If you have ever lifted a baseboard and watched it crumble like a stale cookie, you know termite damage is not just a pest problem. It is a building problem. I have walked more than a few crawlspaces that smelled faintly of wet cardboard, poked a screwdriver into a suspicious joist, and felt the tool sink without resistance. When the wood that holds a home together is compromised, the fix is not only about killing termites. It is about rebuilding safely, legally, and in a way that future buyers and insurers will accept. That is where permits and inspections come in.

Because each city and county writes its own rules, I am careful with absolutes. Still, the rhythms of termite structural repair are surprisingly consistent: identify the scope, exterminate, design the fix, pull the permit, execute approved repairs, document inspections, and close the permit. Done right, the process protects you from future headaches. Done poorly, it can stall a sale, void parts of an insurance claim, or force you to redo work at your cost.

Why building departments care about termites

Termites do not gouge obvious holes in sheetrock like a door knob through drywall. They hollow from the inside out. A 4x6 sill plate can look intact from one angle and be pencil soft the next. In the trades, we treat termite structural repair as we would a car crash that bent the frame. If beams, joists, or studs have been eaten, the home’s load path has been altered. That affects safety, seismic performance, and fire resistance where the structure and finishes meet.

Code officials are not trying to make your life harder. Their job is to ensure that repairs restore the structure to at least its original capacity, often with upgrades that meet current code. For example, a 1960s house might have hand cut blocking and minimal anchors at the mudsill. If termite sill plate repair is needed, the city may ask for modern sill anchorage and proper washers. That is not nitpicking. It is the difference between a house that wracks in a wind event and one that holds true.

Permit or no permit: finding the line

Most jurisdictions require permits whenever repairs touch structural members. The trick is that termite damage hides under finishes, so people often start as if it is cosmetic, then stumble into structure. If you are planning termite drywall repair after termite treatment, you probably do not need a permit if you are just patching gypsum. Once you open the cavity and discover termite wall repair is actually termite framing repair, the permit threshold is crossed.



A quick rule I share with clients: if the repair involves any of the following, expect to pull a permit.

- Replacing or sistering structural members such as floor joists, sill plates, rim joists, beams, rafters, or load bearing studs
- Altering shear walls, hold downs, or anchor bolts
- Reframing door or window openings
- Replacing subfloor panels that also serve as a diaphragm
- Any repair that requires shoring, jacking, or temporary supports

Painting, minor trim replacement, and surface level termite wood repair in small, non-structural sections are often exempt, but ask. A five minute call to the building counter beats a red tag.

The sequence that saves you time and rework

I have watched projects slip two months because the steps were out of order. The key is to treat extermination and structural work as two synchronized tracks.

Start with a licensed pest control company to confirm the species and extent. Subterranean colonies move through soil and enter via mud tubes. Drywood termites live inside the wood. The treatment methods differ, and the warranty does too. A pest company's graph helps your carpenter and your engineer focus on hotspots. For structural scoping, a contractor experienced in termite damage repair walks the building with a bright light and an awl. Expect probes at rim joists, the sill along the foundation, inside crawlspace piers, and at wet nearby termite services rooms where plumbing penetrations create easy entries.

If you will touch load bearing elements, loop in a structural engineer before you submit any permit app. Engineers are not just for big commercial jobs. They provide repair details that building officials recognize, and they save field time with drawings that match your house. For example, termite floor joist repair might include sistering techniques with minimum bearing lengths, fastener schedules, and hangers rated to current code. Termite beam repair may involve LVL or steel with specified reactions and footing checks. An engineer's letter is often the difference between a quick over the counter approval and a plan correction cycle that drags.

Once you have a plan, submit for a building permit. Parallel to that, schedule eradication or containment, because many cities want proof of treatment. Subterranean infestations often require trenching and termiticide or bait systems at the perimeter. Drywood colonies may demand whole structure fumigation, or localized injection for

small pockets. Killing the termites first reduces the risk that brand new wood becomes lunch on day one. There are exceptions when shoring an unsafe member comes first, but that is a field judgement with the inspector.

