

CHAPTER TWELVE

Completing The WDI Report

When you have completed this section you will:

1. Fill out the NPMA-33 form properly and accurately.
2. Attach the appropriate records to these forms.
3. Submit the form to the parties involved in the real estate transaction.

In 1995, The National Pest Control Association with input from the national HUD office and from individual association members [including members of the PPMA], negotiated the development of the NPCA-1 form and persuaded HUD to adopt it nationwide. In states that lacked a mandated WDI form, the NPCA-1 form became the standard for both conventional and government-backed mortgages. Since January 1, 2005, that form has been superseded by the NPMA-33 form.

We will review that form line by line. Please use this opportunity to ask all the questions you have. Should additional questions occur at some future time, the New Jersey Pest Management Association or the NPMA can put you in touch with someone who will assist you. The following is a copy of NPMA's guidelines and is published with their permission:

NPMA Library Update

Jan / Feb 2008

Suggested Guidelines For Completing The Wood Destroying Insect Inspection Report NPMA-33 version 1.2

Form NPMA-33 MUST be used by wood destroying insect inspectors to report the results of WDI inspections for any HUD / VA guaranteed property transactions. The NPMA-33 is also typically used for conventional transactions. If a state, through regulation or statute, requires the use of a state approved form and excludes the use of all other forms, the state mandated form must be used.

Under generally accepted practices, it is the responsibility of the inspector / inspecting company to inspect for and report on visible evidence of wood destroying insects, visible damage and of possible previous treatment. Inspected areas of the structure[s] inspected may vary according to local and regulatory requirements and practices.

If the state or state association in which the inspection is conducted has prescribed procedures for inspections, those should be followed in conducting the inspection. The NPMA-33 does not preempt state requirements for inspection

practices and reporting. If no state guidance exists, the inspection procedures should be in accordance with NPMA guidance and industry publications and programs.

Before starting the inspection process, inspectors should read and understand the NPMA-33. If completing the form by hand, a fine point pen is recommended.

Section 1. General Information

Wood Destroying Insect Inspection Report			Notice: Please read important consumer information on page 2.		
Section I. General Information Inspection Company, Address & Phone	Company's Business Lic. No.	Date of Inspection			
	Address of Property Inspected				
Inspector's Name, Signature & Certification, Registration, or Lic. #				Structure(s) Inspected	

Figure 12 - 1

This section is for reporting general information about the location of the inspection and the inspecting company. All boxes in this section must be filled out completely. Inspection Company, Address and Phone Number: enter the business name, address and business phone number of the company performing and reporting the results of the inspection.

Company's Business License Number: Enter the business license number of the company conducting the inspection activities. This is the state license to conduct pest control or pest inspection activities. In states where no business licenses are issued, enter "not applicable in this state."

Date of Inspection: Enter the date on which the inspection was conducted. If it was done on more than one date, enter all dates that the property was inspected.

Address of Property Inspected: Enter the complete physical address [and mailing address if different from the physical address] of the property. The seller's name and / or buyer's name may be entered here, but is not required.

Inspector's Name, Signature & Certification, Registration, or License Number: Print the full name of the inspector who conducted the inspection. The inspector must then sign the report and enter his / her certification, registration or license number issued by the state pest / pesticide control regulatory agency.

Structure[s] Inspected: List all of the structures on the property that are part of the report [for example, "house and detached garage only."]. Any findings are restricted to visible evidence in, on, or under the structure including the structure itself and areas beneath any portion of the structure such as crawls, basements, and porches, areas beneath decks and roof overhangs, adjacent mulch,

landscape timbers, tree stumps, woodpiles. etc. should not be reported in this section. The inspector may wish to note WDI evidence observations found in these areas under Section V [Comments]. The person ordering the inspection should specify which structures are to be inspected. That information should be relayed exactly to the inspector prior to the inspection. When possible, the buyer or buyer's agent should order the inspection.

[Please note] Decks attached to the structure are considered part of the structure. If visible evidence of wood destroying insect infestations is found in the deck, it should be reported in Section II.

