

Termite Inspections and Wood-Destroying Insect Reports

Editor workspace • not article copy

SEO and editorial fields

Article 09 • Draft for review • Priority P2

Primary search phrase: termite inspection Long Island

Related phrases and concepts: WDI inspection; NPMA-33; termite treatment records; concealed damage; VA pest inspection.

Search intent: Understand visible evidence and lender documentation. No search-volume, difficulty, or ranking estimates are asserted.

SEO title: Termite Inspections on Long Island: Reports Explained

Meta description: Understand termite evidence, prior damage, treatment records, access limits, and lender forms to interpret a Long Island wood-destroying insect report.

Proposed URL: <https://stshomeinspections.com/post/termite-inspection-wood-destroying-insect-reports>

URL status: Planned, not live. The /post/ pattern is evidenced by an indexed legacy article; current CMS routing requires confirmation. Preserve any existing URL chosen for a refresh.

H1: Termite Inspections and Wood-Destroying Insect Reports

Supporting service: [STS Buyer](#). The article answers an educational question; this service page retains the booking intent.

Distinct angle: Evidence, structural condition, and lender form are separate questions.

Proposed byline: Dan Palmieri, STS Home Inspections - author approval pending.

Reviewer: Unassigned; owner to appoint a reviewer with the appropriate topic expertise. No review has been represented as completed.

BlogPosting implementation: Check existing CMS markup first. Use the approved author identity, verified publisher STS Home Inspections, final canonical URL, actual publication and modification dates, and approved image URLs. Do not infer publication dates from this draft or add placeholder values or a duplicate BlogPosting object. FAQ content does not promise a search enhancement.

Live contextual links and proposed anchor text:

- [STS buyer inspection page](#)
- [STS services overview](#)
- [STS sample-report page](#)
- [request inspection availability](#)

Article 09 • Publishable draft body

Termite Inspections and Wood-Destroying Insect Reports

A termite or wood-destroying insect inspection looks for **visible evidence in accessible areas**. It can document observed insects, evidence, damage, and conditions needing attention. It cannot rule out every concealed infestation, prove that old treatment remains effective, or determine the strength of every damaged structural member.

For Long Island buyers, the condition question and the lender-documentation question should be addressed separately. Tell the inspector about any requested form before the appointment, obtain treatment records, and make sure the report explains both the findings and the areas that could not be inspected.

Three questions that should stay separate

The first question is whether visible evidence of wood-destroying insects is present. The second is whether wood has been damaged and what that damage means. The third is whether a lender requires particular documentation or corrective action.

An inspection may provide information relevant to all three, but one answer does not settle the others. A treatment certificate does not establish the condition of damaged framing. A repaired beam does not establish that pest activity has been addressed. A completed lender form does not turn a limited visual inspection into a guarantee.

The [STS buyer inspection page](#) describes an included accessible-area termite and wood-destroying insect evaluation. Confirm any additional documentation requirements and fees with STS and your lender before scheduling.

What visible evidence can mean

Inspectors may encounter insects, shelter tubes, damaged wood, discarded wings, debris, or evidence of previous treatment. The significance depends on the material, location, and examination - not merely the presence of one feature in a photograph.

EPA explains that termites often remain within soil, tubes, or their food source, which helps explain why an absence of visible insects does not rule out concealed activity. [EPA's termite guidance](#). Identification also matters: different insects and forms of wood deterioration call for different assessments.

If a report identifies suspected evidence rather than confirmed identification, ask what further evaluation would resolve the question. Do not assume that every hole in wood is termite damage or that every damaged area is currently active.

Avoid disturbing evidence before the relevant professional can evaluate it. Photographs and treatment records are useful, but they should preserve rather than replace the context of the actual condition.

Historic damage is still useful information

Old damage can remain after a treatment. The buyer needs to understand what was affected, what work was performed, and whether the present condition needs further evaluation.

“Previously treated” should lead to a request for dates, contractor records, treatment locations, product or method information where available, and any ongoing service agreement. It should not be translated into “currently pest-free.” Ask whether the agreement is transferable and what it actually covers; the answer belongs in the provider’s documents.

Similarly, the absence of fresh-looking evidence in accessible areas is a limited observation. It does not establish when all concealed damage occurred or whether every part of the building has been evaluated.

If structural wood is visibly deteriorated, ask the appropriate qualified professional to assess the extent and correction. Pest treatment and carpentry may both be necessary, but they are separate scopes of work.

Access controls the confidence of the result

Finished basement walls, insulation, stored belongings, low crawl-space clearance, and inaccessible exterior areas can limit the inspection. Even well-maintained homes contain concealed wood.

Ask how much of the sill, joists, foundation perimeter, and other relevant accessible areas could be observed. A report should identify restrictions that matter. Where a particular concern is concealed, discuss whether owner-authorized access or specialist investigation would be useful before your decision deadline.

The [STS services overview](#) can help frame the scope discussion. Avoid assuming that a visual inspection includes destructive investigation, removal of finishes, or opening every wall cavity.

What is an NPMA-33 report?

NPMA-33 is a wood-destroying insect inspection report used in real estate transactions. The National Pest Management Association’s [completion guidance](#) describes reporting visible evidence and visible damage and emphasizes that state requirements still apply.

