, they'll call me back afterwards [and say], 'I didn't quite get what you meant when you wrote this.' Then I just explain it to them again. ... Once I do that, they usually remember what I had said the first time," Piccarreto said. "I always put in my reports: Call me. You can call me and ask me anything. If there's something you don't understand, something in the report, I'd rather have you call me and ask me a question than try to do something on your own and get hurt."

# How to Write and Use Home Inspection Disclaimers More Effectively

How effectively do your disclaimers set expectations with clients? The next time you send a contract, write a report, or talk about your limitations, is there anything you could do to improve?

Whether you've been inspecting homes for 10 days or 10 years, it's never a bad time to review your disclaimers and how you communicate them. Here are some considerations to take your disclaimer game to the next level.

#### 1. Know your SOP.

Surprisingly, few home inspectors review their SOPs regularly. Then, in their inspection agreements, they'll disclaim services already excluded from their SOPs.

As an example, if your SOP excludes fire sprinkler systems, you don't need to write a separate disclaimer explaining that you don't inspect fire sprinkler systems. Instead, your contract should tell the reader where they can read the entire SOP. It should also highlight the most important disclaimers—especially those not mentioned in your SOP, like the client's responsibilities in the event of a claim and your limitation of liability. We suggest reviewing your standards at least once a year.

#### 2. Be clear and specific.

When it comes to contracts and reports, specificity is your friend. After all, your disclaimers distinguish between the items and spaces you CAN and CANNOT inspect. Your disclaimers aren't nearly as effective if your scope doesn't clearly define your home inspection.

Establishing a clear and specific scope, for example, can boost your disclaimers by avoiding unnecessary confusion. State exactly which SOP you're following for that exact inspection property. Or, if you're offering a limited scope inspection, rather than a complete home inspection, adjust your scope to describe the parameters of the service you're performing. Update your contract for every client, and avoid cookie-cutter language that can apply to any other state.

#### 3. Don't overuse liability disclaimers.

As important as disclaimers are, it's possible to overdo it. Some home inspectors feel the need to disclaim everything. But that's impossible. Plus, if you overuse disclaimers, you risk confusing the reader. Too many disclaimers imply that everything carries equal weight, when, in reality, disclaimers should draw attention to the most important limitations. It could even make clients wary of your intentions, Piccarreto and Chávez said.

"If you put too many disclaimers in, then [clients are] looking at [it like], 'What am I paying you for? You're supposed to be looking at everything. And according to all these disclaimers, you're not looking at anything," Piccarreto explained. "They look at too much stuff and they kill deals. Those are the [inspectors] that strike fear into their clients."

Chávez agrees.

"A client reads it and it's like, 'Man, do you check anything?' There are disclaimers for every single portion of the house.' And I don't think that's necessary," Chávez said.

Be selective. In your reports, for example, use your disclaimers to support your arguments. They should not, however, make up your primary argument; that's where your SOP shines. Pull the most useful home inspection disclaimers, and specify which ones are related to your standards. If your reports start to sound like one, prolonged disclaimer, it's time to evaluate how effective they are.

#### 4. Explain the implications.

While writing home inspection reports, don't just tell the client you faced a limitation. Explain what that limitation means.

In a previous case study, we describe some clients who had sued their home inspector for failing to identify faulty flashing. Thankfully, the inspector had not only excluded chimneys and flues in his pre-inspection agreement; he'd also reiterated that disclaimer in his report. He'd even written that he'd viewed the roof from the ground with binoculars, which limited his visibility of potential defects. Lastly, he'd recommended follow up from a chimney sweep and ongoing evaluation of the roof.

Follow this inspector's example. If you need to use a disclaimer for something you can't inspect, describe the limitation you faced, how it changed your inspection method (if at all), and how it could affect your findings. Finally, turn the due diligence to your clients and recommend a specialist, as needed.

#### 5. Proofread.

It may surprise you how many typos and grammatical errors we find in the contracts and reports we read. Typos—in your disclaimers and elsewhere—make documents confusing and difficult to read. As a result, when you fail to catch major errors, you may unintentionally discourage your audience from reading the entire thing.

It never hurts to proofread. For every inspection you perform, we suggest reading your agreement and report before sending them. Look for typos, obvious grammatical errors, or anything else that could hurt their readability. If you have a "Read Aloud" feature, use it while proofreading so your computer reads everything back to you. This can help you catch errors your eyes would otherwise skip over.

#### 6. Ask credible sources for guidance.

If you want to improve your home inspection disclaimers, don't be afraid to ask others for feedback

For example, you may notice lots of clients asking questions about the same disclaimer. That's a sign to read that disclaimer and look for ways to improve it.

