

Update

NPMA LIBRARY UPDATE

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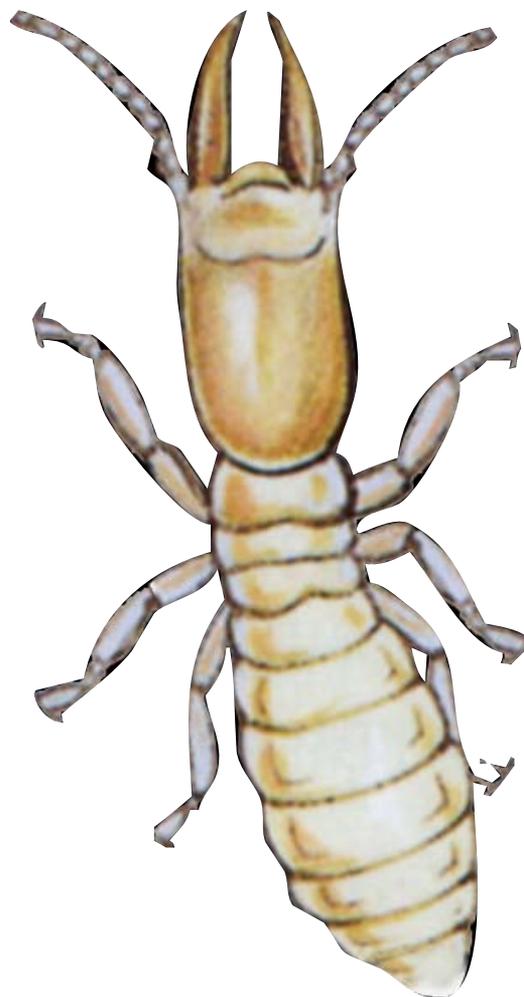
Reporting on Subterranean Termites Adjacent to Structures and Treatment Recommendations

The vast majority of states use the NPMA-33, the Wood Destroying Insect Inspection Report. The NPMA-33 was authorized in 2005 and is required for all FHA and VA loans unless a state uses a form which is required in that state and prohibits use of all other forms. Currently, just under forty states use the NPMA-33 and other states are considering using the NPMA-33. For a list of states using the NPMA-33, go to www.pestworld.org and click "Mortgagees and HUD."

About 10 years ago, NPMA issued a Library Update regarding Termites in Mulch. That Library Update considered the NPCA-1, which was replaced by the NPMA-33. This Library Update replaces the references to NPCA-1. As with NPCA-1, insects reported include termites, carpenter ants, carpenter bees, and reinfesting wood boring beetles. For this Library Update "termites" refers to subterranean termites.

Scope of the Inspection

It is important to emphasize that the scope of the inspection is defined and documented on the NPMA-33 as a visual inspection in the readily accessible areas of the structure(s) indicated, including attics and crawlspaces which permitted entry during the inspection. Probing and sounding are also required. Further, the instructions for completing the form state that "any findings are restricted to visible evidence in, within, or on the structure including the structure itself and areas beneath any portion of the structure including crawls, basements, and porches." Always use the latest



copy of the instructions for completing the form and keep copies of updated versions.

An inspection is essentially a photograph in time of the conditions of the structure(s) inspected on the date of the inspection. In fact the form states this and that there is no guarantee as to what might occur in the future.

Structures Inspected

One area of serious liability comes to light when an inspector does not know which structures to inspect. If you poll inspectors about which structures to inspect onsite, answers will vary. As there is no clear standard for which structures to inspect, the inspector must be armed with that information when they are on site. It is possible that the inspector will not even know which structures are part of the property.

