

Important Information for Home Owners - Understanding Wood Destroying Organisms Inspection Reports



From A 7 and HomePro Inspections
www.WDOHelp.com

- **What is a Wood Destroying Organism Inspection Report?**

A Wood Destroying Organism (WDO) Inspection Report is a written report of an inspection on a home for **visible** and **accessible** evidence of an infestation or damage by wood destroying organisms. Usually this means subterranean or dry wood termites, but will also cover wood destroying beetles and wood destroying fungi. In Florida, carpenter ants and carpenter bees **DO NOT** have to be reported.

A WDO report is also commonly called a "Termite Inspection", "Clearance Letter", or "Termite Letter".

A WDO inspection report is provided when a home or other structure is being sold and the mortgage lender or buyer requires the inspection as part of the transaction. **IF** an inspection is done for these purposes, the inspection must be reported on a specific report form as required by Florida Law (Chapter 482, Florida Statutes). The form is sometimes called the "1145 report" because of the old form number.

The WDO inspection can only be done by a wood-destroying organisms identification cardholder (or a certified operator with the wood-destroying organisms category) of a pest control company licensed by the state of Florida. These employees must receive special training to be qualified as WDO inspectors.

- **What does a WDO report tell a buyer?**

A WDO report tells the buyer if the pest control inspector saw any evidence of the following:

- Live termites or other wood destroying organisms
- Evidence of infestation by termites or other wood destroying organisms including wood destroying fungi
- Damage by termites or other wood destroying organisms
- Previous treatment for termites or other wood destroying organisms

The inspector **must** report the common name of the wood destroying organism identified and the location of the evidence. If any areas are not accessible for inspection these areas and the reason they are inaccessible must be reported. For example, if an attic is not inspected, this must be noted and the reason, -e.g. "low clearance / no entryway."

- **What is a "clear" report?**

A "clear" report is a report that states that no evidence of wood destroying organisms' infestation or damage was visible and accessible at the time of the inspection.

- **What does a "clear" report mean?**

A "clear" report means that there was no evidence of wood destroying organisms' infestation or damage visible and accessible to the inspector at the time of the inspection. It **DOES NOT** mean, however, that the buyer can be absolutely assured that there are no wood destroying organisms infesting the structure or that there is no damage from termites or other wood destroying organisms.

NOTE:

It is very possible for termite or other WDO damage or infestations to be behind walls or in some other inaccessible location even in structures that receive "clear" reports.

Such an infestation or damage may be **hidden** (therefore not visible and accessible), or may have been repaired by the seller and therefore not visible and accessible to the pest control inspector.

- **How can a homebuyer find out if the home they want to buy is not infested or damaged by termites? What should a homebuyer do if there is evidence of infestation or damage?**

In addition to the WDO inspection, homebuyers should obtain written documentation of the following:

- 1) Termite treatments and termite protection contracts issued on the structure for at least the last three years (longer if available). (Note: Florida law requires pest control companies to issue a written contract whenever termite or other WDO treatments are performed).
- 2) Reports of annual inspections conducted as part of a termite protection contract. These reports will indicate if signs of infestation or damage were observed during the term of the protection contract.
- 3) Any WDO inspections performed on the structure within the last year (or longer if available.)

The contract and treatment information should be reviewed to determine if the home has been actively protected against termites. All structures in Florida need to be actively protected and inspected annually. A structure that has not had this protection should be inspected very thoroughly to determine if there is an active infestation.

The reports of annual inspection and previous WDO inspections should be reviewed to determine if infestations or damage has been observed in the past. If infestation or damage was observed, documentation on treatment performed and repairs made should be obtained. The existence of a past infestation or damage does not necessarily mean that the buyer should not purchase the home. The buyer should obtain additional information, however, to determine what steps (if any) are needed to put the structure into an acceptable condition.

- **What if a homebuyer discovers damage or an infestation after getting a "clear" letter and closing on the home?**

Unfortunately, it is entirely possible for this to happen even when the pest control inspector or the home seller has done everything correctly. As noted above, the WDO inspection reports only evidence that is **visible** and **accessible** at the time of the inspection. If evidence of infestation or damage was behind a wall, or under a floor, it may not have been visible or accessible at the time of inspection.

NOTE:

It is important for a homebuyer not to rely solely on the WDO report to determine if the structure is in an acceptable condition in regards to termite or other WDO infestation or damage. Obtaining and reviewing documentation on previous termite treatment and protection contracts should also be an important part of the process (discussed above).

If you believe the WDO report provided to you is inaccurate, a complaint can be filed with the Florida Department of Agriculture and Consumer Services, Bureau of Entomology and Pest Control at 850-921-4177 or go to the Bureau's website at www.FloridaTermiteHelp.org. The Bureau will investigate to determine if a violation of Chapter 482, F.S. can be documented. Violations of Chapter 482, F.S. may result in administrative action against the pest control inspector.

- **What should a homebuyer do if "visible damage" is reported on an initial WDO inspection report, and then the damage is repaired so a "clear" letter can be provided to the mortgage lender?**

Any report of visible damage or infestation is an indication that termites or other WDOs have been or are present in the structure. Repair of damage may or may not have resolved the problem. Homebuyers should investigate further to determine the status of WDO protection on the structure and determine if the damage repaired was a symptom of more extensive infestation or damage.

KEY POINTS:

1. **Don't rely on the WDO report alone.**
2. **Be present when the WDO inspection is done.**
3. **Obtain documentation on termite treatment history and copies of protection contracts issued for the structure.**
4. **Maintain an active WDO protection contract on the structure after purchase.**

More information is available from:

The Department of Agriculture and Consumer Services, Bureau of Entomology and Pest Control at 850-921-4177 or at their website, www.FloridaTermiteHelp.org.