Chávez also suggests getting feedback from agents and other home inspectors. Agents, for one, engage with clients more often. This gives them deeper insight into which reports and contracts clients have responded best to, he said.

"Agents work with inspectors every time they sell a house, so they get to see these home inspection reports," Chávez explains. "They also work with the client, and they know how the client reacts to different comments and different wordings, and so they can give you feedback on that."



Inspector mentors, on the other hand, have more years of experience to reflect on. The disclaimers in their contracts and reports have grown and evolved with them, changing as needed to accommodate lessons they've learned along the way. Lean on their wisdom, Chávez suggests. Ask if they've made any mistakes with their disclaimers. Ask what's worked well for them and what hasn't. Ask if they've changed any disclaimers, and why. You might even ask them to read some of your reports and share advice accordingly.

Piccarreto warns that inspectors in your area may not want to help for fear they're aiding the competition. At the same time, he adds, many like him are eager to help newer inspectors succeed. So don't be shy; some may turn you down, while others can become a valuable resource.

# It all goes back to your pre-inspection agreement.

The next time you read your liability disclaimers, remember this: Your contract is central to your defense.

Thankfully, if you're insured with InspectorPro, you don't have to worry about vague, boilerplate templates. Instead, you get free access to our exclusive, state-specific pre-inspection agreements.

After over a decade of experience with home inspection claims, we've seen more agreements than we can count. We know which provisions hold up best, and we've how much faster, more efficient, and less expensive resolutions can be for home inspectors who have these provisions in place.

# 8 Reasons You Should Retire Already

#### Is it time to retire? Sometimes the writing is on the wall

By Donna Fuscaldo, AARP
Published July 29, 2022/Updated April 19, 2023



Retirement may seem untenable with inflation still elevated, interest rates rising and stocks whipsawing between highs and lows, but for some older adults, hanging on to their job can cause more harm than good. Sure, you still have money coming in, but at what price to your mental or physical health?

"In this economy, people are starting to worry that they don't have a plan," says Riley Rindo, senior wealth adviser and managing director at MAI Capital Management. "They are panicking and tending to hang on when they can retire and be perfectly fine."

The thought of retirement can be scary, especially when it can easily last 20-plus years. Staying employed for as long as possible keeps you socially connected and the cash flowing. Still, sometimes retirement is the better option, especially if any of these signs rings true.

#### 1. You're uninterested in the job

Work should give you a sense of purpose in addition to a paycheck, but for many people who have been there and done that for decades, it's lost its luster. If going into the office or logging on for the day conjures up feelings of dread instead of joy, it may be a sign your job has run its course.

That's particularly true if it's hard to get motivated at work or if you've become resentful of daily tasks. "If you are 60 or 62, a bad day at work can turn into your last day of work," Rindo says. "Just being motivated because you think you have to work isn't very productive."

#### 2. Your health is suffering

Most people have plans for their golden years, whether it's traveling the world, moving closer to the grandkids, kicking back at home or starting a second career. Those dreams cost money, but they also require decent health. If your health is suffering and you can afford to retire, now may be the time to make the leap. Why wait until you can't enjoy the things you worked hard to save for?

"Some people feel like they used up precious remaining years, especially if they have chronic conditions or a health shock they weren't counting on," says Matthew Rutledge, an economics professor at Boston College and a research fellow at BC's Center for Retirement Research.

#### 3. You're burned out

Whether your job is physically taxing or requires a lot of brainpower, feeling burned out is a big reason older adults make the retirement leap. Working too much can cause stress, which can lead to all sorts of health issues, including an increased risk of hypertension, heart attack and stroke. A recent study published in the scientific journal PNAS found stress can speed up the natural aging process of the immune system in people of advanced age, increasing the risk of cancer, heart disease and infectious illnesses such as COVID-19.

#### 4. You've saved enough for retirement

Every penny counts, but sometimes you may have enough pennies to comfortably exit the workforce but are afraid to make the leap. Sure, food prices are still high and stocks are volatile, but if you have enough cash in the bank to live comfortably in retirement, hanging on may be counterintuitive. You don't want your money to outlive you.

#### 5. Technology is causing you stress

Technology plays a leading role in how we work these days. Even if we are back in the office, meetings are still conducted via videoconferencing and chat apps. Answers are expected in real time, and always on is becoming the norm.

For older adults not used to technology, it can be overwhelming and stress inducing — and a reason to retire. "Remote work will keep some in the workforce and drive others out," Rutledge says.

