

VA TERMITE REQUIREMENTS BY REGION

ATLANTA REGIONAL LOAN CENTER	CLEVELAND REGIONAL LOAN CENTER	DENVER REGIONAL LOAN CENTER	HOUSTON REGIONAL LOAN CENTER	PHOENIX REGIONAL LOAN CENTER	ST PAUL REGIONAL LOAN CENTER
States Requiring Termite Clearance	States Requiring Termite Clearance	States Requiring Termite Clearance	States Requiring Termite Clearance	States Requiring Termite Clearance	States Requiring Termite Clearance
GEORGIA NORTH CAROLINA SOUTH CAROLINA TENNESSEE	MAINE MASSACHUSETTS NEW JERSEY RHODE ISLAND CONNECTICUT SOUTHERN VERMONT BENNINGTON AND WINDHAM COUNTIES SOUTHERN NEW HAMPSHIRE GELKNAP, CHESHIRE, HILLSBOROUGH, MERRIMACK, ROCKINGHAM, STRAFFORD AND SULLIVAN COUNTIES SOUTHEASTERN NEW YORK BRONX, BROOME, COLUMBIA, DELWARE, DUTCHESS, GREENE, KINGS, NASSAU, NEW YORK, ORANGE, PUTNAM, QUEENS, RICHMOND, ROCKLAND, SUFFOLK, SULLIVAN, ULSTER AND WEST CHESTER COUNTIES	UTAH OREGON	ARKANSAS LOUISIANA OKLAHOMA TEXAS	ARIZONA CALIFORNIA NEW MEXICO NEVADA	ILLINOIS IOWA KANSAS MISSOURI NEBRASKA
ROANOKE REGIONAL LOAN CENTER			ST. PETERSBURG REGIONAL LOAN CENTER	Signature of the Borrower is preferred on all reports and clearances. On VA loans it is mandatory the Veteran sign with the following verbiage: "The undersigned veteran acknowledges receipt of a copy of the report at no expense to me." (The expense portion may be deleted on a refinance transaction.) Clearance: "The recommendations in this report have been completed to my satisfaction at no expense to me." (The expense portion may be deleted on a refinance transaction.)	
States Requiring Termite Clearance		States Requiring Termite Clearance			
VIRGINIA, WEST VIRGINIA, KENTUCKY, MARYLAND AND THE DISTRICT OF COLUMBIA		ALABAMA FLORIDA MISSISSIPPI US VIRGIN ISLANDS			

FOR LOCAL /REGIONAL SPECIFIC REQUIREMENTS & STATES NOT SHOWN CAN BE FOUND AT:
http://www.benefits.va.gov/homeloans/cav_approved_local_conditions.asp

REQUIRED VERBIAGE ON ALL TERMITE REPORTS AS FOLLOWS: **"This is to certify that the above property was inspected on (date of inspection) in accordance with the Structural Pest Control Act and rules and regulations adopted pursuant there to, and that no evidence of active infestation or infection was found in the visible, accessible areas."**

Termite Report Requirements	Termite Inspection Accessibility
	Accessibility for Termite/Pest Control

VA TERMITE REQUIREMENTS BY REGION

GENERAL REQUIREMENTS

Items to be verified on Termite/Pest Control Inspection Report:

1. Building No., Street Name, City.
2. Date of Inspection-(clearance cannot be more than 6 months from date of closing).
3. Number of pages-(we must be in receipt of all pages).
4. Stamp Number-(a stamp number must be referenced to identify the document has been filed with Structural Pest Control Board).
5. Original report and any supplemental reports or re inspection reports-(we must verify all reports).
6.
 - A. Substructure- must be inspected
 - B. Stall Shower- water must be tested
 - C. Foundations- must be inspected
 - D. Porches/steps- must be inspected
 - E. Ventilation- adequate ventilation
 - F. Abutments
 - G. Attic Spaces- must be visually inspected
 - H. Garages- must be inspected (attached/detached)
 - I. Decks/Patios-must be inspected
 - J. Other-interior, read to identify any findings
 - K. Other-exterior, read to identify any findings
 - L. Diagram-the diagram identifies all structures which have been included in the inspection report.
 - M. Signature-all reports must be signed by the Pest Control Inspector.
 - N. All subsequent pages must be read to identify all findings and recommendations.
 - O. A clearance must be Issued specifically stating the following verbiage:

