

What Exactly is a WDO Inspection?

When obtaining a mortgage or a mortgage guarantee to finance the purchase of a home, You most likely will be required to obtain a WDO inspection by the bank, the mortgage company, or the guarantor (FHA, VA, HUD, etc.). Although commonly referred to as a "termite inspection," WDO stands for "wood-destroying organism," and a proper WDO inspection looks for evidence of infestation by termites (both subterranean and dry wood types), wood decay, wood-devouring beetles, as well as evidence of past infestations, damage to wood, or conditions conducive to infestation; and evidence of past treatments.



The Importance of Getting a Good WDO Inspection:

Let's start by making a few things clear:

- First off, when you are buying a home, the WDO inspector is working for you -- not the real estate agent, and not the seller. You, not them, are the one who will be the one stuck with the bill if the home you buy turns out to have a termite or other WDO problem that is not detected during the pre-sale inspection.
- Secondly, understand that a proper termite and WDO inspection of an existing house will usually take a half hour to an hour, or sometimes even longer. Don't let anyone try to pressure the inspector into rushing through an inspection.
- And finally, understand that a proper WDO inspection costs money. Credentialed WDO inspection companies spend thousands of dollars a year on continuing training, certifications, inspection equipment, and insurance in order to provide you with the best inspection possible. So be very suspicious of companies offering cut-rate or "quickie" inspections. As with anything else, you generally get what you pay for.

Too many people look at the pre-sale WDO inspection as an annoyance imposed by their bank. But the reality is that termites and other wood-destroying insects cost homeowners hundreds of millions of dollars every year in treatment costs and damage repair. In view of this, it's obvious that a proper and thorough inspection by a qualified WDO inspector is always in the buyer's best interest, and should be looked upon as an important part of the home-buying process.

A Proper WDO Inspection

A proper termite and WDO inspection consists of several steps, which may not necessarily occur in this order:

An inspection of the exterior of the home, looking for signs of termite activity (such as termite shelter tubes, shown in the



picture on the left), as well as conditions conducive to termite and other WDO infestation (such as wood that is too close to the ground, dead tree stumps by the house, improper grading, leaky gutters or downspouts, or tree branches overhanging or touching the home). The inspector will also look for evidence of infestation by other wood-destroying insects.

An inspection of the interior of the home, with special emphasis on the basement, garage, door and window frames, and other areas that are particularly prone to WDO infestation. This part of the inspection will be both visual and physical, and typically involves visually inspecting, tapping, probing, and sounding susceptible wood. The inspector will also be looking for live termites or other insects, dead termite "swarmers", other evidence of infestation (tubing, frass, signs of prior treatments, etc.), damaged wood, and conditions conducive to infestation (such as excessive moisture levels).

When evidence of a past or present WDO infestation, damage due to an infestation, or conditions conducive to infestation are found, the inspector will usually attach his or her remediation recommendations and/or an estimate for treatment.

