- 7. Vacuum your home with a HEPA-filtered vacuum, if available.
- 8. Protect yourself by wearing long sleeves, pants, gloves and a NIOSH-approved N95 respirator.

### **How do I hire professional help?**

If there has been a lot of water damage and/or mold growth that covers more than 10 square feet, you should consider hiring a mold assessor and/or a mold cleanup company. You will need professional help if your HVAC system has mold growing inside it or if the water/mold damage was caused by sewage or other contaminated water. To locate a company, search online or in the phonebook for local engineers, environmental consultants, environmental services, laboratories-testing or industrial hygienists. When hiring an expert or company to provide cleanup services, you should consider:

- ▶ the company's experience in solving similar problems, including the training and skills of the people doing the work;
- ▶ the quality of the company's proposed work plan;
- ▶ the company's reputation (you can check online reviews or with your local Better Business Bureau);
- the company's knowledge of local codes and regional climate conditions; and
- cost.

You may also want to ask the company for references. Building managers may want to get referrals from other building managers when selecting an environmental consultant or company.

In addition to these precautions, you should always make sure contractors have valid licenses. Providers of mold cleanup services must have a mold remediation contractor's license with the Louisiana State Licensing Board for Contractors. This is in accordance with R.S. 37:2181—37:2192. These laws also forbid contractors from performing both mold testing and cleanup on the same property.

# What should I know about mold when buying a home or property in Louisiana?

According to the Louisiana Real Estate License Law and the Rules and Regulations of the Louisiana Real Estate Commission, real estate agents must disclose any known "large" defects or future defects in the property. When buying a home or property, it is important to ask about any current or previous defects in the property. According to Act 308 of the 2003 Legislative Session (R.S. 9:3196—9:3199), a seller of residential property in Louisiana must provide a property disclosure statement, which should include information on previous or current mold problems.

## Is mold damage covered by my homeowner's insurance policy?

A homeowner's policy usually only covers sudden and accidental damage caused by the events listed in the policy, such as damage from a storm, fire or the sudden bursting of a water pipe. Damage caused by mold is usually not covered, so your Louisiana homeowner's policy may not cover the costs of mold testing or the steps taken to clean up mold and stop its growth. These costs may not be covered even if the insurance company has paid for other damage that has caused the mold growth, such as damage from a rainstorm that introduced water to your home. It is very important for homeowners to review their current policy or talk to their insurance agent about mold damage.

#### Where can I find additional resources?

For more information on mold-related issues, including cleanup and moisture control, you may want to refer to the following agencies and organizations:

- American Industrial Hygiene Association (AIHA) www.aiha.org
- Centers for Disease Control & Prevention (CDC) www.cdc.gov/mold/
- U.S. Environmental Protection Agency (EPA) www.epa.gov/iaq/molds or (800) 887-6063
- Louisiana Department of Health, Office of Public Health (LDH/OPH) www.seet.dhh.la.gov or (888) 293-7020
- Louisiana State Licensing Board for Contractors www.lslbc.state.la.us or (800) 256-1392

#### Information for property owners may be found by contacting the following agencies:

- Louisiana Department of Insurance (LDI) www.ldi.state.la.us or (800) 259-5300
- Louisiana Real Estate Commission www.lrec.state.la.us or (800) 821-4529

#### **References**

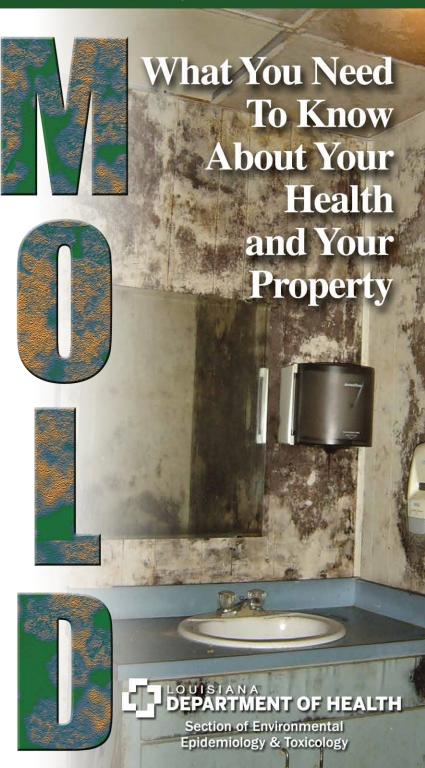
- CDC/National Center for Environmental Health Fact sheet: Molds in the Environment
- EPA, A Brief Guide to Mold, Moisture, and Your Home
- EPA, Mold Remediation in Schools and Commercial Buildings
- Louisiana House Bill 1328, Act 880, 2003 Regular Legislative Session (R.S 37:2181—37:2192)
- Louisiana House Bill 92/ Act 308, 2003 Regular Legislative Session (R.S. 9:3196—9:3199)



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### MOLDS ARE TYPES OF FUNGI THAT ARE FOUND IN EVERY ENVIRONMENT

This brochure is NOT meant to cover all aspects of mold and only provides a brief overview on the subject.

Molds grow in damp places, so the wet Louisiana climate is perfect for mold growth. Controlling moisture is the key to stopping indoor mold growth. If you can see mold, testing is not advised by federal/state health and environmental agencies because testing does not give information for stopping or cleaning up mold growth. Property owners are responsible for the costs of mold testing and cleanup. There are no state agencies in Louisiana that test or clean up mold. People who provide cleanup services must follow Louisiana Revised Statutes 37:2181—37:2192. These laws were passed as Act 880 of the 2003 Legislative Session and help protect the health and safety of Louisiana residents by making sure contractors know how to clean up mold.