What the permit reviewer looks for

Reviewers are trained to spot weak links in a load path. If you propose termite subfloor repair over spongy areas, they will ask how the subfloor ties to supporting joists and what you are doing about those joists. If your termite wall repair includes removing sheathing in a shear panel, they will ask for nailing patterns, panel thickness, and hold down ties. Where moisture contributed to the problem, they may ask for a drainage detail, bathroom fan upgrade, or vapor barrier in the crawlspace.

Expect these common asks during plan review:

- A sketch or engineered detail for termite sill plate repair showing anchor spacing, plate material, and washers
- Manufacturer specs for new connectors or hangers and a fastener schedule
- A note about approved preservative treated replacement wood where it meets concrete or soil
- Proof of termite treatment or a commitment letter from a licensed pest company
- If you are in a mapped high wind or seismic zone, confirmation that the repair brings the element to current code

In older houses, sizing can be tricky. I have opened ceilings and found a 3x8 rough sawn beam where the plan expected a 4x8 nominal. Reviewers know this game of inches. Clear photos and field measurements reduce RFIs later.

Special cases that change the rules

Some properties sit under multiple jurisdictions, and each layer can add a twist. If you are in a historic district, any exterior work related to termite damage restoration, such as replacing damaged eaves or rafter tails, may trigger design review. In flood zones, termite sill plate repair near grade might require materials that tolerate periodic wetting and fasteners rated for corrosion. In the wildland urban interface, inspectors scrutinize new exterior wood for fire resistance and clearances to grade.

Condominiums add an entire governance layer. Termite wall repair in a condo might cross common elements. Even if your city waives a minor interior permit, the HOA likely requires submittals, licensed contractors, and specific pest firms. I have seen HOAs mandate full building tenting where a single unit owner hoped for spot treatment. Verify before you start cutting.

On inspections: what actually happens on site

Homeowners often fear inspectors, but a good inspection is a help, not a hurdle. Typically you will see two to four inspection points for structural termite repair.

Precover inspection happens when framing is complete but before you cover it with drywall, sheathing, or flooring. The inspector will check that damaged wood was properly removed, the replacement matches the approved detail, connectors are the right model, and fasteners are correct and complete. I have seen top notch carpenters slowed by the small things, such as mixing nails and screws in a hanger designed only for nails. Bring the box labels to inspection. It avoids guesswork.

Moisture or treatment verification can be a separate visit or a note on the main inspection. Inspectors may ask for the pest company's clearance or warranty showing that active infestations were addressed. Some will probe random members with a moisture meter if there were leaks that contributed to the problem.

Sheathing and nailing inspection is common when termite framing repair includes shear walls. The inspector looks at panel thickness, grade stamps facing out, edge spacing, and nailing patterns. A simple mistake, such as overdriving nails, can reduce shear capacity and trigger extra work.

Final inspection confirms that structural issues are resolved, penetrations are sealed, finishes are neat, and safety items like handrails or smoke detectors are in place if work areas affected them. If you did termite drywall repair after termite treatment, the inspector is not judging your texture skills. They want to see that nothing structural was hidden.

In complex projects, a special inspection may be required. This means a third party inspector observes specific steps, like epoxy anchorage into old concrete, and issues a report. Your permit will state if special inspection is necessary.

Where termite damage hides and how that affects the permit scope

Different parts of a house fail in specific ways, and inspectors look for the related risks.

Sill plates and rim joists are termite candy when grade is high or sprinklers keep soil damp. Termite sill plate repair usually means jacking the structure slightly to swap plates, then adding modern anchors. If the mudsill was untreated lumber on vintage concrete, cities often require treated wood and larger washers to resist wind and quake loads. When I plan this work, I budget a day for careful jacking over spread beams to avoid point loads that crush old joists.

Floor joists and subfloors take a beating near bathrooms and kitchens. Termite floor joist repair often pairs with termite subfloor repair, and both can be permitted as one task. Where joists are sistered, inspectors like to see full length sisters bearing properly on both ends or a continuous header solution if the span will be broken.

Beams and girders are the backbone in crawlspace houses. Termite beam repair can feel surgical because you must support everything above while the wound is open. Engineers may call for steel flitch plates or LVL replacements with posted supports. Inspectors check bearing at posts, connections to piers, and any new pier footings for size and reinforcement.

