Real estate deals are delicate machines. When termites enter the picture, the gears grind, the timeline stretches, and the number of voices around the table doubles. I have sat with sellers convinced the issue was cosmetic, and I have watched buyers shift from excited to uneasy as a wood destroying organism report landed in their inbox. None of this has to kill a transaction, but it does call for calm sequencing, clear documentation, and realistic expectations about what termite damage repair involves.

Where termite issues surface in a sale

Most termite discoveries pop up in one of three ways. First, the listing agent urges a seller to order a wood destroying organism inspection before hitting the market. That pre-listing report protects against surprises and gives the seller time to complete termite repair services under their own supervision. Second, the buyer's home inspection flags suspicious wood, soft subfloor at the bathroom, or bubbling paint on a baseboard, and the buyer responds with a dedicated WDO inspection. Third, in certain loan types, the lender requires a WDO report in defined areas or when the appraiser sees risk conditions like earth-to-wood contact.

The paperwork matters. In many states the pest company issues a standardized WDO form that differentiates among active infestation, previous treatment, and visible damage. VA loans typically require that repairs be completed prior to closing if active termites or damaged structural members are identified. Conventional loans are more flexible, but underwriters still want proof that the structure is sound and moisture sources are addressed. I have yet to meet a lender happy to fund a house whose sill plate is crumbling.

The timeline usually compresses during the option or due diligence period. Buyers have a short window to decide whether to proceed, renegotiate, or walk. Sellers must choose whether to repair now, offer a credit, or set up an escrow holdback. Good communication helps. Silence breeds suspicion.

Reading the WDO report without panicking

I always coach clients to parse the report line by line. There is a difference between frass on the garage floor and a compromised beam. There is also a big difference between subterranean termites and drywood termites. Subterranean colonies rely on soil moisture, so you often see mud tubes and damage near grade, in sill plates, or at plumbing penetrations. Drywood colonies can set up in attic rafters, window headers, or an isolated piece of trim.

Important clues jump off a thorough report. Active vs inactive, structural vs nonstructural, and conducive conditions such as wet crawl spaces or landscape timbers touching the siding point toward both treatment and repair. One home I worked on had gorgeous redwood siding, but the gutter leaked at a corner for years. The result was localized rot and a small pocket of subterranean termites right at the mudsill. Drywall bulges looked scary, yet the framing remained solid once we opened the wall. Start with facts on the page, then plan the sequence.

Who pays and how to structure the fix

Buyers want certainty, sellers want speed, and deals want paperwork. In practice, I see three workable paths.

Sellers sometimes complete repairs before closing. When I guide a seller through this route, I ask for a fixed bid from a reputable company, permit verification where required, and a completion certificate tied to the address. If the repair touches structural elements, an engineer letter can save a week of back-and-forth with underwriting.

Alternatively, the parties agree to a closing credit and the buyer handles repairs after they own the home. That works when the damage is modest, like termite wall repair in a small bathroom or a square of termite subfloor repair near a dishwasher leak. The credit must reflect realistic costs, not wishful thinking. Otherwise resentment lingers.



A third path, useful when repair scheduling threatens to blow the closing date, is an escrow holdback. The title company holds a set amount, the work proceeds post-closing, and any leftover funds return to the seller. Lenders set rules, so you want their sign-off in writing. I have seen holdbacks of 1.5 to 2 times the contractor’s estimate to cover unknowns behind walls.

Sequencing that keeps lenders and inspectors happy

When you are buying or selling, the order of operations prevents rework and documentation headaches. Over the years I have settled on a simple cadence that serves both real estate timelines and actual construction realities.

- Treat or confirm no active infestation, then open what you must to see the full extent of termite wood repair.
- Shore and stabilize, capture photos, and tag damaged members before removal for the record.
- Complete termite structural repair with permitted materials and methods, and obtain inspections if required.
- Restore finishes such as drywall and flooring, and then address paint and trim.
- Finalize paperwork: completion letter, detailed invoice, warranty, and, when applicable, an engineer letter.

This sequence keeps underwriters, appraisers, and buyers from worrying that pretty paint hides a structural problem. It also gives the repair crew full access without juggling wet bait stations or a fumigation schedule.

Choosing the right specialist

Searches like termite repair near me or termite damage repair near me bring up a mix of companies. Some firms do both treatment and carpentry, others only one. In dense markets, you will also find a handful of dedicated contractors that focus on termite damage restoration. That specialization can be valuable when the fix goes beyond trim replacement into sill plates and main beams.

When the repair touches structure, I look for a wood repair contractor termite damage near me that carries general liability, workers comp, and has experience with permitting. Ask whether they handle termite sill plate repair with treated lumber and proper anchorage. Ask how they approach termite beam repair if the span

requires an LVL, steel flitch plate, or full replacement. If your deal involves a lender, ask whether the contractor can provide a detailed scope with photos and a letter clarifying that all damaged wood was replaced or properly reinforced.

Local knowledge counts. A team accustomed to Florida crawl spaces will be quicker at termite floor joist repair in damp conditions. A Southern California crew that sees drywood colonies weekly will be efficient with termite attic wood repair, including safe work practices around older insulation. If you are representing a buyer, send the contractor the WDO report upfront. It saves time and uncovers gaps early.