This is to certify that the above property was inspected on (date of inspection) in accordance with the Structural Pest Control Act and rules and regulations adopted pursuant there to, and that no evidence of active infestation or infection was found in the visible, accessible areas."

Inspections

1. All crawl space constructed dwellings must be fully accessible for Termite/Pest Control Inspections.
2. Inaccessible areas such as under wood decking or porches may be exempt from a termite/pest control inspection provided that
 - A. there is earth to wood clearance of six inches,
 - B. there is adequate natural ventilation,
 - C. there is not visual evidence of any termite, pest, dry rot, or water damage,
 - D. and a purchasers sign a statement acknowledging that the area has not received a Termite/Pest Control Inspection.

Termite reports must be clear of all active infestation, dry rot, fungus infections and earth to wood contact.

Termite Inspection Waiver

Waivers to Termite/Pest Control Report Requirement

1. The Termite/Pest Control Report may not be waived in its entirety if required by the appraiser.
2. The Termite/Pest Control Report repairs to non-living area structures (sheds, detached garages, barns, etc.) may be waived provided that:
 - A. the appraiser has indicated that these structures **do not contribute to the value of the property**,
 - B. the underwriter concurs that the structures do not contribute to the property value,
 - C. the structures do not present a health or safety hazard,
 - D. the structures are an adequate distance from the living area dwellings), and
 - E. an inspection report of the structure has been performed by a licensed pest control company.

In these cases, the structures are either to be torn down and removed from the site or have the purchasers) sign a statement acknowledging that the corrective work will not be performed and they accept the

VA TERMITE REQUIREMENTS BY REGION

	structures "as is". If all of the above conditions cannot be met, all structures must either be repaired and included in value or be excluded in value and torn down and removed from the site.

Construction and Valuation Frequently Asked Questions

Termites

1. On an existing property, is a termite report required?

Termite inspections are required on existing properties if they are located in an area where the probability of termite infestation is "very heavy" or "moderate to heavy" according to the Termite Infestation Probability Map published in the International Residential Code.

2. Is a termite inspection always required when a veteran is purchasing a property using VA financing?

VA only requires pest inspections when there is evidence of a condition conducive to pest infestation and for properties that are located in an area where the probability of termite infestation is "very heavy" or "moderate to heavy" according to the Termite Probability Map published in the International Residential Code.

If there is a question about the location of an infestation probability boundary line in relation to the subject property, contact the Construction and Valuation Section at the VA Regional Loan Center of jurisdiction to determine if this requirement is applicable.

3. Is there a required termite form?

There is no VA form to be completed regarding termites. Forms are supplied and completed by the pest inspection company performing the inspection. VA requires the applicable National Pest Management Association form (NPMA-33, NPCA-99A, NPCA-99b) completed by the pest inspection company performing the inspection.

VA TERMITE REQUIREMENTS BY REGION

4. Does VA require that the type of chemical used to treat the property be stated on the termite form?

VA does not have a requirement to disclose the type or name of chemical used by a termite company. VA requires the use of the National Pest Control Association forms, NPMA-33, NPCA-99A and NPCA-99B as applicable. For proper completion, these forms require the inclusion of the brand name of the product used.

5. When is a termite certification required on condominium units?

A wood destroying insect inspection is required in low-rise and high-rise units only when the fee appraiser observes a potential problem. You will find this information in Chapter 16, Section 16-A.01, page 16-A-4 of the Lender's Handbook (VA Pamphlet 26-7).