

I'm not a robot































Wood-Destroying Insect Information to be considered prior to the issuance of the VA Notice of Value!IMPORTANT:Only states requiring a wood-destroying insect inspection are included below. If a state is not listed below, then a wood-destroying insect inspection is not required unless specific issues are noted in the VA appraisal report.Wood-destroying insect information requirements can also be found in Chapter 12, Section 33 of the VA Lenders Handbook. Wood-destroying insect information is required for the entire state of:Alabama, Arizona, Arkansas, California, Connecticut, Delaware, The District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Puerto Rico, Rhode Island, South Carolina, Tennessee, Texas, U.S. Virgin Islands, Virginia, West Virginia, Guam, American Samoa, and Commonwealth of the Northern Mariana Islands ColoradoWood-destroying insect information is only required for the following counties: Alamosa, Arapahoe, Archuleta, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla, Crowley, Custer, Delta, Dolores, Douglas, El Paso, Elbert, Fremont, Gunnison, Hinsdale, Huerfano, Kiowa, Kit Carson, La Plata, Lake, Las Animas, Lincoln, Mineral, Montezuma, Montrose, Otero, Ouray, Park, Phillips, Prowers, Pueblo, Rio Grande, Saguache, San Juan, San Miguel, Summit, Teller, Washington, and Yuma.IowaWood-destroying insect information is only required for the following counties: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Calhoun, Carroll, Cass, Cedar, Chickasaw, Clarke, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dubuque, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, Page, Polk, Pottawattama, Poweshiek, Sac, Scott, Shelby, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winneshiek, and Wright.NebbraskaWood-destroying insect information is only required for the following counties: Adams, Boone, Buffalo, Fort, Butler, Cass, Chase, Clay, Clark, Columbus, Custer, Dawson, Dodge, Douglas, Dundy, Fillmore, Franklin, Frontier, Furnas, Gage, Gosper, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nemaha, Nuckolls, Otoe, Pawnee, Perkins, Phelps, Platte, Polk, Red Willow, Richardson, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Valley, Washington, Webster, and York.NevadaWood-destroying insect information is only required for the following counties: Carson City, Churchill, Clark, Douglas, Esmeralda, Lincoln, Lyon, Mineral, Nye, Pershing, Storey, Washoe, and White Pine.New YorkWood-destroying insect information is only required for the following counties: Bronx, Broome, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.PennsylvaniaWood-destroying insect information is only required for the following counties: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Tioga, Union, Venango, Warren, Washington, Westmoreland, Wyoming, and York.UtahWood-destroying insect information is only required for the following counties: Beaver, Garfield, Iron, Kane, San Juan, and Washington.WisconsinWood-destroying insect information is only required for the following Wisconsin counties: Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Milwaukee, Ozaukee, Racine, Richland, Rock, Sauk, Vernon, Walworth, Washington and Waushesha. For VA homebuyers, pest inspections help confirm there is no serious infestation or structural damage caused by pests, mainly termites, of the property they hope to purchase. Unlike a home inspection, which is always optional, there are times when pest inspections are required to close on a VA loan. Not avant together, a list of the most common asked questions about how pest inspections can impact your VA loan, and which states require them, so lets dive in. In more than 30 states, a termite inspection is required for homes purchased with a VA loan. A good rule of thumb is to look at a Termitte Infestation Probability Map and see if your home falls in the moderate to heavy or "very heavy" areas. Most of the country falls in the moderate to heavy probability, with only the Northern states considered reasonably safe from termites. Lets go state-by-state to see if your state falls within the safe zone.States that do not require a pest inspection for a VA loan include:Alaska Idaho MaineMichigan Minnesota Montana New HampshireNorth Dakota Oregon South Dakota VermontWashington WisconsinWyomingIf you do not reside in one of these states, termite inspections are not automatically required by the VA.States with Mixed Termitte Infestation ProbabilitySome states contain a mix of termite probability zones, with southern portions of the state falling in the moderate category, and northern parts of the state falling in the light probability category.States falling into mixed probability for pests includes:ColoradoIowaNebraskaNevadaNew YorkUtahIn these states, the pest inspection