



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 Clear Creek, Eagle, Gilpin, Grand, Jackson, Moffat, Routt, and Summit Counties. Required in any other county
Idaho	Not required in any county.
Maine	Required in York and Cumberland counties. Not 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 Becker, Beltrami, Clay, Clearwater, Cook, Grant, Hubbard, Itasca, Kittson, Koochiching, Lake, Lake of the Woods, Mahnommen, Marshall, Norman, Otter Tail, Pennington, Polk, Roseau, Stevens, Traverse, Wadena, and Wilkin Counties. Required in any other county.
Montana	Not required in 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 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 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, Essex, Chittenden, Lamoille, Caledonia, Washington, Addison and Orange. Required in any other county.
Washington	Not required in any county.
Wyoming	Not required in Fremont, Hot Springs, Lincoln, Park, Sublette, Sweetwater, Teton, and Uinta. Required in any other county.
Remainder of States	Required.

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