

Fact Sheet Mold

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Re: Mold in Houses

Fact Sheet - Mould

Mold in houses is recognized by home inspectors as evidence of a problem relating to moisture. More recently we have become aware of the fact that the mold itself may be more of an issue than the original problem.

A leaky bathroom or roof is easily repaired with caulking yet the resulting damage may require the removal of finishes, insulation and sometimes framing. The customer may be sick and have to leave the house.

The following are an important list of facts relating to mold issues in homes:

1. Mold is part of a group of organisms called fungi that also includes mushrooms and yeast. Molds are natural decomposers in the food chain, examples being the bread or fruit spoiled in your kitchens. Mold growth requires: mold spores (always present), right temperature (2-40 C), organic food (books, carpets, clothing, drywall, wood, tar paper etc.) , a source of **moisture**.
2. Homeowners can generally only control the last factor, moisture.
3. Mold can be black, white, red, orange, yellow, blue or violet. If a stain loses its color when bleach is placed on it then it most likely is mold. A musty or earthy smell often indicates mold but some molds have no odor.
4. Testing for molds generally requires air sampling indoors and out. If the samples are different then the house may have a mold problem. If there is already staining, a sample of the mold can be brought to a lab to determine the strain of mold. It is usually cheaper to clean up small areas of mold rather than it is to have it tested.
5. Although there is currently no standard, mold growth is generally classified as follows: Small area – no larger than a square meter, Moderate – more than three patches each less than a square meter or many patches less than 3 square meters (4 by 8 sheet of wood), Extensive – more than a 4 by 8 sheet, being exposed to this much mold is not good for you.
6. If there is a flood or leak in a home, dry it up as quickly as possible (within 48 hours).

7. Plastic vapor barriers, tiling and caulking can trap moisture in a location and cause mold growth. They must be removed if there is a suspected mold problem.
8. In some countries molds have been classified into three hazard classes based on associated health risk. Molds commonly found in basements *include Aspergillus versicolor, Aspergillus fumigatus, Fusarium spp* and these are all Hazard Class A. A mold commonly found on wallpaper *Stachybotrys chartarum* is also a Hazard A. Hazard A fungi should not be present in dwelling units. These are highly hazardous to you health. Hazard Class B are those fungi which may cause allergic reactions to occupants if present over a long period of time. Class C are not known to be a hazard. There are more than 150 molds found in indoor environments.
9. Most home insurance policies do not cover the clean up of mold. If there is a pre-existing mold problem then there is certainly no insurance coverage and a home may not be insurable until a cleanup has been done.
10. Home inspectors are not covered for any claim relating to mold. There is no insurer providing this coverage. All home inspectors must have a contract signed prior to an inspection including this and other clauses. A contract signed after an inspection is invalid and not insurable. Our firm has a contract on line and we e-mail the contract to customers who have booked an inspection.
11. Smell or odor is not part of a home inspection since it is subjective and is based on time and the presence of other odors. If an inspector smells mold then further investigation is usually required.
12. Mold cleanup can be expensive and in some cases the home is not worth cleaning up and has to be destroyed. Our firm is aware of 2 such circumstances in the Ottawa area.
13. Small areas of mold are generally cleaned up on washable surfaces using an unscented detergent. Moldy drywall is usually cleaned with a damp rag and baking soda. Dry all surfaces as quickly as possible. If mold returns the moisture source must be found.

The above information is the opinion of Mr. Phil Bottriell at the time of writing and a person should always contact an expert if mold is a concern in a home. See our web site for updated information. We also recommend visiting the CMHC web site for valuable information regarding mold and cleaning up after a flood. Anyone cleaning up an extensive mold problem should be professionally trained. There are documented cases of severe health problems or death to persons as a result of exposure to mold during cleanup.