What specific repairs look like in the field

Termite framing repair starts with access. In a crawl space, crews often snake a temporary beam under joists and use adjustable posts to relieve load. In a basement, they may build cribbing. Attics sometimes require temporary rafters while rafters or purlins are addressed. After shoring, carpenters mark every area with visible galleries, probing for sound wood. Sometimes the damage is surprisingly localized. Other times the damage runs far along the grain, hidden beneath paint.

Sill plates demand care. Proper termite sill plate repair typically involves cutting back the bottom of wall studs to free the plate, installing new, pressure treated lumber, adding sill sealer, and re-anchoring with code-compliant bolts or strap anchors. If the mudsill sits on a stem wall with moisture wicking through, the fix also includes flashing and drainage improvements to break capillary action. I have seen a bad sill plate scare kill a deal until we showed the buyer a plan, complete with two linear feet of replacement, new anchor bolts at 6 feet on center, and photos of clean bearing surfaces.

Floor joists see two common solutions. The simplest is sistering, where a new joist of matching dimension runs alongside the damaged member for a specified length past the compromised area. Termite floor joist repair by sistering is fast and cost effective, provided the bearing points are sound and you can maneuver the new lumber into place. When joist ends are gone at the sill, you might use a hanger detail on new blocking or replace the entire joist if access allows. Crews watch for plumbing notches and electrical runs, since overzealous cuts weaken the repair.

Subfloors tell their story under bathrooms and kitchens. Moisture invites both rot and subterranean colonies, so termite subfloor repair usually pairs with leak fixes and sometimes new underlayment. Expect to remove the finish floor in a clean rectangle, replace the subfloor with tongue and groove panels glued and screwed, then patch the finish. Buyers often underestimate the ripple effects here, especially when tile is involved.

Beams deserve respect. A compromised girder splits loads the wrong way and telegraphs movement as sloping floors and sticky doors. Termite beam repair can mean a full beam replacement, but licensed Watsonville termite inspector many cases allow a structural composite solution. A steel plate bolted to sound wood, or a pair of engineered LVLs added alongside, can restore capacity without tearing out half the house. An engineer’s sketch, even a one page letter with bearing calculations, keeps everyone comfortable, from the city inspector to the underwriter.

Walls and finishes come last. Termite wall repair often exposes small cavities of shredded cellulose and mud. Once framing is solid, drywall goes back, seams are taped, and texture is matched. Sellers sometimes want to jump straight to paint to make a room feel finished. In a deal, resist that urge until you document the framing. After tenting or localized chemical treatment, crews can handle termite drywall repair after termite treatment in the same visit as other finish work, making sure to ventilate and follow product re-entry guidelines.

What it costs, realistically

Costs vary by region, access, and scope, but some patterns hold. A localized treatment with spot repairs may be under a thousand dollars. A whole-home fumigation for drywood termites often lands in the 2,000 to 6,000 range for an average single family house, with smaller condos running lower. Subterranean treatments with trenching and drilling can range similarly depending on perimeter length.

On the repair side, modest trim and minor termite wood repair in a single room might be 300 to 800 if no structural members are involved. Sistering a few joists can run 800 to 2,500 per joist depending on access and mechanical obstructions. Termite sill plate repair is commonly priced per linear foot, and I have seen 75 to 150 per foot when access is good and permitting is straightforward. Termite beam repair spans a wide range, from 2,000 for a short section with easy access to 8,000 or more where supports, jacks, or engineered solutions are required. Termite subfloor repair often runs 6 to 12 per square foot for the structural panel, with finish flooring on top of that. Drywall patches range 2 to 4 per square foot, but matching texture and paint can add another several hundred dollars in a populated room.

A full termite structural repair plan across multiple areas, plus treatment, plus finishes, can easily top five figures. If you are the buyer, secure at least two bids. If you are the seller, offer documentation that shows you understand the scope and are not lowballing credibility.

Paperwork that protects the closing

Underwriting thrives on checklists. Appraisers do too. When termite issues surface, assemble a clean file. You want the original WDO report, the treatment contract and completion letter, the repair scope with photos, and the final invoice. If structural elements were replaced or reinforced, add an engineer letter stating that repairs meet or exceed load requirements. If the city required a permit, include the signed inspection card or online approval.

For FHA or VA loans, lenders may request a clear-to-close letter from the pest company summarizing that active infestation has been treated and all known damage has been repaired or remediated. Submit early. I have watched deals stall because a perfectly executed repair sat in a contractor’s truck while the file aged on an underwriter’s desk.

Life at the house while the work happens

Termite work disrupts routines. Fumigation requires vacating the property for several days, coordinating pet boarding, and bagging certain foods. Subterranean treatments bring trenching, concrete drilling, and a day or two of tripping hazards around the foundation. Carpentry repairs are dusty and loud, with compressors, saws, and occasional temporary supports in living spaces.

