



# Home Tips®



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## Q & A

### Is Mold A Threat?

Medical experts and building scientists agree that mold is not a widespread health risk. But remediation, related lawsuits and insurance exclusions have made the toxic-mold crisis big business. Mold hysteria is being fueled by pictures of remediators in white suits and respirators. But unless you're allergic or have a weakened immune system, small quantities of mold are not a health risk. It's the rising costs of remediation that might make you sick.

This conclusion was reached at "Mold, Moisture, Misery



and Money," a symposium held in Washington, D.C., last June, sponsored by The Building Environment & Thermal Envelope Council ([www.nibs.org](http://www.nibs.org)).

To put the crisis into perspective, it helps if you understand the conditions that cause mold problems. For mold spores to reproduce and thrive, they need three things: food, favorable temperatures and water. An average wall cavity provides two of the three. Controlling the third, water, is the best defense against mold growth.

Unfortunately, many people focus on the mold, not the water. Because most insurance doesn't cover mold damage, people are turning to builders, architects and engineers, and filing lawsuits in an attempt to escape remediation and repair costs. According to Pete Fowler, a general contractor and

mold remediator from California. when third parties, including lawyers and mold investigators, become involved, water problems often remain unfixed, mold continues to grow, and the price tag on the problem rises exponentially.

Insurance that covers mold damage and pays for repairs is available but is hard to find and expensive. Builders who are able to find an underwriter to cover mold claims can expect to pay exorbitant premiums. More information is available at the Environmental Risk Resources website ([www.erraonline.org](http://www.erraonline.org)).

If your home has a mold problem, fix it quickly. For small amounts of mold (less than 10 square feet), all the protective gear you need is latex gloves and a dust mask. You can wash off most surfaces with soap and water. Discard moldy drywall and, most importantly, investigate and repair the water problems that allowed mold to grow in the first place.

Source: Daniel S. Morrison, *Fine Homebuilding* October/November 2003

### More On Mold?

#### Doctors not buying into toxic-mold scare

After examining the current scientific knowledge about molds and the mycotoxins that some molds produce, a group of physicians associated with the American College of Occupational and Environmental Medicine (ACOEM) has concluded that most of us have nothing to worry about. In the summary of their report, published October 2,

2002, the researchers state: "Current scientific evidence does not support the proposition that human health has been adversely affected by inhaled mycotoxins in home, school or office environments."

Even if mold won't kill us, the authors are not suggesting that anyone ignore it. "Mold growth should not be tolerated," the report says. "Mold physically destroys the buildings on which it grows, mold growth is unsightly and may produce offensive odors, and mold is likely to sensitize and produce allergic responses in allergic individuals." The authors recommend that the best way to prevent mold—as well as bacterial growth and dust-mite infestation—is to eliminate water intrusion and to control indoor-humidity levels. The full report, titled *Adverse Human Health Effects Associated with Molds in the Indoor Environment*, can be downloaded from [www.acoem.org](http://www.acoem.org).

**Editor's Note:** The information on mold does not necessarily represent the views of this organization and is given for informational purposes only. It is up to each



