

VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12, Topic 33 — Wood Destroying Insects/Fungus/Dry Rot

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33. Wood Destroying Insects/Fungus/Dry Rot Change Date March 28, 2019 • This chapter has been revised in its entirety. a. Apparent Damage Appraisers must report any apparent evidence of wood destroying insect infestation, fungus growth or dry rot. The appraisal must be prepared subject to a wood destroying insect inspection if any infestation or damage is apparent, and all damage must be repaired. b. Termite Infestation Probability Map If the property is located in an area on the Termite Infestation Probability Map where the probability of termite infestation is "very heavy" or "moderate to heavy" on origination appraisals, a wood destroying insect inspection report must be required on the NOV. USDA Forest Service Home and Garden Bulletin 64 (revised 2006) Continued on next page VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-41 33. Wood Destroying Insects/Fungus/Dry Rot, continued c. Local Requirements Webpage The specific borders for some of the zones are difficult to determine from this map. Additional information may be found on VA's local requirements webpage (see Topic 1, Subsection h of this Chapter). d. Non- Residential Improvements Small sheds or other detached, non-residential improvements which were not given value on the appraisal report may be excluded from the inspection report. e. Requirements for Properties in Condominium Developments A termite inspection is not required on units in high-rise condominiums (units are stacked vertically). For villa and townhome style condominiums where units are side by side, not stacked, if located in a "very heavy" or "moderate to heavy" zone, a termite inspection must be required on the NOV unless the homeowners association provides evidence of treatment. VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-42

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