



MFM Bulletin: 016-2025

Date: July 29, 2025

Subject: VA Wood-Destroying Insect Inspection Updates

VA has updated their wood-destroying insect requirements and published new information regarding which states (and counties) will require a Pest Inspection. Effective immediately, the attached list (below) of local requirements should be used to determine if a pest inspection is required.

This list details if an entire state requires an inspection, as well as states where only certain counties require inspections. **If a state (or county) is not listed, a Wood-Destroying Insect Inspection is not required unless specific issues are noted in the VA appraisal report.** If the Appraiser mentions evidence of termites or other wood-destroying insects, a pest inspection is required and condition will be added to the VA Notice of Value.

Please note the entire state of Michigan now falls under the “slight to moderate” zone and pest inspections are not required unless specific issues are noted in the appraisal.

Please contact the MFM Underwriting Dept. (underwriting@memberfirstmortgage.com) if you have any concerns pertaining to guidelines and/or eligibility.

Thank you

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[VA \(https://www.va.gov/\)](https://www.va.gov/) » [Veterans Benefits Administration \(https://www.benefits.va.gov/\)](https://www.benefits.va.gov/) » [VA Home Loans \(/HOMELOANS/index.asp\)](/HOMELOANS/index.asp) » [Appraisers/SARs \(/HOMELOANS/appraiser.asp\)](/HOMELOANS/appraiser.asp) » [VA Appraisal Functions \(/HOMELOANS/VA%20Appraisal%20Functions.asp\)](/HOMELOANS/VA%20Appraisal%20Functions.asp) » [Construction and Valuation \(/HOMELOANS/appraiser_cv.asp\)](/HOMELOANS/appraiser_cv.asp) » **Local Requirements**

VA Home Loans

Local Requirements

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

Colorado

Wood-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.

Iowa

Wood-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, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winneshiek, and Wright.

Nebraska

Wood-destroying insect information is only required for the following counties: Adams, Boone, Buffalo, Burt, Butler, Cass, Chase, Clay, Colfax, Cuming, Custer, Dawson, Dodge, Douglas, Dundy, Fillmore, Franklin, Frontier, Furnas, Gage, Gosper, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Perkins, Phelps, Platte, Polk, Red Willow, Richardson, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Valley, Washington, Webster, and York.

Nevada

Wood-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 York

Wood-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.

Pennsylvania

Wood-destroying insect information is only required for the following counties: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Cameron, Carbon, Centre, 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.

Utah

Wood-destroying insect information is only required for the following counties: Beaver, Garfield, Iron, Kane, San Juan, and Washington.

Wisconsin

Wood-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 Waukesha.

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Resources

Download the VA Buyer's Guide (/HOMELOANS/documents/docs/VA_Buyers_Guide.pdf)

Home Buying Process for Veterans (http://www.benefits.va.gov/homeloans/resources_veteran.asp)

Native American Direct Loan - Tribal MOU's (http://www.benefits.va.gov/homeloans/nadl_mou.asp)

VA Policy on Natural Disasters (<http://www.benefits.va.gov/homeloans/documents/docs/va-policy-regarding-natural-disasters.pdf>)

Servicemembers Civil Relief Act (SCRA) for borrowers called to active duty (<https://www.benefits.va.gov/homeloans/scra.asp>)

Trouble Making Payments (/HOMELOANS/resources_payments.asp)

Contact a Housing Counselor (https://www.hud.gov/i_want_to/talk_to_a_housing_counselor)

Blue Water Navy Act Information (<https://www.benefits.va.gov/homeloans/bwnact.asp>)

Home Loan Circulars (/HOMELOANS/resources_circulars.asp)

Technology Knowledge Center (<https://www.benefits.va.gov/HOMELOANS/technology-knowledge-center.asp>)

Benefits A-Z (<http://benefits.va.gov/atoz/index.asp>)

Federal Benefits for Veterans, Dependents, and Survivors (http://www.va.gov/opa/publications/benefits_book.asp)

New/Update Military ID Card (<https://idco.dmdc.osd.mil/idco/>)

Congressional Reports (/HOMELOANS/congressional-reports.asp)

Contact Us

Contact VA Home Loans (/HOMELOANS/contact.asp)