Section II. Inspection Findings

Section II. Inspection Findings This report is indicative of the condition of the above identified structure(s) on the date of inspection and is not to be construed as a guarantee or warranty against latent, concealed, or future infestations or defects. **Based on a careful visual inspection of the readily accessible areas of the structure(s) inspected:**

A. No visible evidence of wood destroying insects was observed.

B. Visible evidence of wood destroying insects was observed as follows:

1. Live insects (description and location): _____

2. Dead insects, insect parts, frass, shelter tubes, exit holes, or staining (description and location): _____

3. Visible damage from wood destroying insects was noted as follows (description and location): _____

NOTE: This is not a structural damage report. If box B above is checked, it should be understood that some degree of damage, including hidden damage, may be present. If any questions arise regarding damage indicated by this report, it is recommended that the buyer or any interested parties contact a qualified structural professional to determine the extent of damage and the need for repairs.

Yes No It appears that the structure(s) or a portion thereof may have been previously treated. Visible evidence of possible previous treatment: _____

The inspecting company can give no assurances with regard to work done by other companies. The company that performed the treatment should be contacted for information on treatment and any warranty or service agreement which may be in place.

Figure 12 - 2

In this section, the results of the inspection are reported. If more room is necessary, comments may be noted in Section V or by using attachments if such attachments are listed in Section V. The inspection reports conditions on the date of the inspection only and no warranty is provided by this report unless accompanied by an attachment and noted in Section V.

- A. **No visible evidence of wood destroying insects was observed.** Check this box if there is absolutely no visible evidence [past or present] of WDI in, on or under the structure as defined above. Wood destroying insects, for the purposes of this inspection, include termites, carpenter ants, carpenter bees, and reinfesting wood boring beetles. This box should NOT be checked if there is any visible evidence of wood destroying insects.
- B. **Visible evidence of wood destroying insects was observed as follows:** Check this box if there is ANY visible evidence of WDI observed regardless of the extent or age of evidence. If box B is checked, at least one of the following boxes [1, 2, and / or 3] must be checked and an

explanation, description, and location of the WDI evidence must be provided. More than one box may be checked, if appropriate.

1. **Live Insects [description and location]:** Check this box if live wood destroying insects were found. List the type, and specify the general area[s] where the live insects were found. The areas listed should provide enough detail to direct other interested parties to the general area.
2. **Dead insects, insect parts, frass, shelter tubes, exit holes, or staining [description and location]:** Check this box if dead insects, insect parts, frass, shelter tubes, exit holes, or staining [carpenter bee droppings or scraped termite tubes] were found. Describe the evidence and specify general area[s] where evidence was found.
3. **Visible damage from wood destroying insects noted in the following area[s]:** Check this box and specify the general area[s] where the evidence was noted if visible damage caused by WDI was observed. The inspector should probe and / or sound readily accessible wood members. The inspector is not expected to be a damage expert; damage is nothing more than visible evidence of either current or previous infestation. The inspector is not expected to distinguish between structural and cosmetic damage. The report clearly states “this is not a structural damage report”. If the inspection company does provide damage evaluation and / or repair as an additional service, a separate contract should be attached and may be noted as an attachment in Section V.

Note that the next paragraph on the form clearly explains to the Buyer and Seller that damage, including hidden damage, may be present if box B is checked above. Further, if any questions arise regarding damage reported, a qualified structural professional should be contacted.

“It appears that the structure[s] or a portion thereof may have been previously treated. Visible evidence of possible treatment...”

This section is designed to describe possible previous treatment. Such evidence of a possible previous treatment may include drill marks, termite bait stations in place, dyed wood from a borate treatment, dusted carpenter bee holes, or documentation presented to the inspector prior to completion of the report.

Check either the YES box or the NO box regardless of whether box A or box B above was checked. Enter observed visible evidence of possible previous treatment. If the NO box is checked, then no description should be entered on the line. As indicated on the form, the inspector is not expected to give assurances with regard to work done by other companies.