For more information, contact the Louisiana State Licensing Board for Contractors at (225) 765-2301, (800) 256-1392 or www.lslbc.louisiana.gov.

#### What is mold?

Molds are types of fungi. Mildew is another word for mold. We all breathe in small amounts of mold daily. Mold grows indoors when mold spores come in contact with wet areas. Therefore, molds grow in damp, moist areas of buildings. You can also find molds in places with water damage, high humidity and dampness. Some common molds are *Cladosporium*, *Penicillium*, *Alternaria*, *Aspergillus* and *Mucor*.

### What are "toxic molds" or "black toxic molds"?

"Toxic molds" are those molds that produce compounds called mycotoxins. Mycotoxins are produced as a defense against other microorganisms. "Black toxic mold" refers to *Stachybotrys chartarum*, also known as *Stachybotrys atra*. This type of mold usually grows on very wet materials as a result of long-term water problems, such as high humidity, water leaks, water damage or flooding. Constant moisture is needed for this mold to grow. Many molds can be described as black, but not all molds that are black are *Stachybotrys chartarum*. There is no clinical test to determine if you have been exposed to this type of mold.

### **Can mold cause health problems?**

Molds can produce allergens, irritants and, in some cases, toxins. Breathing or touching mold spores may cause an allergic response and worsen breathing problems such as asthma. Common reactions to mold are cough, congestion, runny nose, burning eyes, headaches, sneezing and sore throat. Children, pregnant women, older persons and people with weak immune systems may be more sensitive to mold. If you have any health concerns, talk to your doctor.

### What causes mold to grow indoors?

Common causes of mold growth are roof and plumbing leaks, high humidity or cold spots in buildings, flooding and broken/clogged gutters and drains. Signs of mold growth include staining on surfaces, musty odor, dark spots on or around vents, water stains and peeling or curling of vinyl floors or wallpaper. Mold is found in bathrooms, on windows, behind water heaters and in kitchens. Mold may also be found on ceilings, walls, sheet rock, books, wood and clothing.

Aspergillus versicolor

### What should be done if mold is found indoors?

Indoor mold growth can be stopped by controlling indoor moisture. If mold is present indoors, the mold should be removed and the moisture problem fixed as soon as possible. If mold is removed without fixing the moisture problem, the mold will return.

If the area of mold growth is smaller than 10 square feet, you can usually clean it yourself. Remove mold by scrubbing the affected area with detergent and water and then drying the area fully and quickly. If there is a lot of mold growth on certain porous materials, such as carpet, sheetrock or insulation, it should be removed and replaced. Use protection such as gloves, a NIOSH-approved N95 breathing mask, eye goggles, long sleeves and pants when cleaning up mold. This is important because spores can be released into the air while cleaning mold. You may want to talk with an expert if the area of growth is large or if you have health conditions that can be worsened by mold.

### Do I need to test or sample for mold?

In most cases you do not need to do any sampling or testing of mold if you can see it growing. Such investigations can be costly, and their results cannot be used to decide if a building has safe levels of mold or mold spores. Stopping mold growth is more important than knowing the type of mold, and the steps to clean up mold and stop its growth are the same

regardless of mold type. If a professional is hired to remediate indoor mold, sampling and testing may be useful in determining whether the cleanup was successful. However, the best way to find mold growth is by using your eyes to look for it and your nose to find the source of a moldy odor. If there is a damp, earthy or musty smell, mold may be present. Other clues are signs of moisture or the worsening of allergies.

### How do I stop mold from growing indoors?

Controlling moisture is crucial to stopping mold growth. Cleaning up mold when you see it is important, but it will return if you do not fix the water problem.

To prevent mold growth, homeowners and property owners should:

- quickly fix water leaks and stop water from entering homes and buildings;
- fully dry wet building materials, furnishings and carpets within 48 hours of getting wet, if possible;
- replace water-damaged items as soon as possible;
- ▶ make sure that heating/ventilation/air conditioning (HVAC) systems are always running in order to keep the right amount of air flowing inside the building;
- ▶ keep indoor relative humidity below 60 percent, ideally between 30 and 50 percent (good airflow and dehumidifiers help keep humidity low);
- ▶ check roofs, ceilings, walls, floors and carpets for water leaks, mold growth or musty odors;
- ▶ do not let sprinklers hit buildings or homes;
- ▶ fix broken roof gutters;
- routinely replace air conditioner filters and clean drip pans; and
- make sure stoves, ovens, bathrooms and clothes dryers are vented to the outside of the home, if possible.

### What are the steps to clean up mold?

- 1. Find and fix the moisture problem.
- 2. Shut off all heat or air conditioning to stop mold spores from spreading around the home or building. If possible, place a fan in a window to exhaust the air to the outdoors.
- 3. Remove, bag and throw out materials that have heavy mold growth (e.g. ceiling tiles, leather, sheetrock, plaster, paneling, wood products, paper, carpet, padding, etc.).
- 4. Using detergent and hot water, scrub the moldy area. Use a hard brush or cleaning pad on rough areas.
- 5. Rinse the whole area with hot water. A wet-dry vacuum can be used to pick up extra water.