



Philadelphia Home Ownership Center

U.S. Department of Housing and Urban Development

The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3389

October 3, 2000

CIRCULAR LETTER PH 00-06

(Revised 5-31-12)

TO: All Approved Mortgagees Doing Business in Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia

FROM: Julie Shaffer, Director, Philadelphia Homeownership Center

SUBJECT: Wood Destroying Insect Reports – New Construction and Existing Properties

The Philadelphia Homeownership Center has determined that the following counties are located in a “none to slight” risk area for Termite Infestation Probability (tip):

- **New York** - Clinton, Essex, Franklin, St. Lawrence, Niagara and Orleans.
- **Vermont** - Franklin, Grand Isle, Orleans, Essex, Chittenden, Lamoille, Caledonia, Washington, Addison and Orange.
- **New Hampshire** - Grafton, Carroll and Coos.
- **Maine** - All counties except York and Cumberland.
- **Michigan** - Alcona, Alger, Alpena, Antrim, Arenac, Baraga, Bay, Benzie, Charlevoix, Cheboygan, Chippewa, Clare, Crawford, Delta, Dickinson, Emmet, Gladwin, Gogebic, Grand Traverse, Houghton, Huron, Iosco, Iron, Isabella, Kalkaska, Keweenaw, Leelanau, Luce, Mackinac, Marquette, Menominee, Midland, Missaukee, Montmorency, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Presque Island, Roscommon, Saginaw, Sanilac, Schoolcraft, Tuscola and Wexford.

This listing should not be utilized by lenders when making a determination if a wood destroying insect report is customary to the area where a particular property is located or if such a report is mandated by the state or local jurisdiction as outlined in mortgage letter 2005-48.

Any wood infestation inspection is to be performed by a state licensed pesticide business (registered pest control technician or licensed pesticide applicator). The purpose of the inspection is to provide reasonable assurance that the physical security of the property improvements is not threatened or damaged by termites or other wood destroying insects. Active infestations must be treated and all related damage must be properly corrected. Also, it is our policy not to require Wood Destroying Insect Reports on streamline refinance transactions.

It should be noted that appraisers are responsible for observing all areas of a property that have potential for infestation and, if there is any evidence of infestation, require an inspection from a reputable licensed pest control firm. The appraiser must always note any infestation, any damage resulting from previous infestation and whether damage from infestation has been repaired or is in need of repair (refer to page 3-10 of the 4150.2 Handbook).

If you have any questions regarding these issues, please contact our FHA Resource Center at (800) CALLFHA.