Section III. Recommendations

Section III. Recommendations	
<input type="checkbox"/>	No treatment recommended: (Explain if Box B in Section II is checked) _____
<input type="checkbox"/>	Recommend treatment for the control of: _____

Figure 12 - 3

The lenders, realtors, buyers and sellers are looking to the inspector to make a recommendation as to what corrective measures may be necessary or prudent. The inspector should use his / her knowledge, training and expertise along with careful observation of the structure[s] being inspected when deciding whether or not a treatment should be recommended.

Live insects do not necessarily have to be observed during the inspection for the inspector to recommend a treatment. Examples may include: fresh carpenter and or powder post beetle frass noted, carpenter bee staining, or signs of subterranean termites with no evidence of previous treatment.

Regarding Subterranean Termite Treatment Recommendations

Termite control treatment should be recommended:

- Whenever live termites are observed [regardless of whether or not the structure has been previously treated].
- When there is visible evidence of termites [other than live insects] observed in, on or under a structure and no evidence of a previous treatment.

A treatment may also be recommended for a previously treated structure[s] showing signs of infestation – but no live insects – if there is no treatment documentation provided to the inspector prior to completing the report. Documentation must be a service record of a liquid soil termite treatment within the past five [5] years by a licensed pest control company or proof that the structure[s] is presently covered by a warranty or service contract with a licensed pest control company. The warrant or service agreement may also include a baiting program. If there is no treatment documentation presented to the inspector, then the inspector could recommend treatment for subterranean termites indicating on the report “unless there is documentation of a previous liquid treatment within the past five years or unless a service agreement is current” or similar language. If a baiting system is installed but the inspector does not know whether the contract is current, the inspector may recommend a treatment for subterranean termites and should note “unless there is a current baiting system service agreement in effect” or similar language. If any documentation is presented after the report is completed, the inspector should not

change the report but rather advise that documentation be provided to the lender or appropriate parties.

It should be understood that these treatment recommendations are suggested guidelines. Every inspection is different and there may be special situations, mitigating factors, or state regulations, which could cause an inspector to make a recommendation that does not follow these general guidelines.

Section IV. Obstructions & Inaccessible Areas

<p>Section IV. Obstructions and Inaccessible Areas The following areas of the structure(s) inspected were obstructed or inaccessible:</p> <p><input type="checkbox"/> Basement _____</p> <p><input type="checkbox"/> Crawlspace _____</p> <p><input type="checkbox"/> Main Level _____</p> <p><input type="checkbox"/> Attic _____</p> <p><input type="checkbox"/> Garage _____</p> <p><input type="checkbox"/> Exterior _____</p> <p><input type="checkbox"/> Porch _____</p> <p><input type="checkbox"/> Addition _____</p> <p><input type="checkbox"/> Other _____</p>	<p>The inspector may write out obstructions or use the following optional key:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">1. Fixed ceiling</td> <td style="width: 50%;">13. Only visual access</td> </tr> <tr> <td>2. Suspended ceiling</td> <td>14. Cluttered condition</td> </tr> <tr> <td>3. Fixed wall covering</td> <td>15. Standing water</td> </tr> <tr> <td>4. Floor covering</td> <td>16. Dense vegetation</td> </tr> <tr> <td>5. Insulation</td> <td>17. Exterior siding</td> </tr> <tr> <td>6. Cabinets or shelving</td> <td>18. Window well covers</td> </tr> <tr> <td>7. Stored items</td> <td>19. Wood pile</td> </tr> <tr> <td>8. Furnishings</td> <td>20. Snow</td> </tr> <tr> <td>9. Appliances</td> <td>21. Unsafe conditions</td> </tr> <tr> <td>10. No access or entry</td> <td>22. Rigid foam board</td> </tr> <tr> <td>11. Limited access</td> <td>23. Synthetic stucco</td> </tr> <tr> <td>12. No access beneath</td> <td>24. Duct work, plumbing, and/or wiring</td> </tr> </table>	1. Fixed ceiling	13. Only visual access	2. Suspended ceiling	14. Cluttered condition	3. Fixed wall covering	15. Standing water	4. Floor covering	16. Dense vegetation	5. Insulation	17. Exterior siding	6. Cabinets or shelving	18. Window well covers	7. Stored items	19. Wood pile	8. Furnishings	20. Snow	9. Appliances	21. Unsafe conditions	10. No access or entry	22. Rigid foam board	11. Limited access	23. Synthetic stucco	12. No access beneath	24. Duct work, plumbing, and/or wiring
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12. No access beneath	24. Duct work, plumbing, and/or wiring																								

