

# Mold Education for Real Estate Professionals

## Continuing Education Class

Presented by

ServiceMaster Total Cleaning  
Home InSight & From the Ground Up

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# Misconceptions About Mold

- If you can't see it, it doesn't exist
- It always has an odor
- It doesn't hurt me, it won't hurt you
- Just clean it, everything will be OK
- Seal it up, everything will be OK
- OK, it's bad stuff; send in the contractors and tear it out.

# Mold Fiduciary Responsibilities

- Mold may be toxic
- Mold affects individuals differently
- High concentrations must be remediated
- No insurance coverage for mold
- Refer to mold professionals

# Liability Scenario

- Mold is known or suspected
- Real Estate Professional is negligent
  - Unconcerned or uneducated
- Buyer proceeds with purchase
- Family, friends, or visitors get sick
- Buyer's sues everyone involved
- Fortunes lost in defense/judgements

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# Results of Uncorrected Mold

- Sick people
- High, no, or cancelled insurance
  - Mortgage unattainable or lost
- Unsellable house
- More costly correction

# Mold Red Flags

- Health & sensitivity complaints
- Visible mold
- Odor
- Water infiltration
- Construction defects
  - Structure, HVAC, Plumbing, Grade

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# Mold Spores Must Be Contained

- Spore size
  - Spores are 5-7 microns in diameter
  - Newsprint period “.” ≈ 100 microns
  - Human hair ≈ 70 microns
  - The eye can't see below 50 microns
- Therefore
  - Hard to remove/clean invisible spores

# Mold Spore Characteristics

- Aerodynamics
  - Released when disturbed
  - Stays airborne for long periods of time
- Spread by indoor air flow
  - Air ducts
  - Ventilation (e.g., exhaust fans)
- Settled spores wait for food & water
- Reactivates where it left off

# Mold Life Cycle

- Mold is either dormant, active or dead
  - Dormant means waiting to grow
  - Active means growing
  - Dead means unable to grow
- Implications
  - When food or water is removed, mold goes dormant
  - Dormant, active, & dead mold have mycotoxins

# Mold Detection and Assessment

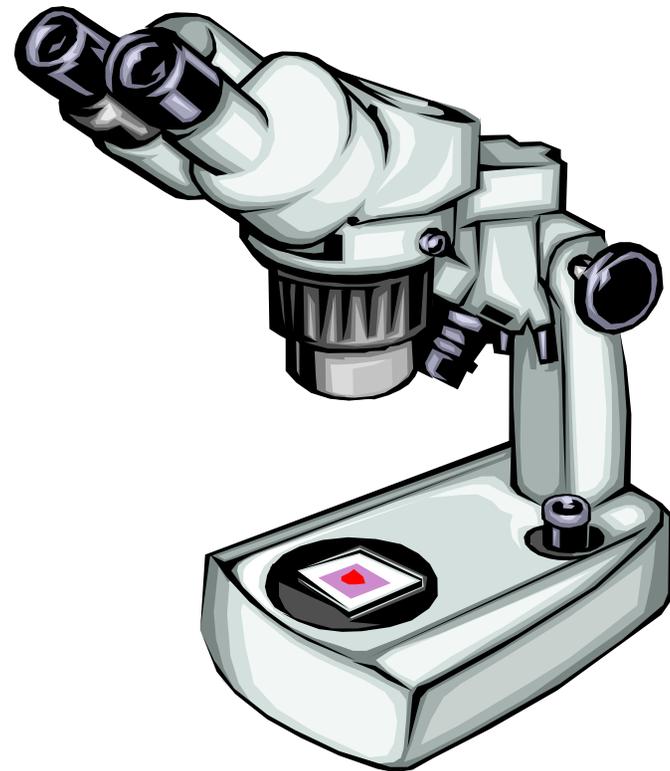
- Find & fix water source
- Locate mold
  - Where is the food supply?
  - Where is or was the water?
- Domain of
  - Industrial Hygienists
  - Certified Mold Inspectors (CMIs)
    - usually Home/Real Estate Inspectors



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# Use Industrial Hygienists or CMI's