A solution to this issue is to train all customer service representatives (CSRs) who take WDI inspection orders. If the CSRs ask the person ordering the inspection to list all structures to be inspected, the responsibility is shifted from the inspector to the person ordering the inspection. For example, if there are four buildings on a property and an order for inspection is called in, the person ordering the inspection will be able to tell the CSR if just the house or the house and outbuildings need to be inspected. Many times this will also save time on the inspection avoiding the inspector from spending time



The person ordering the inspection should list which structures are to be inspected.

in buildings not part of the inspection. Some companies determine the inspection fee based upon size and number of buildings, so this information is important. One further advantage is that the inspector will know how much time to allocate on an inspection based upon size and number of structures.

Also, if several buildings are inspected and findings vary according to evidence found, obstructions and inaccessible areas, it might be prudent to issue a separate report for each building. Remember, the reader of the report must use the report as a roadmap to provide treatment, repairs, or even to make a buying decision.



Termites Adjacent to Structures

Sometimes, during an inspection, termites will be discovered in areas adjacent to structures. These areas include firewood, landscape timbers, wood debris, and others. The rule of thumb in most states is that if the infested component is attached to the structure, then the structure should be reported as showing evidence of infestation. This is reported in Section II (Inspection Findings). If the component is not attached to the structure inspected, then observations may be reported in the Additional Comments and Attachments section (Section V) but not in Section II B (Inspection Findings). Where state regulations are silent on this issue, the guidelines in this section should be followed.

Termites in Fences

Commonly buyers expect that if any fence is attached to a structure to be inspected, the entire fence should be inspected. This is practical near a structure but at times may be impractical if the fence runs great distances away from a structure. Fences have value and some lenders as well expect that the entire attached fence should be inspected. The lender concern is that some fences which are infested may lead to infestation of the structure. Companies should establish consistent policies as to whether an entire fence is inspected or just areas adjacent to structures.

Termites in Mulch and Stumps

When inspecting the outside areas of a structure, termites might be found in mulch or stumps adjacent to the structure(s) inspected. These areas are outside of the scope of being reported in Section II. In some areas, companies have long held a belief that there is a certain distance where termites must be reported. For example, some believe that mulch must be inspected three feet out from the foundation and reported as part of the structure. While some inspectors may wish to examine mulch to look at adjacent areas on the structure, there is no requirement to inspect and report on termites in mulch. If there is any concern about what was observed in mulch, the information may be reported in Section V, Additional Comments and Attachments; however, in no case should termites found in mulch be reported as visible evidence of infestation of the structure in Section II (Inspection Findings) unless

Your company should establish consistent policies as to whether an entire fence is inspected or just areas adjacent to structures.





Landscape timber infestation is common on inspections.

the termites are also found in, within, or on the structure. Reporting of evidence found in stumps outside of the structure to be inspected should follow the guidelines regarding mulch. Observations reported in Section V may justify treatment recommendations when appropriate; one does not have to have evidence listed in Section IIB prior to recommending a treatment.

Treatment Recommendations

With inspectors free to recommend treatments as appropriate, there are some areas which need clarification. Instructions state that treatment should be recommended whenever live insects are found or other evidence is found and there is no evidence of a previous treatment. In addition, there will be situations not so clear. If the inspector feels that a treatment should be recommended, it is acceptable to make recommendations provided that there is justification. Instructions for completing the form address several areas beyond the simple examples used. For example, if there is evidence of previous infestation with signs of possible previous treatment but no documentation within the past five years, then a treatment may be recommended unless the house is under warranty with a pest control firm. The instructions list other examples. The important thing to remember is that any recommendation must be justified; people are depending on



Termites in mulch adjacent to the building should not be reported as infestation of the structure unless evidence of infestation or damage is found in, within, or on the structure.

the inspector's expertise. It is important to note, however, that recommendations are just that. Other parties such as the lender/buyer/seller ultimately make the final decision and the recommendation has certain weight in that decision but is not the sole determining factor.

Conclusion

The industry grows and matures each day. Inspections are probably the most technically demanding service provided while having the highest liability. Honing our reporting skills will lead to even better inspections for the customer and ultimately, will confirm our professionalism. ●

