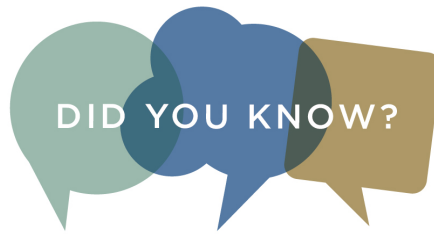




# Suburban Property Inspections

Know what to expect - INSPECT<sup>sm</sup>  
Family owned and operated since 1988



## New Termite Inspection Requirements as of January 1, 2020

In July of 2019, the National Pest Management Association (NPMA) released an updated and revised NPMA-33 Wood Destroying Insect Inspection Form.

HUD Mortgage Letter 2005-ML-48 **requires** wood destroying insect inspections and proper documentation of existing property if any of the following factors apply:

- Customary to the Area – Generally, if your locality is not listed in HUD’s Termite Treatment Exception Area then termite inspection reports will be considered customary to the area and therefore required.
- Mandated by the state or local jurisdiction – Some states or municipalities mandate that wood destroying insect inspections be performed.
- Evidence of Active Infestation – Appraisers are required to observe all areas of the house **and** other structures/areas with the property boundaries. If any active infestation is identified NPMA-33 must be submitted.
- Lender’s Discretion – Conventional lending companies take guidance from HUD. In recent years more and more lenders are taking a more cautious approach towards lending resulting in more inspections and reporting requirements.

If any of the above four factors apply, HUD mandates the usage and submission of the NPMA-33 form unless a state mandated form exists.

## How does this effect you and your client?

**On January 1, 2020, all previous editions of NPMA-33 form become obsolete and only the current revised form bearing a revision date of 7/1/2019 should be accepted.**

The revised form includes changes in language such as the replacement of the word “defects” with “wood destroying insect damage” in Section II, changing references to treatment in Section III to include other corrective “actions”, revising the seller’s statement to read “Seller discloses to the buyer all information, to their knowledge, regarding W.D.I infestation, damage, repair, and treatment history”, elimination of the section noting evidence of previous treatment, and revised guidance on when to recommend treatment of corrective action.



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