



## Termite Treatment Exception Areas

Following is the Termite Treatment Exception Areas list referred to in the Federal Housing Administration (FHA) *Single Family Housing Policy Handbook* (SF Handbook; HUD Handbook 4000.1). This table is referenced in SF Handbook Section II. A. 8.i.iii: Programs and Products, New Construction, Required Documentation for Maximum Financing.

State	Requirement
Alaska	Not required in any county.
Colorado	Not required in the following counties: Clear Creek, Eagle, Gilpin, Grand, Jackson, Moffat, Routt, and Summit Counties. Required in any other county
Idaho	Not required in any county.
Maine	Not required in York and Cumberland counties. Required in any other county.
Michigan	Not required in: 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. Required in any other county.
Minnesota	Not required in the following counties: Becker, Beltrami, Clay, Clearwater, Cook, Grant, Hubbard, Itasca, Kittson, Koochiching, Lake, Lake of the Woods, Mahnomen, Marshall, Norman, Otter Tail, Pennington, Polk, Roseau, Stevens, Traverse, Wadena, and Wilkin Counties. Required in any other county.
Montana	Not required in the following counties: Blaine, Broadwater, Carbon, Cascade, Chouteau, Daniels, Fergus, Gallatin, Glacier, Golden Valley, Hill, Judith Basin, Lewis and Clark, Liberty, Meagher, Musselshell, Park, Petroleum, Phillips, Pondera, Roosevelt, Sheridan, Stillwater, Sweet Grass, Teton, Toole, Valley, Wheatland, and Yellowstone Counties. Required in any other county.
New Hampshire	Not required in: Grafton, Carroll, and Coos Counties. Required in any other county.
New York	Not required in: Clinton, Essex, Franklin, St Lawrence, Niagara and Orleans. Required in any other county.
North Dakota	Not required in the following counties: Adams, Barnes, Benson, Bottineau, Bowman, Burke, Burleigh, Cass, Cavalier, Dickey, Divide, Dunn, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Morton, Mountrail, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Renville, Richland, Rolette, Sargent, Sheridan, Sioux, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, and Wells Counties. Required in any other county.
Oregon	Not required in any county.



South Dakota	Not required in the following counties: Bennett, Brown, Buffalo, Butte, Campbell, Corson, Custer, Day, Dewey, Edmunds, Faulk, Haakon, Hand, Harding, Hughes, Jackson, Jones, Lawrence, Marshall, McPherson, Meade, Mellette, Pennington, Perkins, Potter, Roberts, Shannon, Spink, Stanley, Sully, Walworth, and Ziebach Counties. Required in any other county.
Utah	Not required in: Daggett, Morgan, Summit, and Wasatch. Required in any other county.
Vermont	Not required in: Franklin, Grand Isle, Orleans, Chittenden, Lamoille, Caledonia, Washington, Addison and Orange. Required in any other county.
Washington	Not required in any county.
Wisconsin	Not required in any county.
Wyoming	Not required in the following counties: Fremont, Hot Springs, Lincoln, Park, Sublette, Sweetwater, Teton, and Uinta. Required in any other county.
Remainder of States	Required.

*Last Updated: April 30, 2015*