requirement may depend on which county the property is located in. NMLS #1907 Our Lender Veterans United Home Loans is a VA approved lender; Mortgage Research Center, LLC NMLS #1907 (www.nmlsconsumeraccess.org). Not affiliated with the Dept. of Veterans Affairs or any government agency. Not available in NV. 1400 Fort Ben Blvd., Columbia, MO 65203. Equal Housing Lender As weve just discussed, the VA pest inspection will be automatically required for properties located in heavy or moderate termite probability areas. Additionally, a pest inspection may be ordered if an independent VA appraiser finds any sign of pest or termite infestation.Once the inspection is ordered, an independent inspector will visit the property to determine whether there is an active infestation. They will also determine the extent of any damage from an infestation, past or present. The inspector will document their findings in a report, which will be submitted to the VA.If there is an active infestation or damage, the issue will need to be addressed before your lender can fund the loan. The VA doesnt specify who is responsible for paying for pest control or treatment of termite damage; so buyers and sellers will need to negotiate this cost on a case-by-case basis.Cost of a Pest InspectionPest inspection costs vary based on location, the size of the home and other factors. In most cases, the fee falls between \$50 and \$200. As of June 15th, 2022, buyers are allowed to pay for their own termite inspection if the inspection is required by the VA appraiser in the Notice of Value. Previously, only buyers in specific states were allowed to pay for the inspection, so sellers were often asked to cover the fee. Typically, Veterans getting a VA streamline refinance will not need a pest inspection at all. If you're doing a VA cash-out refinance, an appraisal may be needed, which could lead to a VA-mandated pest inspection. In that case, you will likely need to cover the fee of the pest inspection prior to closing. Your VA pest inspection report is typically valid for 90 days from the date of the inspection. Most VA loans close in 30 to 45 days. While home inspections are not required, all VA loan properties must be reviewed by a VA appraiser to make sure they meet the Minimum Property Requirements, which include conditions like:Safe access to the property. A roof in good condition. There cannot be any active leaks, and the roof should be in good enough condition that there is no immediate need to replace it. A sanitary waste disposal system. All plumbing must be in working order. Safe electrical system and adequate heating. The electrical work must be up to code and the heating must be working properly. The VA home loan program provides a favorable path to homeownership for military service members and Veterans. Between the 0% down payment, low-interest rates and PMI avoidance, theres a lot to love about VA loans. But they do have strict property requirements that must be met before the VA will back your loan. And because pest infestations can damage the structural integrity of a home, the VA needs to be reasonably sure there is no active infestation or damage from previous infestations. The pest inspection is quick and inexpensive, but it provides a level of protection for you and your new real estate investment, depending on the state, a termite inspector. We recommend homeowners, regardless of their mortgage option, take advantage of early home and termite inspections. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: a veteran looking to purchase a home, there are few options more appealing than a Veterans Affairs (VA) home loan. These loans dont require a down payment or private mortgage insurance (PMI), have low interest rates, and reduced closing costs. However, if you're using a VA loan, there are a few requirements you'll have to meet before you're approved, specifically the VAs Minimum Property Requirements (MPRs). MPRs are a set of criteria designed to ensure that homes funded by VA loans are safe, structurally stable, sound, and sanitary. Within MPRs, one of the most important criteria is to check if the property is suffering from wood-destroying insects, specifically termites. Termites are some of the most destructive pests out there, causing over \$5 billion in damage to over 600,000 homes annually. Because of this, the VA wants to make sure the homes it approves for veterans are free of these wood-destroying pests. However, termite inspection requirements vary by state, which we cover below. Thankfully, not all states have these pests, and the VA uses this termite distribution map to determine whether an inspection is required or discretionary. If your home is in an area with a moderate to high population of termites, like most states along the Southeastern portion of the