#### 6. You have no debt

Having no debt nearing your retirement age is an enviable position to be in. It's also a reason some people choose to finally retire. They don't have to worry about a mortgage payment, credit card debt or other recurring bills eating away at their cash flow. They've achieved peace of mind, so they take the plunge into retirement.

#### 7. You want to pursue a second act

Continuing to work has a lot of benefits, but that doesn't mean it has to be in your current career. Plenty of people are retiring to pursue second acts, whether that means a new vocation, part-time work, volunteering or business ownership. Moreover, they want to use the money they've amassed to travel, pursue hobbies and otherwise fulfill their dreams.

"While working longer is a good solution for people financially, it comes with a trade-off," Rutledge says. "It takes away some of the fun they deserve."

#### 8. You've reached full retirement age for Social Security

For people born in 1960 and beyond, the full retirement age to begin collecting Social Security is 67. Born before that and it's less. If you wait until age 70, you stand to get between 24 and 32 percent more in benefits, depending on your year of birth. But sometimes it doesn't make sense to hold on to your job until then. That's particularly true if you have enough in a 401(k) or retirement account to cover your financial needs for the final three to five years before you receive your maximum payout. "While most of us stand to benefit from delaying until age 70 (or as close as possible), we know sometimes that won't be possible," Rutledge says. "Try delaying as long as possible, but once it becomes uncomfortable to do so — because you have to hang onto a job you hate, or one you can't do adequately anymore, or you have to go through the tough task of looking for a job (though now is a good time to do so) — giving in isn't the worst thing."

# Air Quality June 2023

#### **CT DPH Air Quality Information**

The Northeast region of the United States continues to experience the air quality impacts of the ongoing wildfires in Canada. The air quality index (AQI), a measure of pollutants and other air quality metrics has fluctuated significantly in Connecticut as a result of the wildfires.

Air quality levels are likely to fluctuate throughout each day. The situation may change based on changes in wind patterns and the ability to control or stop the wildfires in Canada. Therefore, it's important to monitor air quality regularly and be prepared to take precautions as the situation changes.

If air quality worsens, closing doors and windows can help keep the smoke out of homes and businesses. N95 and KN95s can help filter smoke, so you can consider wearing those outdoors if/ when the air quality is poor.

You can find hourly updates on the air quality in our area by visiting <a href="https://www.airnow.gov/">https://www.airnow.gov/</a> and typing in the zip code.

The table below describes actions to take to reduce exposure at different air quality levels.

Please note: Sensitive (at-risk) groups include people with heart or lung disease, older adults, children, pregnant people, and people who spend a lot of time outdoors.

Air Quality Index	Who Needs to be Concerned?	What Should I Do?		
Good 0-50	It's a great day to be active outside.			
Moderate 51-100	Some people who may be unusually sensitive to particle pollution.	Unusually sensitive people: Consider reducing prolonged or heavy exertion. Watch for symptoms such as coughing or shortness of breath. These are signs to take it easier.  Everyone else: It's a good day to be active outside.		
Unhealthy for Sensitive Groups 101-150	Sensitive groups include people with heart or lung disease, older adults, children and teenagers.	Sensitive groups: Reduce prolonged or heavy exertion. It's OK to be active outside, but take more breaks and do less intense activities. Watch for symptoms such as coughing or shortness of breath.		
		People with asthma should follow their asthma action plans and keep quick relief medicine handy.		
		If you have heart disease: Symptoms such as palpitations, shortness of breath, or unusual fatigue may indicate a serious problem. If you have any of these, contact your heath care provider.		
Unhealthy 151 to 200	Everyone	Sensitive groups: Avoid prolonged or heavy exertion. Move activities indoors or reschedule to a time when the air quality is better.		
		Everyone else: Reduce prolonged or heavy exertion. Take more breaks during all outdoor activities.		
Very Unhealthy 201-300	Everyone	Sensitive groups: Avoid all physical activity outdoors. Move activities indoors or reschedule to a time when air quality is better.		
		Everyone else: Avoid prolonged or heavy exertion. Consider moving activities indoors or rescheduling to a time when air quality is better.		
Hazardous 301-500	Everyone	Everyone: Avoid all physical activity outdoors.		
		Sensitive groups: Remain indoors and keep activity levels low. Follow tips for keeping particle levels low indoors.		

#### Table from US Environmental Protection Agency

#### For More Information:

#### Connecticut State Department of Public Health: Air Pollution

Air pollution is a concern for all of us. The Connecticut State Department of Public Health has compiled resources on Air Quality Index (AQI), Particulate Matter (PM) Air Pollution and ways you can protect your family.

