AGENT GUIDE · HAMPTON ROADS

How to Read a Moisture Report

The Moisture Inspection Report, decoded in 60 seconds.

What it checks. Wood destroying fungi (wood rot) and excessive moisture in the understructure: the crawlspace or basement below the first main floor. The termite report (NPMA-33) does not cover fungi, so it is a separate report.

Start with the foundation. Slab or crawlspace decides how the whole form should look. A crawlspace home gets three answers; a slab home correctly gets none, as shown below.

Slab house? Blank boxes are correct, not a mistake.

Every question on the form asks about **"below the floor level of the first main floor."** A slab home has no crawlspace or basement, so there is nothing under the first floor to inspect. A "Yes" would be wrong, and a "No" would claim an inspection that could not happen.

What a correct slab report shows:

- The three Yes/No questions left blank
- "Obstructed or inaccessible" marked Yes
- A comment noting the slab

THE THREE QUESTIONS (CRAWLSPACE AND BASEMENT HOMES)

QUESTION 1

Wood destroying fungi present?
Evidence of fungi below the first main floor.

QUESTION 2

Excessive moisture conditions?
If Yes, the inspector must describe it in the comments.

QUESTION 3

Visible damage caused by fungi?
Damaged wooden members seen at the time of the inspection.

"No" means none was seen in the readily accessible areas on the inspection date. It is not a warranty, and it is not a structural damage report.

THREE MORE PARTS AGENTS SHOULD READ

If damage was found

One box says who fixes it: this company, another company (contract attached), or nobody yet, with a recommendation for a qualified building expert.

Know which box is checked before negotiating repairs.

Obstructed or inaccessible

"Yes" means some areas were obstructed and not visible to the inspector, such as stored items, insulation or low clearance. The comments say where.

If obstructed areas are cleared later, ask about a follow up look.

Signatures

The form says it is not valid until the owner signs that they know of no other moisture damage. The buyer signs that they received a copy.

Get both signatures early, not at closing.

What the moisture report does not cover: termites and other wood destroying insects (that is the NPMA-33), anything above the first main floor, and areas that would require removing or dismantling something.

Termite and moisture reports by Pest Heroes
Add them to your Safe House home inspection: 757-418-0944

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General education only, not legal advice. This guide summarizes the Moisture Inspection Report used by Hampton Roads pest companies and does not reproduce it. Exact wording can vary slightly by company.

AGENT GUIDE · MOISTURE REPORTS

Slab house? Blank boxes are correct.

Every question on the moisture report asks about **below the first main floor**. A slab has no crawlspace or basement, so there is nothing there to inspect.

YES / NO

Left blank

"Yes" would be wrong. "No" would claim an inspection that could not happen.

OBSTRUCTED

Marked Yes

There was no understructure to see.

COMMENTS

Notes the slab

So everyone knows why the questions are blank.

Not a missed selection. A correct report.

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