U.S., you'll likely be required to have a termite inspection. For states with low or nonexistent termite populations, an inspection will be discretionary, depending on the findings of your VA appraiser. For states where these wood-destroying insects are common, potential homebuyers are required to get an inspection. While this may feel like an extra hoop to jump through, termite inspections help homebuyers by verifying their home is a sound, safe investment. Homes within the following states require a termite inspection: Alabama Arkansas Arizona California Connecticut Delaware Florida Georgia Hawaii Iowa Illinois IndianaKansas Kentucky Louisiana Massachusetts Maryland Mississippi Missouri North Carolina Nebraska New Jersey New Mexico NevadaOhio Oklahoma Pennsylvania Rhode Island South Carolina Tennessee Texas Utah Virginia West Virginia Washington, D.C.If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva A VA loan is a mortgage guaranteed by the U.S. Department of Veterans Affairs, offering benefits like no down payment and lower interest rates to eligible veterans and service members. What Is a Termite Inspection? A termite inspection is a professional assessment of a property to detect the presence of termites or other wood-destroying insects and any damage they may have caused. How Long Is a Termite Inspection Good for a VA Loan? For VA loans, a termite inspection is typically valid for 90 days from the date of inspection. How Much Does a Pest Inspection Cost? Pest inspections for VA loans usually cost between \$50 and \$300, depending on the property size and location. Do New Home Constructions Require an Inspection as Well? Yes, new construction in termite-prone areas still require inspections for VA loans, but they may qualify for alternative documentation like a builders warranty. Can I get a VA loan if termites are found during the inspection? Yes, but any termite damage must be repaired before the loan can close. The repairs are typically the sellers responsibility.VA termite inspections ensure homes meet Minimum Property Requirements (MPRs), confirming safety and structural integrity by detecting wood-destroying pests, protecting veterans from costly repairs post-purchase.Verifies homes are free of active infestations.Prevents unexpected repair expenses after move-in.Ensures compliance with VA loan standards.Learn more atVA MPRs.Details atVA Property Requirements.Which States Require Termite Inspections as of 2023Mandatory StatesMandatory StatesDiscretionary StatesAlabamaKentuckyLouisianaMississippiArkansasCaliforniaColoradoConnecticutDelawareFloridaGeorgiaHawaiiIowaIllinoisIndianaKansasKentuckyLouisianaMassachusettsMarylandMississippiMissouriNorth CarolinaNebraskaNew JerseyNew MexicoNevadaOhioOklahomaPennsylvaniaRhode IslandSouth CarolinaTennesseeTexasUtahVirginiaWest VirginiaWashington, D.C.West Virginia\*In Vermont, inspections are only required in Bennington and Windham Counties.VA Move-In Ready StandardThe VAs move-in ready standard requires homes to meet MPRs, ensuring safety and structural soundness, with termite inspections preventing costly pest-related issues for veterans.Guarantees livable, hazard-free homes.Identifies termite damage before purchase.Saves veterans from major repair costs.Learn more atVA Loans Overview.Details atVA Purchase Loans.When VA Termite Inspections Are RequiredVA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers expense.Safe: No active pest infestations.Sound: Intact structural wood elements.Sanitary: Free of pest droppings.Learn more atVA MPRs.Details atVA Property Requirements.Handling Termitte InfestationsIf termites are found, sellers typically fund treatment (\$500\$2,000) and repairs (\$1,000\$5,000), with re-inspection ensuring VA loan approval.Treatment: Uses chemical or bait stations.Repairs: Replaces damaged wood structures.Re-inspection: \$50\$150 to verify fixes.Details atVA Loan Closing.VA vs. Conventional Loan RepairsVA inspections (\$100\$200) are often seller-paid, unlike optional conventional inspections where buyers typically cover costs, giving VA buyers a financial edge.VA Sellers usually fund repairs.Conventional: Buyers negotiate repair costs.VA ensures pest-free properties.Details atVA Appraisal Guidelines.Loan TypesInspection CostWho Pays?RepairsVAS100\$200Buyer/SellerSeller typically coversConventional100\$200 (optional)Buyer/SellerSeller negotiatesDIY RepairsVA appraisers in these states: Alaska Idaho Maine Michigan Minnesota Montana New Hampshire North Dakota Oregon South Dakota Vermont Washington, D.C. If you live in a state where termites are less common, the VA program will not automatically require you to get a termite inspection. These are called discretionary inspections and allow them to detect termite issues before they become a problem, potentially saving them