Figure 12 - 4

Virtually every property will have some obstructed or inaccessible areas. The typical areas are listed with a key provided on the right side for ease of use. For example, if there were boxes stored against the wall in the basement, the walls paneled, and the ceiling was tiled, the box next to Basement would be checked, and "1, 3, 7" would be listed. In addition, or in place of the key, a written description may be entered on the line. Additional areas may be listed under "Other" or in Section V.

Section V. Additional Comments and Attachments

<p>Section V. Additional Comments and Attachments (these are an integral part of the report)</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Attachments _____</p>	
<p>Signature of Seller(s) or Owner(s) if refinancing. Seller acknowledges that all information regarding W.D.I. infestation, damage, repair, and treatment history has been disclosed to the buyer.</p> <p style="text-align: center;">X</p>	<p>Signature of Buyer. The undersigned hereby acknowledges receipt of a copy of both page 1 and page 2 of this report and understands the information reported.</p> <p style="text-align: center;">X</p>

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Figure 12 - 5

List any additional comments from any section. This may include any pertinent information not previously listed. Service agreement information, if any, should include expiration date. If additional space is necessary, comments may be included on the attachment and referenced on the Attachments line. List all attachments in this section. The buyer will then know that there are important attachments to the report.

Signature of Buyer and Seller

The buyer and seller must sign and date the report. It is not the inspector's responsibility to obtain these signatures. These should be obtained at closing by the realtor or closing firm. The Seller's signature signifies that the Seller agrees that all pertinent property history regarding WDI infestation, damage, repair & treatment has been disclosed to the Buyer. The Buyer signs the form to indicate that they acknowledge receipt of a copy of the report.

Page 2. Important Consumer Information

This page contains information for the consumer in order to explain the scope and limitations of the inspection. Inspectors should read and understand all information on page 2. In addition, a maintenance advisory regarding integrated pest management is detailed for the consumer. Both the Buyer and Seller agree to any corrective action and responsibility for corrective action. Under no circumstances is the inspector responsible for corrective action unless provided by separate contract. A full understanding of the scope and limitations of the inspection cannot be gained without reading Page 2.

1. **About the Inspection:** this section addresses what WDI pests and general inspection and warranty parameters are covered by the report. It reinforces that mold, mildew, and non-insect pests are not covered by this inspection or report.
2. **Treatment Recommendation Guidelines Regarding Subterranean Termites:** This section provides additional detail and guidance to the inspector to assist in making the often difficult decision as to when a recommendation for treatment should be made in Section III. It provides some of the factors considered by the inspector in his / her decision making process. Much of the language in this section reflects the guidelines provided under Section III above.
3. **Obstructions and Inaccessible Areas:** This section provides additional detail to the inspector and customer as to what is commonly considered an area obstructed or inaccessible to inspection. It provides guidance on completing Section IV of the form. This section states that lack of a ladder for access or less than 24" of clearance beneath floor joists in the crawl space are acceptable explanations for inaccessibility to parts of the structure. Note that neither factor is intended to limit the scope or quality of the inspection when the inspector can readily gain access to these areas.
4. **Consumer Maintenance Advisory Regarding Integrated Pest Management for Prevention of Wood Destroying Insects:** This section provides suggestions to homeowners about corrective

measures, other than treatments, that could be undertaken to reduce the chances of WDI problems in the structure[s].