Plan for containment. Good crews set plastic walls, run HEPA vacuums, and keep household pathways open. In occupied sales, I push for a tight schedule with defined arrival and departure times so buyers can plan inspections and appraisals around the work. Simple courtesies help: moving cars out of the driveway, clearing a path to the attic hatch, and relocating a laundry machine to expose the damaged subfloor before the crew arrives.

When a deal should pause or pivot

Most houses live through termites with straightforward fixes. A few should give you pause. If the primary support beam in a crawl space has significant loss across multiple piers, or if a post and beam house shows deflection that suggests systemic issues rather than a local problem, step back. Historic homes with old-growth timbers

present another challenge. Replacing like for like may be impractical, and patchwork repairs can compromise the architectural fabric. In flood zones with chronically wet crawl spaces, new lumber will fail again unless drainage and vapor barriers are addressed first.

If you represent a buyer and the repair plan reads like a rebuild, consider asking for additional inspection time and a second engineer opinion. If you represent a seller and the damage is widespread, think about disclosing fully and pricing accordingly rather than chasing marginal credits. I have rescued transactions by steering both sides toward realism instead of optimism.

Working with the right local partner

Clients often type local termite damage repair into a search bar and hope for the best. That is a fine start, but you still need to qualify the vendor. Ask how many termite framing repair projects they complete each year. Request two recent addresses, ideally from transactions, and call those clients. If you need more horsepower, search structural termite repair near me or termite damage contractor near me and look for firms that publish photographs of shoring, sistering, and beam work, not just smiling techs with a spray wand.

In some markets, the pest treatment company will refer you to a trusted carpenter. In others, the best combination is a stand-alone pest control firm for treatment and a separate general contractor for carpentry. Either way, align incentives. Pay a deposit that covers materials and mobilization, then progress payments tied to visible milestones. Keep change orders written, especially when opening walls reveals new information.

A quick checklist buyers and sellers can share

I keep a short checklist for deals with termites. It keeps everyone focused and reduces surprises.

- Confirm scope: active vs previous, structural vs cosmetic, and exact locations from the WDO report.
- Sequence: treatment first, then termite damage repair, then finishes and documentation.
- Vet vendors: licensing, insurance, references, and clarity on termite structural repair methods.
- Budget range: include contingencies for hidden damage and lender-required letters.
- Paper trail: WDO report, contracts, completion letters, photos, permits, and, if needed, engineer sign-off.

Share this list with your escrow officer and loan officer so that documents land in the file before they are requested.

After the repair, protect the investment

Once you repair termite damage to house framing and finishes, keep it that way. Schedule annual inspections. Manage moisture with gutters that drain away from the foundation, soil graded to slope off the house, and crawl space vents or encapsulation as climate dictates. Avoid storing firewood against the siding. Trim plants to keep sunlight and air moving along the wall base. In damp climates, consider borate treatment on vulnerable framing members during termite attic wood repair or when subfloors are open.

Transfer warranties when the house changes hands. Many treatment companies offer one to three year coverage with renewal options. Buyers appreciate that continuity, and sellers gain credibility by paying for the first renewal. If you worked with a specialist discovered through wood repair contractor termite damage near me, keep their contact in your folder. They already know your house.

A few candid examples from the field

A small craftsman near the coast had soft baseboards in a dining room. The buyer worried about a can of worms. The WDO inspection found localized drywood activity. We fumigated, removed two sections of damaged wall studs, completed termite wall repair and matched texture, and sistered one short joist tail where termites had worked through a small leak at the back door. The entire sequence took nine days, including tenting, and the closing slid by a week with an escrow holdback that released upon receipt of the completion letter.

Another case in a 1960s ranch had a failing sill plate on one side, with visible mud tubes. The seller originally wanted to offer a flat credit. The buyer's lender balked. We shifted to a pre-closing fix. The crew handled termite sill plate repair along 14 feet, added new anchor bolts, replaced three joist ends with hangers on new blocking, and treated the perimeter. An engineer letter with a one-page sketch cleared underwriting. The total work took three days under the house and one day of drywall patching in a corner. The appraisal came in on target, and the deal closed on time.

The outlier was a hillside home with a long-span beam in a finished basement. Termites had hollowed the center third where a slow plumbing leak dripped for years. Termite beam repair required a pair of LVLs and a steel plate bolted top and bottom, plus two temporary posts during the work. We permitted, the engineer visited twice, and the finish carpentry took a week to blend with built-in shelves. The buyer stayed in the deal because they had a clear plan, not because the damage was small.

Bringing it back to the deal

Real estate closings are not allergic to termites. They are allergic to vagueness. With a solid WDO inspection, clear bids, a sensible sequence, and the right local partner, termite damage repair becomes a project line item rather than a mystery. Whether you find help through termite damage repair near me or a trusted referral, insist on craftspeople who document their work and communicate with the rest of the deal team. It is your safety net when the underwriter asks one more question or when the buyer wants to see behind the paint.

Treat the problem, fix the wood, prove it on paper, and keep water out going forward. Those four steps carry most houses from a shaky contingency period to a clean set of keys, with confidence that the structure behind the walls is as solid as the signatures on closing day.