

Choosing a Licensed Wood-Destroying Organism (WDO) Inspector¹

Faith M. Oi, Paul Mitola, Kathleen Ruppert, Michael Page and Mark Ruff²

What is a wood-destroying organism inspection?

A wood-destroying organism (WDO) inspection is a *visual inspection* performed by a licensed pest control inspector who is trained to identify damage, evidence, and live wood-destroying organisms. A WDO inspection is not always *required*; however, when *requested* as part of a real estate transaction, a form created by the Florida Department of Agriculture and Consumer Services (FDACS), FDACS Form 13645 (Wood-Destroying Organism Inspections Report) is required by law (Florida Statute 482.226). Some lending institutions may require a form created by the National Property Management Association (NPMA) (the NPMA-33 form) as part of the real estate transaction. In this case, the WDO inspector must complete both the NPMA-33 and FDACS 13645 forms in order to be in compliance with Florida law.

It is important to understand that a WDO inspection will only identify problems in the home if they are “visible and accessible” to the inspector at the time of the inspection. A 13645 report “does not cover areas such as, but not limited to, those that are enclosed or inaccessible, areas concealed by wall-coverings, floor coverings, furniture, equipment, stored articles, insulation or any portion of the structure in which inspection would necessitate removing or defacing any part of the structure.” Individuals performing WDO

inspections should access crawl spaces and attics as long as the entrance is not blocked or too small for the inspector to gain entrance. Typically, a WDO inspection will not come with any guaranty or warranty.

What is a wood-destroying organism?

Wood-destroying organisms that are reportable on Florida Department of Agriculture and Consumer Services form 13645 include:

- Termites: subterranean and drywood
- Powderpost beetles: LABO (acronym used in the industry to remember which beetles are re-infesting and therefore, reportable)
- Lyctinae (true powderpost beetles)
- Anobiids (deathwatch beetle group)
- Bostrichids (false powderpost beetles)
- Old house borers (family Cerambycidae)
- Wood-decay fungi, which include
- Brown cubical rot
- Water-conducting fungi

(Wood-decay fungi are determined by FDACS as “live” if two conditions are met: the moisture content of wood is

1. This document is ENY-2005, one of a series of the Entomology and Nematology Department, UF/IFAS Extension. Original publication date July 2005. Revised July 2015. Visit the EDIS website at <http://edis.ifas.ufl.edu>.

2. Faith M. Oi, associate Extension scientist, Entomology and Nematology Department; Paul Mitola, Florida Department of Agriculture and Consumer Services; Kathleen C. Ruppert, Extension scientist, Program for Resource Efficient Communities; Michael J. Page, formerly of the Florida Department of Agriculture and Consumer Services; and Mark Ruff, Esq., Law Offices of Mark H. Ruff, P.A.; UF/IFAS Extension, Gainesville, FL 32611.

>30%, usually measured by a moisture meter, and fruiting bodies are present.)

Who can request a WDO inspection?

Anyone can request a WDO inspection. However, this service is typically requested by homeowners, real estate professionals, and lending institutions in support of a real estate transaction. When an inspection is requested for such a purpose, the FDACS Form 13645 must be provided to the requestor. This kind of inspection should not be confused with an annual inspection performed to maintain a termite contract.

It is recommended that homeowners directly contact a licensed pest control company to request a WDO inspection because only the individual/company requesting the inspection may receive the inspection report. Homeowners should also be aware that home inspections and WDO inspections may be bundled as a convenience. If your WDO inspection is purchased through a home inspection company, it is important that 1) *you* request a copy of the WDO inspection; and 2) the person performing the inspection carries an identification card with the WDO endorsement issued by FDACS and is working for a company in good standing with FDACS.

For more information on Form 13645, as it pertains to home buyers, see <http://www.freshfromflorida.com/Consumer-Resources/Termite-Help> and click on Understanding Wood Destroying Organisms Report.

Distinguishing between a WDO inspection and a structural inspection

Two types of inspections homeowners typically request before a real estate closing include the WDO inspection and the structural home inspection. The difference between these inspection types may not be apparent; the WDO inspection is for termites and other WDOs (such as wood boring beetles and fungi), whereas the home inspection is for the structural condition of the home (including electrical, HVAC, plumbing, etc.). There are excellent home inspection companies in the state that provide detailed reports on the condition of the home, including notations of structural damage related to termites and other WDOs on forms other than FDACS Form 13645. However, home inspectors cannot legally perform WDO inspections unless they work for a licensed pest control company, have been

properly trained to perform a WDO inspection using FDACS Form 13645 to report the inspection findings, and are issued a pest control identification card with the “Termites and Other Wood-Destroying Organisms” endorsement. The fact that some home inspectors have pest-control affiliations and can legally complete FDACS Form 13645 causes occasional confusion over the differences between a home inspection and a WDO inspection.