Walls and studs may look saved by paint until you press a thumb near the base. Termite wall repair that involves studs in a shear wall is rarely a like for like swap. You will pull nails in a pattern, reinstall sheathing to specifications, and reattach hold downs to meet uplift and shear capacities. That sequence is one reason a permit matters. The paper trail proves the wall went back together with more than guesswork.

Attics and rafters matter in drywood country. Termite attic wood repair can include purlins, rafters, and collar ties. In some cities, changing roof structure of any kind pulls you into a plan review that checks current snow or wind load criteria, even if your change is small. Good photos help your reviewer stick to the repair and avoid a full reanalysis of the roof.

Drywall and finishes are the easy part after structural fixes. Termite drywall repair after termite treatment still benefits from documentation, because future owners will spot the new texture and ask why. Keep permits and pest clearances handy for disclosure.

Choosing the right team and avoiding rework

The phrase structural termite repair near me or termite damage contractor near me will bring up a mix of pest companies, general contractors, and specialty wood repair outfits. The right choice depends on scope. A pest company kills bugs. A contractor repairs wood. Some firms do both, but check licenses. In many states, a structural repair requires a general contractor or a specialty framing license, and termite repair services that only hold a pest license cannot legally perform structural work beyond minor patches.

Ask for photos of past termite framing repair, and look for jobs that passed inspection in your jurisdiction. A contractor who knows your city's preferences can shave days off a project. I have seen one city insist on wedge anchors for retrofit sill plates while the next accepted epoxy anchors with an ICC report. A local termite damage contractor near me who works that counter weekly knows how to keep plans simple and approvable.

Budget matters. For light termite wood repair in trim and non-structural studs, I have seen costs in the hundreds. For substantial termite beam repair or a long run of sill plate replacement, five to fifteen thousand is common. Whole floor systems can climb beyond that, especially if new piers or beams are needed. Permits themselves range from under a hundred for small over the counter approvals to several hundred or more for engineered projects. Each city sets its fee schedule.

What homeowners can handle and what to leave alone

It is tempting to open a wall, swap a stud, and call it a day. For simple, non-structural items, such as isolated termite drywall repair after termite treatment or replacing a bit of baseboard, capable homeowners do fine. Once you touch members that carry loads, DIY gets risky. I have fixed too many well intentioned sisters that were glued but not fastened, or fastened with deck screws in hangers that called for nails. Inspectors will flag those, and they should.

Your best DIY value is in prep and discovery. Clear access to crawlspace hatches, move stored items away from work areas, and photograph suspicious spots before you meet an engineer or contractor. Good discovery minimizes change orders because the scope is honest from the start.

Paperwork that protects your resale

Every modern real estate deal chases two documents when termites are involved: the pest clearance or completion report, and the finaled building permit with inspection record. Without them, buyers push for price reductions or demand full rework by licensed pros. Lenders and insurers also use those documents to assess risk.

If you searched for termite damage repair near me and found a budget handyman who did not pull permits, you can still correct course. Many cities offer an as built or after the fact permit. You open the finished areas, show the work, and if it passes, you get the paper. It costs more and adds hassle, but it is better than a dead deal later.

Keep copies of all material specs, such as connectors and fasteners, and any engineer letters. Scan them and store them with your deed papers. Ten years from now, nobody remembers what gauge hanger was used unless you keep the record.

What happens when the building department says no

Denials usually come with comments. Read them without panic. Most are solvable with added notes, a small design tweak, or a clearer sketch. I once had a plan checker hang up a permit for termite subfloor repair because the drawing did not specify tongue and groove panels at a diaphragm. We added the callout, included the nailing pattern, and the permit printed the next day.

If the comments feel off base, ask for a quick desk meeting. Bring ***termite exterminator*** your contractor and, if needed, your engineer. Calm, specific questions move the process forward. City staff are used to applicants who argue in generalities. You will stand out if you speak to details, like panel grades and anchor spacing.

