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Household Toxic Mold Difficult To Fix
Mold Can Lead To Health Problems

POSTED: 7:37 p.m. EDT July 23, 2002

WAYLAND, Mass. -- When it comes to indoor air quality, the Environmental Protection Agency calls toxic mold the No. 1 emerging issue. Here in Massachusetts, homeowners are finding that there's no simple fix.

ADDITIONAL RESOURCES

- [Environmental Protection Agency](#)
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NewsCenter 5's Liz Brunner reported that Steve Saylor of Wayland has found that his new home is not safe to live in because some of the mold inside the walls and ceiling of the first floor is toxic.

"It was all just built over -- walls over walls, floors over floors and ceilings over ceilings," Saylor said. "So of course the house is a Petrie dish."

Mold is everywhere in the environment. But a few of the thousands of species can be hazardous to your health, causing everything from rashes to respiratory problems to memory loss. Ominous-sounding molds like stachybotrus and aspergillus emit poisonous spores called mycotoxins. The dangerous molds are usually hidden behind walls and on wood, caused by water damage.

"We started to feel sick in the house -- sinus, upper respiratory, bloody noses, headaches," Saylor said.

Shari Lofti couldn't figure out why her 11-year-old son, Louis, had chronic health problems.

"He was coughing wheezing, fatigued, restless," Lofti said.

Doctors said that he was allergic to mold. A home test confirmed there was stachybotrus in her rented apartment in Douglas, Mass. Louis now lives with his aunt.

"We never had allergies, and we all have them now," Lofti said.

not sure

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Insurance companies are now inundated with costly mold claims. Juries have doled out multi-million dollar verdicts against homebuilders and insurance companies.

Buckling under the financial pressure, many insurers have petitioned their state insurance regulatory agencies to let them exclude mold from policies altogether. So far, 35 states have approved at least some exclusions.

"Mold is excluded because it's a maintenance issue, like rust or termites," said Carolyn Gorman of the Insurance Information Institute.

Last month, Rep. John Conyers introduced federal legislation that calls for government guidelines on acceptable mold levels and mandatory disclosure about mold problems to homebuyers. That's a protection Saylor didn't have.

"I absolutely believe that this is as important as asbestos or radon," Saylor said.

The Conyers bill also calls for a federal insurance program to help consumers pay the price of mold remediation. Home inspector Jeff May said all houses should be tested and inspected for mold and that homeowners can keep their homes mold-free with regular maintenance.

"The important thing is to keep relative humidity under control and fix leaks," May said. "If you see mold that's jet black in an area on the floor, it won't harm anyone unless you disturb it."

Disbursing the spores into the air makes the environment more toxic, so have an expert handle it. Unfortunately, the experts had one word of advice for Saylor: demolition.

"I would never sell this house to anyone," Saylor said.




The Massachusetts Division of Insurance said that insurers in this state are required to offer additional mold coverage with limits of either \$25,000 or \$50,000. But if homeowners decline the option, they will not be covered if any mold problems arise.

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