



## VA Termite Inspection Guidance

### Overview

VA generally requires a Clear Pest (Termite) Inspection on all properties previously occupied or fully complete for one year or more except on IRRRLs. On IRRRLs an underwriter may impose an inspection at their discretion.

This requirement applies for all properties located in TIP zones (Termite Infestation Probability Zones) that are rated as Very Heavy and/or Moderate to Heavy. For example, all properties located in states covered by the Phoenix RLC (Arizona, California, Nevada, New Mexico) are rated as Moderate to Heavy to Very Heavy and therefore require a termite inspection.

VA publishes a map that defines the different areas of the country in terms of TIP Zones. A reference chart detailing the requirements for each state is also provided. A SAR/Underwriter should consult the TIP Zones Map as well as the State Chart when completing the NOV.

**IMPORTANT:** If there is any confusion as to the location of the property and determination of termite requirements, the SAR/Underwriter is strongly encouraged to call the RLC for validation of the TIP Zone.

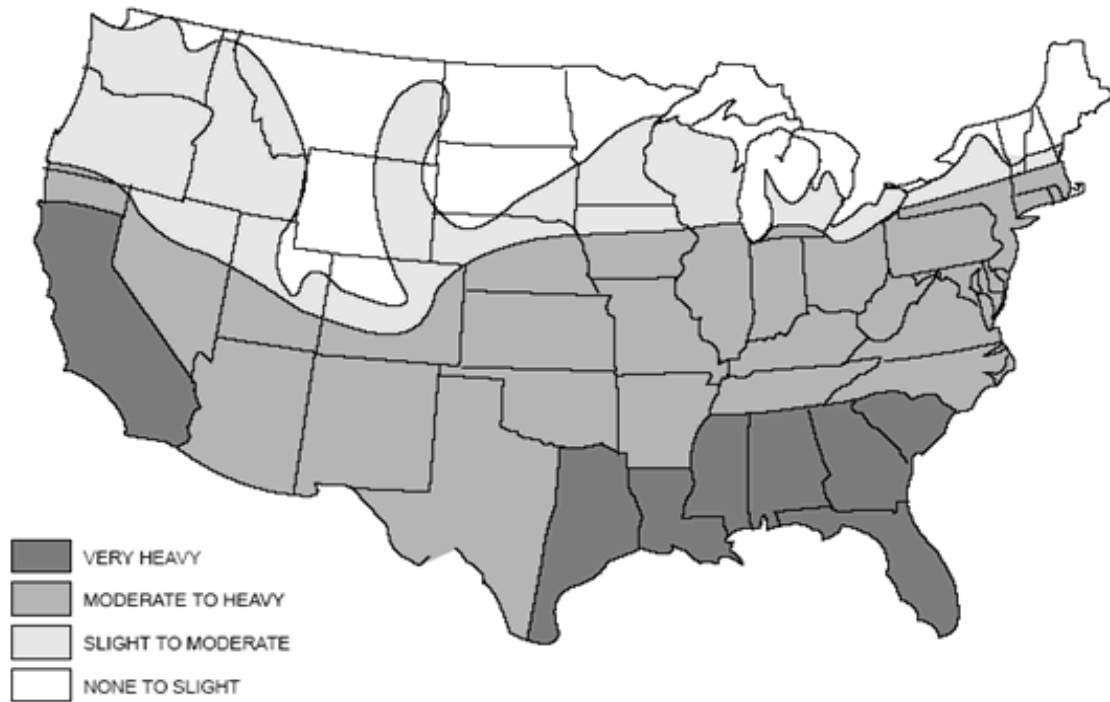
### Cost of Termite Inspection

The cost of the termite inspection cannot be charged to the borrower on VA purchase loans. It can, however, be charged to the borrower on VA Cash Out Refinance Loans.