Preventing a round two

The best termite repair near me is the one I never have to repeat. After the structural work is signed off, pay attention to conditions. Maintain at least six inches between soil and wood. Fix drip lines that soak siding. Ventilate crawlspaces properly or encapsulate them with a vapor barrier if local codes allow and moisture history warrants it. Keep firewood and mulch away from the foundation. Subterranean termites chase moisture. Drywood termites chase easy entry and untreated wood.

Consider a maintenance plan with your pest company. Annual or semiannual checks are inexpensive compared to another round of termite structural repair. Many firms will extend or renew warranties if they get to inspect on a schedule.

A quick homeowner checklist for permitting termite structural repairs

- Call your city or county building counter to confirm when a permit is required for structural termite repair
- Hire a licensed pest company for treatment and a written report or graph
- Engage a contractor and, if structure is affected, a structural engineer for details and drawings
- Submit a simple, complete permit packet with photos, a scope narrative, and treatment proof
- Schedule inspections early, keep boxes from connectors and fasteners on site, and save all approvals

When permits are typically required vs. commonly exempt

- Required: termite sill plate repair with new anchor bolts, washers, and treated lumber
- Required: termite floor joist repair that involves sistering, hangers, or new girders
- Required: termite wall repair that touches shear panels, hold downs, or load bearing studs
- Commonly exempt: small areas of termite drywall repair after termite treatment that do not expose or alter structure
- Commonly exempt: repainting, baseboards, and other non-structural finishes if no framing is replaced

Local rules vary. When in doubt, ask. A five minute call saves a five figure problem.

Real world snapshots

A bungalow on a raised foundation had noticeable floor sag at the dining room. The owner had already treated for subterranean termites. My probe found dusted sill plates on two walls and a split beam over a pier line with galleries. We brought in an engineer who specified new PT sill plates with 5 inch anchor spacing at 6 feet on center, 3 inch plate washers, and LVL sisters for the beam with Simpson hangers and a new pier. The permit sailed through with those details. We jacked carefully with two 6x6 spread timbers, swapped plates one bay at a time, set the LVL per plan, and reattached lath and plaster with screws and washers. Two inspections later, the permit closed, and the pest company issued a two year warranty. Three years on, the floor is still level, and the owner sold with full paperwork.

Another case, a 1990s tract home, showed soft baseboards in a bathroom. The owner thought it was minor until a tile popped. We opened the wall and found termite damage at two studs but no shear panel. The city allowed a minor repair permit on the spot with photos and a contractor’s license. We replaced studs, checked the bottom plate, and installed a new moisture barrier behind fresh drywall. The pest firm did localized treatment. No surprises and a clean inspector visit.

What to expect on timeline and cost

Plan on a week or two for simple permits, three to six weeks for engineered repairs in busy jurisdictions. If your city offers over the counter review, ask your contractor to book a morning slot and sit with the plan checker. That cuts cycles drastically. Once permitted, small termite wood repair projects can wrap in a day or two. Sill plate and beam work tends to run several days, sometimes a week if access is tight or fumigation scheduling adds downtime. Coordinating termiticide or fumigation with framing is the art. Good teams plan around tenting so wood repair starts once the structure is cleared for reentry.

Costs move with access. Crawlspace work is slower, especially at 12 inch clearances. Expect to pay a premium when we have to dig trenches just to slide in a jack or lay a beam. Material costs are predictable. Labor is not when every bay brings a surprise. That is why honest contractors build allowances and photo documentation into their termite damage repair proposals.

Finding the right help near you

Typing wood repair contractor termite damage near me returns a flood of ads. Filter with two questions. First, does the firm have recent, permitted termite structural repair on its resume in your city. Second, will they handle the permit process and meet inspectors, rather than hand you a stack of forms. The best local termite damage repair teams do this weekly. They speak the inspector’s language, and they keep your project moving.

If you prefer to manage parts yourself, at least anchor your team with a structural engineer who knows residential repairs. A one page sketch for termite attic wood repair or a letter for termite beam repair turns a field guess into a documented fix.

There is no glamour in termite work. The wins are quiet floors, square doors, and a clean permit file. Handle permits and inspections with the same care you put into the wood, and you will only do this once.