5. **Neither the inspecting company nor the inspector has had, presently has, or contemplates having any interest in the property inspected:** This statement means that neither the inspector, nor the inspecting company or its owners or officers are the buyers or sellers of the property.

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If your state or area requires a wood destroying organism report, NPMA has prepared a model of a Wood Destroying Organism Attachment to the Wood Destroying Insect Inspection Report. The attachment is designed to report fungus conditions. HUD and VA do NOT require an organism attachment as part of national requirements for HUD and VA loans. PCOs are free to adopt or alter the model Wood Destroying Organism Attachment for specific areas. It is not copyrighted and may be reproduced.

For a free copy of the model attachment, send a self-addressed stamped envelope to NPMA Model WDO Form, 10460 North Street, Fairfax, VA 22030 or go to www.npmapestworld.org.

Wood Destroying Insect Inspection Report		Notice: Please read important consumer information on page 2.	
Section I. General Information Inspection Company, Address & Phone		Company's Business Lic. No.	Date of Inspection
		Address of Property Inspected	
Inspector's Name, Signature & Certification, Registration, or Lic. #		Structure(s) Inspected	
Section II. Inspection Findings This report is indicative of the condition of the above identified structure(s) on the date of inspection and is not to be construed as a guarantee or warranty against latent, concealed, or future infestations or defects. Based on a careful visual inspection of the readily accessible areas of the structure(s) inspected:			
<input type="checkbox"/> A. No visible evidence of wood destroying insects was observed. <input type="checkbox"/> B. Visible evidence of wood destroying insects was observed as follows:			
<input type="checkbox"/> 1. Live insects (description and location): _____ _____			
<input type="checkbox"/> 2. Dead insects, insect parts, frass, shelter holes, exit holes, staining (description and location): _____ _____			
<input type="checkbox"/> 3. Visible damage from wood destroying insects was noted as follows (description and location): _____ _____			
NOTE: This is not a structural damage report. If box B above is checked, it should be understood that some degree of damage, including hidden damage, may be present. If any questions arise regarding damage indicated by this report, it is recommended that the buyer or any interested parties contact a qualified structural professional to determine the extent of damage and the need for repairs.			
Yes <input type="checkbox"/> No <input type="checkbox"/> _____ suspects that the structure(s) or a portion thereof may have been previously treated. Visible evidence of possible previous treatment: _____			
The inspecting company can give no assurances with regard to work done by other companies. The company that performed the treatment should be contacted for information on treatment and any warranty or service agreement which may be in place.			
Section III. Recommendation			
<input type="checkbox"/> No treatment recommended: (Explicitly box B in Section II is checked) _____			
<input type="checkbox"/> Recommend treatment for the control of: _____			
Section IV. Obstructions and Inaccessible Areas The following areas of the structure(s) inspected were obstructed or inaccessible:			
<input type="checkbox"/> Basement _____ <input type="checkbox"/> Crawlspace _____ <input type="checkbox"/> Main Level _____ <input type="checkbox"/> Attic _____ <input type="checkbox"/> Garage _____ <input type="checkbox"/> Exterior _____ <input type="checkbox"/> Porch _____ <input type="checkbox"/> Addition _____ <input type="checkbox"/> Other _____		This inspector may write out obstructions or use the following optional key:	
		1. Fixed ceiling 13. Only visual access 2. Suspended ceiling 14. Cluttered condition 3. Fixed wall covering 15. Standing water 4. Floor covering 16. Dense vegetation 5. Insulation 17. Exterior siding 6. Cabinets or shelving 18. Window well covers 7. Stored items 19. Wood pile 8. Furnishings 20. Snow 9. Appliances 21. Unsafe conditions 10. No access or entry 22. Rigid foam board 11. Limited access 23. Synthetic stucco 12. No access beneath 24. Duct work, plumbing, and/or wiring	
Section V. Additional Comments and Attachments (these are an integral part of the report) _____ _____ _____ Attachments _____			
Signature of Seller(s) or Owner(s) if refinancing. Seller acknowledges that all information regarding W.D.I. infestation, damage, repair, and treatment history has been disclosed to the buyer. X _____		Signature of Buyer. The undersigned hereby acknowledges receipt of a copy of both page 1 and page 2 of this report and understands the information reported. X _____	

Figure 12 - 6

Important Consumer Information Regarding the Scope and Limitations of the Inspection

Please read this entire page as it is part of this report. This report is not a guarantee or warranty as to the absence of wood destroying insects nor is it a structural integrity report. The inspector's training and experience do not qualify the inspector in damage evaluation or any other building construction technology and/or repair.