- Liability issues
  - Independence
  - Strict protocols
- Proof required
  - Problem exists
  - Problem resolved
- Clearance Letter



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# Mold Correction Process

- Suspect or see mold
- Locate water source
- Take samples
- Correct source of water infiltration
- Remediate mold
- Get clearance letter

# Mold Inspection Process

- Alerted by “Red Flags”
- Look for water source / verify correction
- Collect samples
  - Spore traps, tapes, swabs, bulk
- Expedite samples to lab
- Receive reports
- Distribute reports to clients

# Clients' Responsibilities

- Request inspections
- Verify credentials
- Receive reports
- Contact labs with questions
- Provide results to experts
  - Doctors, remediators, industrial hygienists
- Correct source of water infiltration
- Arrange mold remediation

# Qualifying Mold Inspectors

- Professionally trained Home Inspector
- Certified Mold Inspector (CMI)
- Errors & Omissions Insurance
- Liability Insurance
- Business License

# Qualifying Mold Remediators

- Certified Mold Remediator
- Pollution Coverage
- Certified Mold Technicians
- Business & Liability Insurance
- References

# Remove or Clean It?

- Non-Porous Surfaces: Clean It!
  - Metal, Glass, and Hard Plastic
- Semi-Porous Surfaces: Clean or Remove It
  - Wood and Concrete
- Porous Surfaces: Remove It!
  - Ceiling Tiles, Insulation, Drywall, Fabric.



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# Most Important Secret

- Don't let mold start growing!
- Dry personal & real property FAST!
  - Fire
  - Flood
  - Construction defects
- Mitigate all water damage quickly
  - 48 to 72 Hours.

## Reasons we say:

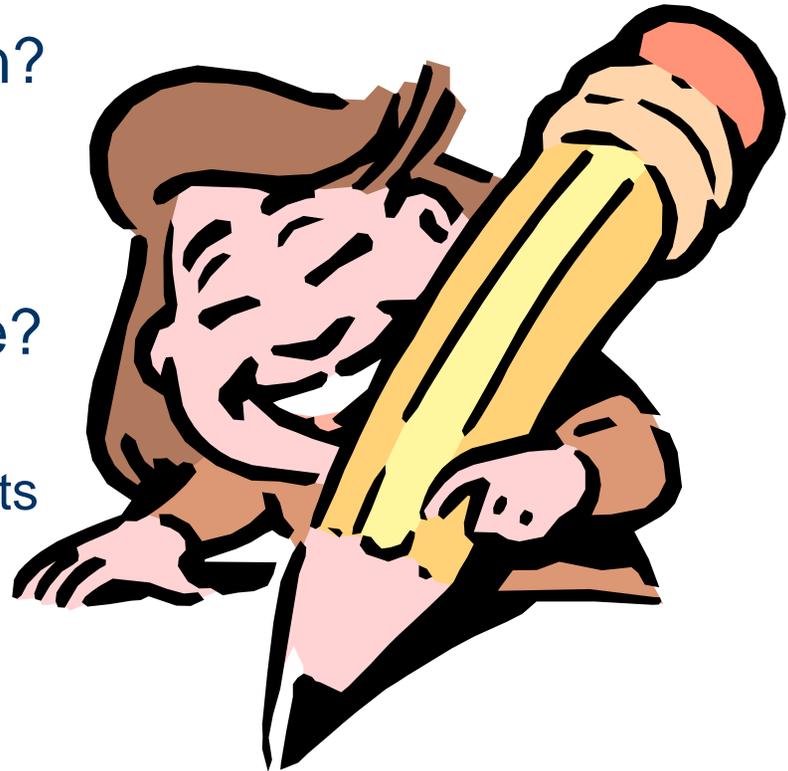
“Don’t Wait To Mitigate Water Damage!”



- Health issues
- Saves money
- Customer satisfaction
- Improved loss ratio

# How will Your Behavior Change?

- Encourage mitigation?
  - Buyers
  - Sellers
- Do what you've done?
  - Sell the house
  - Omit mold from reports
  - Declare clean environment



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