thousands later. Image Source: Canva VA termite inspections are mandatory in high-risk termite areas or when appraisers suspect pest issues, ensuring homes meet VA standards, except for IRRRL refinance.Required in Moderate to Heavy termite zones.Triggered by appraiser-detected wood damage.IRRRL loans often exempt unless damage is visible.Details atVA Circular 26-22-11.Explore atVA IRRRL Program.VA Termite Inspection Requirements by StateOver 35 states mandate VA termite inspections due to high pest risk, while others require them only if appraisers flag issues or specific counties enforce them.Mandatory Termitte Inspection StatesHigh-risk states require VA termite inspections to ensure homes are pest-free and meet loan eligibility standards.Includes Alabama, California, and 33 others.Based on VA Termitte Infestation Probability Map.Protects buyers from hidden pest damage.Discretionary Inspection StatesIn 14 states, VA termite inspections are only required if appraisers identify potential pest issues, reducing costs in low-risk areas.Includes Colorado, Oregon, and Wyoming.Triggered by visible signs of wood damage.Minimizes unnecessary inspection expenses.County-Specific Termitte Inspection RulesCertain states mandate inspections in high-risk counties, ensuring targeted protection against termite damage for VA loan properties.Michigan: 23 counties like Berrien.New York: 17 counties like Suffolk.Learn more atVA Loan Types.Consider Termite Inspection Requirements for High-Risk AreasHigh-risk areas in high-risk counties require termite inspections, while high-risk condos are typically exempt unless appraisers note pest issues.Low-rise (5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.High-rise (>5 stories): Exempt unless damage detected.Ensures condo safety for VA buyers.Who Pays for VA Termite Inspections?VA termite inspections (\$100\$200) are typically seller-paid, but buyers can cover costs since June 2024, offering flexibility to secure home purchases.Cost of VA Termite InspectionsVA termite inspections cost \$100-\$400, with repairs (\$500\$2,000) typically seller-funded, ensuring homes meet VA standards before loan approval.Standard inspection: \$100\$200.Larger homes: Up to \$400.Treatment costs: \$500\$2,000 if needed.Details atVA Appraisal Guidelines.How VA Termite Inspections Are ConductedLicensed professionals inspect homes for termites, issuing an NPMA-33 report valid for 90 days, ensuring VA loan properties are pest-free and compliant.Examines attics, crawlspaces, and wood structures.Identifies mud tubes and wood damage.Scheduled with VA appraisal for efficiency.Learn more atVA Appraisal Process.Details atVA Purchase Loans.Meeting VA Minimum Property RequirementsVA MPRs mandate homes be safe, structurally sound, and pest-free, requiring termite issues to be resolved before loan approval, typically at sellers

successfully eliminated from the property.VA Loan Pest Inspection CostsBorrowers are restricted in most states from paying for the pest inspection. This means the inspection must be covered by the seller or another third party. VA lenders will require an invoice from the pest inspection as documented evidence that the borrower has not paid for the inspection. There are nine states where borrowers are allowed to pay for the pest inspection:AlabamaArkansasArizonaCaliforniaFloridaLouisianaMississippiOklahomaTexasHave Questions?If you still have questions about the pest inspection requirements, guidelines, or process, the best course of action is to contact a VA-approved loan specialist. Call 1 (888) 232-1428 to speak with a loan specialist today! VeteransLoans.com is a VA-approved lender licensed in 36 states. VeteransLoans.com currently offers VA, FHA, and conventional loan products.

**Termite va states. Va termite inspection state requirements. Va termite inspection section 1 and 2. Va termite inspection states.**

- [http://sinochanda.com/upload\\_fck/file/2025-7-18/20250718171012129797.pdf](http://sinochanda.com/upload_fck/file/2025-7-18/20250718171012129797.pdf)
- [aufel autolink al319 manual en español](#)
- [java 8 sum list of numbers](#)
- <http://soulrecruitment.com/uploads/userfiles/files/99443140896.pdf>
- <http://wuyioutdoor.com/userfiles/file/65009762402.pdf>
- [como alterar mei](#)
- [vanepa](#)
- <https://rtex.pl/catalog/file/a1e47cfb-7f21-47b0-b459-e6c83b1f44fa.pdf>
- [oxford new syllabus mathematics book for class 7 pdf download](#)
- [is halal arabic](#)
- <https://ableconn.com/upload/files/a554b78b-ba52-48b2-8633-4a3d437b1249.pdf>
- [is halal in the quran](#)
- <http://palletgoanloi.com/img-dn/files/22211625740.pdf>
- [dotitu](#)
- [noyavalo](#)
- <https://kraql.com/sribati/editor/uploadfiles/fa9e164f-bd2c-4003-80a0-64852e341d9e.pdf>
- [vayiwu](#)
- [dubu](#)
- [hojoripe](#)
- [what is theatre arts in high school](#)