- 1. About the Inspection:** A visual inspection was conducted in the readily accessible areas of the structure(s) indicated (see Page 1) including attics and crawlspaces which permitted entry during the inspection. The inspection included probing and/or sounding of unobstructed and accessible areas to determine the presence or absence of visual evidence of wood destroying insects. The WDI inspection firm is not responsible to repair any damage or treat any infestation at the structure(s) inspected, except as may be provided by separate contract. Also, wood destroying insect infestation and/or damage may exist in concealed or inaccessible areas. The inspection firm cannot guarantee that any wood destroying insect infestation and/or damage disclosed by this inspection represents all of the wood destroying insect infestation and/or damage which may exist as of the date of the inspection. **For purposes of this inspection, wood destroying insects include: termites, carpenter ants, carpenter bees, and reinfesting wood boring beetles. This inspection does not include mold, mildew or noninsect wood destroying organisms.** This report shall be considered invalid for purposes of securing a mortgage and/or settlement of property transfer if not used within ninety (90) days from the date of inspection. **This shall not be construed as a 90-day warranty.** There is no warranty, express or implied, related to this report unless disclosed as required by state regulations or a written warranty or service agreement is attached.
- 2. Treatment Recommendation Guidelines Regarding Subterranean Termites:** FTA and WA require treatment when any active infestation of subterranean termites is found. Signs of subterranean termites — but no activity — are found in a structure that shows no evidence of having been treated for subterranean termites in the past, then a treatment should be recommended. A treatment may also be recommended for a previously treated structure showing evidence of subterranean termites — but no activity — if there is no documentation of a liquid treatment by a licensed pest control company within the previous five years unless the structure is presently under warranty or covered by a service agreement with a licensed pest control company.
- 3. Obstructions and Inaccessible Areas:** The inspection was made in areas which required the breaking apart or into, dismantling, removal of any object, including but not limited to: moldings, floor coverings, wall coverings, siding, fixed ceilings, insulation, furniture, appliances, and/or personal possessions; non-ferrous areas inspected which were obstructed or inaccessible for physical access on the date of inspection. Your inspector may write out inaccessible areas or use the key in Section IV. Crawl spaces, attics, and/or other areas may be deemed inaccessible if the opening to the area is not large enough to provide physical access for the inspector or if a ladder was required for access. Crawl spaces (or portions thereof) may also be deemed inaccessible if there is less than 24 inches of clearance from the bottom of the floor joists to the surface below. Any area which has been reported as inaccessible is made accessible, the inspection company may be contacted for another inspection. An additional fee may apply.
- 4. Consumer Maintenance Advisory Regarding Integrated Pest Management for Prevention of Wood Destroying Insects.** Any structure can be attacked by wood destroying insects. Homeowners should be aware of and try to eliminate conditions which promote insect infestation in and around their structure(s). Factors which may lead to wood destroying insect infestation include: earth to wood contact, foam insulation at foundation in contact with soil, faulty grade, improper drainage, firewood against structure(s), insufficient ventilation, moisture, wood debris in crawlspace, wood mulch or ground cover in contact with the structure, tree branches touching structure(s), landscape timbers and wood decay. Should these or other conditions exist, corrective measures should be taken in order to reduce the chances of infestation of wood destroying insects and the need for treatment.
- 5. Neither the inspecting company nor the inspector has had, presently has, or contemplates having any interest in the property inspected.**

Figure 12 - 7