AGENT GUIDE · HAMPTON ROADS

How to Read a Termite Report

The NPMA-33 Wood Destroying Insect report, decoded in 60 seconds.

Why you see so many here. The VA requires a wood destroying insect (WDI) report for homes in Virginia, so every VA purchase needs one. Other lenders and buyers often request one as well.

Which form. Virginia has no state termite form, so the national NPMA-33 is the standard. The current version is dated 7/1/19 at the bottom of page 1. An older version should not be used.

SECTION II: BOX A OR BOX B

BOX A

No visible evidence of wood destroying insects was observed

Nothing was seen in the readily accessible areas on the inspection date. It does **not** mean the home is termite free, and the form says it is not a warranty against hidden or future activity.

BOX B

Visible evidence was observed

When B is checked, the inspector also checks one or more of three lines and writes in what was found and where:

1. Live insects
2. Dead insects, insect parts, frass, shelter (mud) tubes, exit holes or staining
3. Visible damage. The form notes it is not a structural damage report, and that hidden damage may also be present.

The rule that surprises people: any evidence, old or new, means Box B. An empty old mud tube on a pier gets Box B, line 2, even with no live termites.

THE 3 SECTIONS MOST PEOPLE SKIP

III. Recommendations

Either "no action or treatment recommended" or the treatment recommended. Under NPMA guidelines, live termites, or termite evidence with no documented prior treatment, should lead to a treatment recommendation.

Tip: ask the seller for treatment records and any transferable warranty early.

IV. Obstructions and Inaccessible Areas

Each area checked here is followed by number codes from the key on the form, like 7 (stored items) or 11 (limited access). A crawlspace can be called inaccessible with less than 24 inches under the joists.

These are obstructed areas, not skipped ones. Decode the numbers.

V. Additional Comments

Extra notes and attachments. No warranty comes with the report unless one is noted here.

Look here before telling a buyer the home is covered.

HAMPTON ROADS NOTES

- **Swarm season is March to May.** Native subterranean termites swarm in daylight in spring. Winged termites indoors usually mean a colony is nearby.
- **It expires.** The form allows 90 days for a mortgage or settlement. In Hampton Roads, plan on 30: in our experience local closings rarely accept an older report. Lenders and title companies vary.
- **Formosan termites are here.** This aggressive invasive species was confirmed in Norfolk in 2022. Formosans swarm at night around lights in late spring and early summer.

What the NPMA-33 does not cover: it reports termites, carpenter ants, carpenter bees and reinfesting wood boring beetles only. Wood rot is not one of its findings; locally, the separate moisture report covers wood rot and excess moisture.

Termite (WDI) inspections by Pest Heroes
Add it to your Safe House home inspection: 757-418-0944

Pest Heroes
757-367-8342 · PestHeroes.com
VDACS License #15611

General education only, not legal advice. NPMA-33 is a form of the National Pest Management Association; this guide summarizes it and does not reproduce it. Sources: NPMA, Virginia Cooperative Extension, U.S. Department of Veterans Affairs lending guidance, Pest Management Professional (Oct 2022).

AGENT GUIDE · TERMITE REPORTS

Box A does not mean termite free.

How to read the NPMA-33 findings in Hampton Roads, where VA purchase loans require one.

A — **No visible evidence**
Nothing seen in accessible areas that day. Not a warranty.

B · 1 — **Live insects**
Type and location are listed.

B · 2 — **Signs of activity**
Dead insects, mud tubes, frass, exit holes. Old still counts.

B · 3 — **Visible damage**
Not a structural report. Extent may need a contractor.

Then read Section IV.
It lists obstructed areas the inspector could not see.

Pest Heroes · 757-367-8342 · PestHeroes.com