Beginning July 1, 2011, the home inspection industry became regulated by the Florida Department of Business and Professional Regulation (DBPR) as stated in section 468.83, Florida Statutes. Inspections for WDOs in relation to FDACS Form 13645 remain under the regulatory authority of the FDACS (see Chapter 482, Florida Statutes). Table 1 provides the reader a clarifying summary of the inspection differences.

How to determine whether a termite inspector is certified

A licensed pest control company should have a certified operator in the category of “termites and other wood-destroying organisms” or an employee trained by a certified operator with a valid ID card containing the endorsement “WDO inspector.” A “certified operator” is defined by Florida Statute as “an individual holding a current pest control operator’s certificate issued by the department” (FS 482.021). Employees also are known as technicians or “ID cardholders.” An “ID cardholder” or certified operator should be able to produce his or her ID card, issued by FDACS, upon request.

Are all inspectors with home inspection companies illegal?

No. Certified WDO inspectors do sometimes work for home inspection companies. Legitimate home inspection companies doing WDOs (FDACS Form 13645) will have an on-staff pest control operator who is certified in the FDACS Pest Control Operator category of termite. You can verify that you are dealing with a legal inspector by checking his/her ID card and verifying with FDACS that it is legitimate. The ID card should have the “WDO inspector” endorsement with the name of the pest control company on the card. Sometimes the home inspection company name and the pest control company name can be the same.

Other ways to select a legal termite and WDO inspector

- Ask to see the technician's ID card. It should have "State of Florida, Department of Agriculture and Consumer Services" printed at the top.
- Check the FDACS website to verify that you are dealing with a licensed pest control company or to see if your inspector has a valid ID card. Go to <http://www.freshfromflorida.com/Divisions-Offices/Agricultural-Environmental-Services/Consumer-Resources/Consumer-Protection>, then to "Pest Control Database Search."
- Call the FDACS Bureau of Inspections and Incident Response at (850) 617-7997 if you have any questions.

Additional Information

For information pertaining to WDOs: <http://www.floridatermitehelp.org/>.

Guidelines for use and completion of the form 13645: http://www.freshfromflorida.com/content/download/3136/19737/Instructions_for_13645.pdf

For information about the requirements for home inspectors: Home Inspectors Licensing Program <http://www.myfloridalicense.com/dbpr/pro/homein/index.html> (Also, from this website, you can click on "verify a license" at the top of the page to determine whether your home inspector is licensed in the state of Florida.)

Florida Statutes: <http://www.leg.state.fl.us>

Table 1. Comparison of the scope of the termite and WDO inspection versus a typical home inspection and regulations for both.

	Termite and WDO Inspection	Home Inspection
Purpose	Report visible and accessible WDO and/or damage. (Baseline practices for performing 13645 WDO inspections)	“Home inspection services” means a limited visual examination of the following readily accessible installed systems and components of a home: the structure, electrical system, HVAC system, roof covering, plumbing system, interior components, exterior components, and site conditions that affect the structure, for the purposes of providing a written professional opinion of the condition of the home. Florida Statute 468.8311(4)
Who can do the inspection:	Licensed pest control operators or their employees with “WDO inspector” endorsement on their ID card.	Licensed inspectors according to FS 468.8313 and FS 468.8814
Professional liability insurance required?	Yes, for “errors and omissions” (E&O) and “general liability” (GL). Company must have coverage in an amount no less than \$500,000 in the aggregate and \$250,000 per occurrence, or demonstrate that the licensee has equity or net worth of no less than \$500,000 insurance for E&O (Florida Statute 482.226[6]). There are other insurance requirements as well. (Florida Statute 482.071[4] details.)	A home inspector must maintain a commercial general liability insurance policy in an amount not less than \$300,000. (Florida Statute 468.8322.)
Agency responsible for licensure	Department of Agriculture and Consumer Services, FS 482 and Chapter 5E-14 of Florida Administrative Code.	The Department of Business and Professional Regulation, Florida Statute 468.83.