

U.S. Bill Offers Homeowners Financial Hope Against Mold

Corinne Purtill, The Arizona Republic

A bad mold infestation can cost tens to hundreds of thousands of dollars to fix and can turn a home into a den of wheezing, coughing or worse.

However, homeowners insurance companies in Arizona exclude mold from coverage. As a result, some Valley homeowners say they have had to abandon houses and belongings they believe were making their families sick.

Some of those families are hopeful a bill to be introduced in Congress early next year could help others in similar situations.

Sponsored by Rep. John Conyers, D-Mich., the "Melina Bill" would create a national insurance program to protect homeowners against major losses as a result of mold. The program would be similar to the national flood-insurance program already in place. It also would mandate mold inspections in public housing and certification for mold inspectors.

Mold experts say it could help protect Americans from a threat to their health and homes.

"The individual homeowners in the United States are facing terrible risks in their financial situations because of the lack of being able to get mold insurance," said Chester Leathers, an environmental consultant and professor emeritus of microbiology at Arizona State University.

Excluded in policies

Arizona is among 39 states that allow insurers to exclude mold from homeowners policies. Policies vary in the remaining states.

Payments from a covered incident such as a burst pipe may be used to treat mold. But generally, mold is considered "a

maintenance issue, and therefore that's not the responsibility of the insurance companies to handle that particular event," said Ron Williams, executive director of the Arizona Insurance Information Association.

Conyers first introduced the U.S. Toxic Mold Safety and Protection Act in 2005 after a staff member's daughter suffered serious lung damage as a result of indoor mold. The bill failed, but Conyers will reintroduce it in January with modifications, his communications director, Karen Morgan, wrote in an e-mail.

It's unclear exactly what the new version will look like.

Mold tied to ailments

Up to 20 percent of the population is allergic to one or more molds, Leathers said. Studies have found extensive evidence linking mold exposure to breathing problems, congestion, irritated eyes and skin irritation.

Arizona's dry climate is no safeguard. Plumbing problems, leaky roofs and humidifiers all can cause indoor mold growth.

Some Valley residents believe mold made them seriously ill.

Luz Fuenzalida's puppy chewed through a pipe in her Phoenix home in November 2001. The next day, she said, she and her two sons, ages 11 and 13, began suffering headaches and nausea. An environmental consultant later found mold as a result of the leak.

The family moved out two weeks later. In 2003, a pediatrician wrote Fuenzalida, saying both boys tested positive for high levels of *Aspergillus flavus*, a type of mold that can colonize in the lungs. It also produces aflatoxin, a carcinogenic toxin. Lab results from 2004 showed Fuenzalida also had abnormally

high levels of aflatoxins in her body.

Fuenzalida's home still sits empty. Once she made a link between her family's health and mold, she never went back. Her insurance company will not cover her losses, she said, and she could lose the house.

"I never in my life thought (mold) could do what it has done," she said.

Scientists, however, say they can't prove a link between mold exposure and serious health problems. The U.S. Centers for Disease Control and Prevention says that although indoor mold is a health concern, there is no solid evidence that it causes symptoms such as lethargy and memory problems.

As it is now, there are few options for Valley residents with mold problems they can't afford to fix.

Mary Buchberger, 59, abandoned her possessions and sold her mold-infested Phoenix home after she and her adult son became sick.

In January 2006, Don Herrington, epidemiology bureau chief at the state Department of Health Services, responded to her written complaint with a letter saying that, although he was sorry for the family's struggles, there was nothing the agency could do.

"In Arizona, there are no regulations pertaining to mold, hence, the government agencies within Arizona have no authority to intervene in mold issues," he wrote. "It seems that the most likely way to pursue your desire to help yourselves and others who are faced with a similar concern is through the legislative approach."

