

## **Wood Destroying Insect Inspection**

The presence of wood destroying insects (WDI) in a home can present a significant hazard due to structural damage if infestations are undetected or left untreated. Damage from wood destroying insects (WDI) could result in the devaluation of a property or substantial costs for structural repairs.

The purpose of the wood destroying insect (WDI) inspection in a real estate transaction is to provide an independent factual report of the absence or presence of termite, carpenter ant, carpenter bee, and wood boring beetle infestations and damage

Termites cause over 5 billion dollars in damage annually to property in the United States. The cost of a termite inspection is minimal compared to the amount you have invested in a property, and the amount of damage a termite infestation can cause. Homeowners insurance will help recover losses from fire, storms, and other acts of nature, but it is impossible to carry insurance against termite infestation.

For this reason, Residential and Commercial real estate contracts, HUD, FHA, and VA mortgage lenders, and home inspectors, require or recommend a Wood Destroying Insect Report - WDI report.

This report may also be referred to as a Termite Inspection, Wood-Boring Insect Inspection or WDI inspection. Wood Destroying Insects include Subterranean Termites, Carpenter Ants, Powder Post Beetles and Carpenter Bees.

A Wood Destroying Insect Report for a real estate purchase is a visual inspection of the readily accessible areas of the property and does not include any dismantling, moving or removing of any structures.