### Additional Requirements

- For purchase transactions, the termite report is signed by the seller and the purchaser. For refinance transactions, it is signed by the borrower.
- When a termite report is needed, VA requires the use of form NPMA-33 for the reporting of Wood Destroying Insect Inspections (Termite Reports)
- However, some states require the use of a state specific inspection form instead of the NPMA-33. The state specific inspection forms are acceptable to VA for loan guaranty purposes.
- For Condo Properties in AZ, NV, CA, NM, TX, OK, LA, FL, SC, GA, AL and MS a Termite Inspection is required regardless of location of unit (1<sup>st</sup> floor/ground floor location OR 1<sup>st</sup> floor/ground floor with multi levels, including garage). For Condo Properties in all other states requiring an inspection, a Termite Inspection is required only when the Condo unit is in direct contact with the ground. For Condo Properties in HI: A Termite Inspection is required for all Condo Projects will less than 5 stories (Floors 1 – 4).

## Termite Infestation Probability Zone Map



Note: Lines defining areas are approximate only. Local conditions may be more or less severe than indicated by the region classification.

## State Specific Reference Chart

State	Yes	No	Special Requirements	State	Yes	No	Special Requirements
Alabama	X			Montana		X	Required if appraiser requires it
Alaska		X	Required if appraiser requires it	Nebraska	X		
Arizona	X			Nevada	X		
Arkansas	X			New Hampshire	X		Wood-destroying insect information is required only for the southern New Hampshire counties of Cheshire, Sullivan, Merrimack, Rockingham, Belknap, Hillsborough and Strafford
California	X			New Jersey	X		
Colorado		X	Required if appraiser requires it	New Mexico	X		

<b>Connecticut</b>	X			<b>New York</b>	X		Wood-destroying insect information is required for all properties in the following New York counties: Bronx, Broome, Columbia, Delaware, Dutchess, Green, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, and Westchester
<b>Delaware</b>	X			<b>North Carolina</b>	X		
<b>District of Columbia</b>	X			<b>North Dakota</b>		X	Required if appraiser requires it
<b>Florida</b>	X			<b>Ohio</b>	X		
<b>Georgia</b>	X			<b>Oklahoma</b>	X		
<b>Hawaii</b>	X			<b>Oregon</b>		X	Required if appraiser requires it
<b>Idaho</b>		X		<b>Pennsylvania</b>	X		
<b>Illinois</b>	X			<b>Rhode Island</b>	X		
<b>Indiana</b>	X			<b>South Carolina</b>	X		
<b>Iowa</b>	X			<b>South Dakota</b>		X	Required if appraiser requires it
<b>Kansas</b>	X			<b>Tennessee</b>	X		
<b>Kentucky</b>	X			<b>Texas</b>			
<b>Louisiana</b>	X			<b>Utah</b>	X		
<b>Maine</b>		X	Required if appraiser requires it	<b>Vermont</b>	X		Wood-destroying insect information is required only in the southern counties of Bennington and Windham
<b>Maryland</b>	X			<b>Virginia</b>	X		
<b>Massachusetts</b>	X			<b>Washington</b>		X	Required if appraiser requires it
<b>Michigan</b>	X		Wood-destroying insect information is required for all properties in the following counties: Allegan, Barry, Berriend, Branch, Calhoun, Cass, Hillsdale, Ionia, Jackson, Kalamazoo, Kent, Lenawee,	<b>West Virginia</b>	X		

			Livingston, Macomb, Mason, Monroe, Muskegon, Oakland, Oceana, Ottawa, St Clair, St Joseph, VanBuren, Washtenaw and Wayne				
<b>Minnesota</b>		X	Required if appraiser requires it	<b>Wisconsin</b>		X	Required if appraiser requires it
<b>Mississippi</b>	X			<b>Wyoming</b>		X	Required if appraiser requires it
<b>Missouri</b>	X						

### State Requirements and Form Examples

The following states require the use of a state specific inspection form (select the state name to view an example of the state specific form):

Alabama

Arizona

California

Florida

Georgia

Hawaii

Louisiana

Maryland

Mississippi

Nevada

North Carolina

Oklahoma

South Carolina

Texas