A lender may request that form or other documentation appropriate to the transaction. The form’s purpose does not expand the physical inspection beyond its stated scope and limitations. Ask which structures are included and whether detached buildings need separate identification.

Do not wait until closing week to discover that the lender requires a document the original inspection did not provide. Send the written lender request to the inspector, including any timing, signature, qualification, or follow-up requirements. The lender should confirm what it will accept.

A specific Long Island example: VA documentation

The U.S. Department of Veterans Affairs’ local requirements page lists **Nassau and Suffolk** among New York counties requiring wood-destroying insect information. The page reviewed for this article was last updated July 11, 2025. [VA local requirements](#).

That is a VA program requirement, not a statement that every Long Island sale uses identical forms or procedures. Loan type, property circumstances, and the lender’s instructions matter.

Confirm the actual requirement for your loan rather than relying on an agent’s recollection of another transaction.

Your attorney and lender can explain how documentation, treatment, repairs, or reinspection affect the transaction. The inspector’s role is to report the findings and deliver the agreed documentation within the applicable scope.

A buyer’s evidence checklist

Information	What to ask
Current visible evidence	What was observed, where, and how was it identified?
Damage	Which components are affected, and does the extent need further evaluation?
Access limits	Which relevant areas could not be seen?
Treatment history	Who treated, when, where, and what records exist?
Repairs	Were damaged materials evaluated or repaired, and is the work documented?
Lender paperwork	What exact form and follow-up are required for this loan?
Ongoing service	What does any transferable agreement include and exclude?

This checklist helps prevent a common misunderstanding: collecting a treatment invoice without resolving the damage question, or collecting a clean-looking report without understanding an important access limitation.

Illustrative scenario: treatment record and damaged sill

Suppose the seller provides a prior treatment invoice. The inspection documents visible damage at an accessible sill area, but stored belongings block the adjoining section. No live insects are observed during that visit.

Those facts support several separate next steps: review the treatment history with the pest professional, arrange suitable access to the blocked section, and obtain an assessment of the damaged wood. They do not support saying the treatment failed or that the whole area is now satisfactory. This is a hypothetical example, not an STS case study.

What to do when a concern is reported

Ask the inspector to clarify the evidence and recommendation. Then provide the relevant report section to the pest professional or contractor who will evaluate the issue. Request a written scope that distinguishes treatment, monitoring, access work, and structural repairs.

If a lender requires follow-up, coordinate that documentation directly with the lender and the appropriate provider. Do not assume a general invoice satisfies every requirement. Keep the original report and later records together so the sequence is understandable.

The STS sample-report page provides a reporting preview. Ask separately about the form and deliverable needed for your transaction; a general sample report is not a promise that a particular lender document is included.

Frequently asked questions

Does “no visible evidence” mean there are no termites anywhere?

No. It describes the result within the accessible areas and inspection conditions. Concealed construction and limited access remain relevant. Read the limitations alongside the conclusion.

Can old treatment holes establish that the house is protected?

They may suggest prior treatment, but records are needed to understand what was done and whether any service agreement remains in effect. Physical traces alone do not establish current protection or absence of activity.

Does pest treatment repair damaged framing?

No. Treatment addresses pest-related work. Damaged building components may need separate assessment and repair. Ask each provider to identify the limits of its work.

Should I request the lender’s form before the inspection?

Yes. Send the exact written requirement early so scope, qualifications, timing, and documentation can be confirmed. That is more reliable than asking for a generic “termite certificate” after the visit.

Confirm the inspection and paperwork together

Call or text STS at **(631) 521-5019**, email **info@stshomeinspections.com**, or **[request inspection availability](#)**. Include the property details, any treatment history, and the lender’s written WDI requirements so the appointment and deliverables can be planned accurately.

Sources actually consulted

Checked October 18, 2026. Sources support the linked claims; practical worksheets and illustrative examples are original editorial synthesis.

- EPA - Termites: How to Identify and Control Them
- NPMA - Suggested Guidelines for Completing the Revised NPMA-33 Form
- U.S. Department of Veterans Affairs - Local WDI Requirements, updated July 11, 2025
- STS Buyer service page - service scope and availability.
- STS sample reports - public landing page only; no report findings used.
- STS booking destination - contact and scheduling destination; no appointment submitted.

Image suggestions

- **sts-visible-wdi-evidence.jpg** - Approved photograph with confirmed identification and location in supporting notes. Caption must distinguish visible evidence from current activity unless activity was documented. Provisional alt: "Confirmed wood-destroying insect evidence on an accessible wood component."
- **wdi-evidence-treatment-repair-records.svg** - Original illustrative three-column checklist. Caption: "Evidence, treatment history, and wood repair are separate questions." Provisional alt: "Illustrative checklist separating insect evidence, treatment records, and structural repair." Do not reproduce the copyrighted NPMA-33 form without permission.

Unresolved editorial notes

- Owner: confirm provider qualifications, current WDI form availability, fee, and lender-specific acceptance before promising NPMA-33 delivery. Do not label a pesticide category as a generic state-issued termite-inspector license.
- Original material needed: an authorized redacted WDI finding and treatment-history example, with no client or property identifiers.
- Planned links: articles 8 and 19. Confirm route and legacy overlap.
- Reviewer sign-off: qualified WDI professional and owner; lender-specific claims to be rechecked at publication. Byline pending.