

Choosing a Licensed Wood-Destroying Organism (WDO) Inspector¹

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The Problem

During 2004, there were over 100 known illegal Termite and Wood-Destroying Organism (WDO) inspectors at work in the state, filling out Form 13645. Form 13645 is important to consumers in Florida because if an inspection for termites and other WDOs is often done as part of a real estate transaction. When this happens, Florida Statute 482.266 requires Form 13645 be issued to the person (or agent) requesting the inspection. For more information on Form 13645, as it pertains to home buyers, see <http://www.floridatermitehelp.org/> and click on Understanding Real Estate WDO Report Information. In addition, consumers should be aware that the home inspection industry remains unregulated in Florida. However, this will change effective July 1, 2010.

Distinguishing between a WDOI and a Structural Inspection

Two types of inspections homeowners typically request prior to the time of closing on real estate

include WDO inspection and the structural home inspection. The difference between these inspection types may not be apparent to someone new to the state or to inexperienced buyers. The WDO inspection is for termites and other WDOs (such as wood boring beetles and fungi); 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 Form 13645. However, home inspectors cannot legally perform WDO inspections unless they work for a licensed pest control company and have been properly trained to perform a WDO inspection using Form 13645 to report the inspection findings. The fact that some home inspectors have crossed over to the pest control side and can legally complete Form 13645 has resulted in confusion over the differences between a home inspection and the WDO inspection. Table 1 provides the reader a clarifying summary of the inspection differences.

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How do you know you are contracting the services of a legal termite inspector?

The inspector should be a certified operator in the category of "termites and other wood-destroying organisms" or an employee of 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 DACS upon request.

pest control operator 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. 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.

Are all inspectors with Pest Control Company IDs legal? No.

There are some pest control companies "selling" ID cards with the "WDO inspector" endorsement on it. "Selling" an ID card is where a pest control operator provides ID cards for people

Table 1. Comparison of the Scope of the Termite and WDO Inspection Versus a Typical Home Inspection in Regard to Regulation.

	Termite and WDO Inspection	Home Inspection
Purpose	Report visible and accessible WDO and/or damage. http://pmu.ifas.ufl.edu/reference.html	Report on accessible systems and components which are "significantly deficient or at the end of their service lives." http://www.fabi.org/frmstandards2.aspx
Who can do the inspection?	Licensed pest control operators or their employees with "WDO inspector" endorsement on their ID card.	Anyone. Until July 1, 2010 home inspectors are not regulated in the state of Florida.
Professional Liability Insurance Required?	Yes, for "errors and omissions" (E&O) and "general liability" (GL). Company must have a net worth over \$100,000 or carry a minimum of \$50,000 insurance for E&O (FS 482.226(8)). There are other insurance requirements as well. (See FS 482.071(4) details.)	None until July 1, 2020 and then a home inspector must maintain a commercial general liability insurance policy in a amount not less than \$300,000.
Regulated by:	Florida State Statute 482 and Rule Chapter 5E-14 of Florida Administrative Code.	None currently. The Department of Business and Professional Regulation (DBPR) will regulate home inspectors, mold assessors, and mold remediators effective July 1, 2010.

Are all inspectors with Home Inspection Companies illegal? No.

There are some home inspection companies that have certified "WDO inspectors" working for them. Legitimate home inspection companies doing WDOs (Form 13645) will have an on-staff certified

he/she does not directly employ or supervise, which is illegal. Sometimes, these can be unlicensed home inspectors.



Florida Department of Agriculture & Consumer Services
Division of Agricultural Environmental Services

WOOD-DESTROYING ORGANISMS INSPECTION REPORT

Section 482.226, Florida Statutes
Telephone: (850) 921-4177

Licensee name _____	License Number _____
Licensee address _____	
Inspector _____	Inspection Date _____
Identification Card No. _____	
Requested by _____	(Name) _____ (Address) _____
Property Inspected _____	(Address) _____
Specific structures inspected _____	
Structures on property NOT inspected _____	
Areas of structure(s) NOT inspected _____	
Reason Not inspected _____	

Figure 1. First section of Form 13645, the Wood-Destroying Organisms Inspection Report.

Other ways you can determine 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 see 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.floridatermitehelp.org/>, then go to "Licensed Pesticide Applicator Search."
- Call the FDACS Bureau of Entomology and Pest Control at (850) 921-4177 if you have any questions.

How was this fraudulent practice uncovered?

Real estate transactions typically require the completion of Form 13645, the Wood Destroying Organism Inspection Report. FDACS was alerted to the fraudulent practice after a buyer completed the transaction, moved in, and found several areas with WDO significant damage, not reported on the final inspection report. Since the purchase was complete,

the buyer was left to either repair it at his cost or try and sue, another cost. As per procedure, FDACS investigated the complaint and uncovered the fraudulent WDO inspectors. Keep informed. Don't become a victim of illegal business practices.

Additional Information

For information pertaining to WDOs, see <http://www.flaes.org/aes-ent/termitehelp/index.html>.

For information about the requirements for home inspectors, mold assessors, and mold remediators effective July 1, 2010, see:

http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=Ch0468/part15.htm&StatuteYear=2007&Title=%2D%3E2007%2D%3EChapter%20468%2D%3EPart%20XV and http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=Ch0468/part16.htm&StatuteYear=2007&Title=%2D%3E2007%2D%3EChapter%20468%2D%3EPart%20XVI