#### Connecticut State Department of Public Health: Air Quality

Air pollution can be a substantial trigger for people living with asthma, particularly in urban areas. The Connecticut State Department of Public Health has compiled resources on different types of air pollutants and how you can protect yourself from air pollutants at home.

#### Air Quality and Health

You can find hourly updates on the air quality in our area by visiting AirNow and typing in your zip code.

#### CDC Info on Wildfires and Smoke

Wildfire smoke can harm you in multiple ways. Smoke can hurt your eyes, irritate your respiratory system, and worsen chronic heart and lung diseases. This fact sheet tells you how you can protect your health and be safe if you are exposed to wildfire smoke.

#### CT Dept of Energy and Environmental Protection

A key tool in understanding the health effects associated with outdoor air quality is the Air Quality Index, or AQI. When AQI values are above 100, air quality is considered to be unhealthy. The CT DEEP issues the AQI daily, to provide the citizens of Connecticut simple information on local air quality. More information on the AQI and health effects can be found on this website.

#### • WILDFIRE SMOKE: A GUIDE FOR PUBLIC HEALTH OFFICIALS

This Guide is intended to provide state, tribal, and local public health officials with information they need to be prepared for smoke events and, when wildfire smoke is present, to communicate health risks and take measures to protect the public.

# **Powderpost Beetles**

Powderpost beetles breed in dead and dried hardwoods. Their presence is overlooked until they are discovered in stored lumber, rafters, joists, floors, and furniture.



Family: Lyctidae

#### Introduction

Powderpost beetles breed in dead and dried hardwoods such as the dead branches and limbs of trees. Their presence is overlooked until they are discovered in stored lumber, rafters, joists, finished wood, and furniture products. As a rule, they enter lumber while it is being stored and cured, then later, emerge from the finished product. Old items of furniture and wood antiques are especially vulnerable to attack by the beetles.

#### Description

Powderpost beetles are small, brown insects usually less than 1/4-inch in length that attack seasoned hard-woods. A certain sign of their presence is numerous small holes about 1/16-to 1/8-inch in diameter and a fine, powder-like sawdust in flooring, paneling, furniture, and other wood materials. The dust results from the boring of the larvae. The holes are the openings through which the adult beetles emerge.



#### **Life History**

Adult beetles deposit eggs in the pores and exit holes of seasoned lumber, usually in the spring. The mature larvae are small, white grubs about 1/5-inch in length. They produce the fine sawdust mentioned previously. The larvae overwinter in the wood and reach their adult stage in spring.

Adult beetles emerge from the wood through small round exit holes. Powderpost beetles prefer the sapwood of oak and other hardwoods and many of the insects will continue to breed in an infested piece of wood for generations. This practice can result in an ultimate destruction of the wood.

#### Management

The following points should aid in discouraging powderpost beetle infestations:

- 1. Rough-cut lumber should be kiln-dried to kill all stages of the beetle.
- 2. Uninfested wood which is sanded and varnished will not normally be attacked by the adult beetles because they cannot find crevices in the wood surface into which they would deposit their eggs.
- 3. Items of value should not be stored in out buildings such as barns and sheds. These buildings are often infested with wood-boring beetles.
- 4. Infested furniture can be fumigated in a fumigation chamber. Only pest control operators licensed to do fumigations are permitted to purchase and use these materials. Fumigants are highly effective in eliminating all stages of powderpost beetles and leave no residues in or on the wood, but will not provide any protection from future attack.
- 5. Surface sprays containing borates will prevent newly hatched larvae from entering the wood. However, this technique is not effective on wood which has been varnished, waxed or otherwise sealed from attack by moisture.
- 6. If you purchase an item with numerous holes (such as an antique), demand that the dealer provide you with a receipt from the company that performed the fumigation.

#### Warning

Pesticides are poisonous. Read and follow directions and safety precautions on labels. Handle carefully and store in original labeled containers out of the reach of children, pets, and livestock. Dispose of empty containers right away, in a safe manner and place. Do not contaminate forage, streams, or ponds.

Authored by: Steve Jacobs, Sr. Extension Associate

Revised March 2009

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Director	Woody Dawson 203-710-1795	Dan Kristiansen Scott Monforte	Vacant	Public Member
Director	Dan Kristiansen 203-257-0912	Joseph Pelliccio	The Licensing Board	maatinga
Director	Mike Drouin 860-384-2741	Pete Petrino  Dwight Uffer	The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford The public is always welcome.	
Director	Kevin Morey 860-488-8148	They have served as our primary leaders and in other capacities since 1992.		
Director	Jeff Poynton 203-528-6341	Please thank them for their service when you have a chance.		