

There has been a slow, growing concern related to the issue of mold growth. As you probably know, mold is everywhere. More than 1,000 species of mold are common in the United States. Most of the mold that is found in our homes, buildings and workplaces is fairly harmless or cause minor concerns. Detection and removal is easily done. However, there are certain types of mold that are considered more serious. Exposure to it is reported to cause more prolonged and serious concerns, especially for those who already have other allergy and bronchial health problems. Mold may be found growing on roofs, in attics, around bathrooms and kitchens, under and in carpeted areas, in air conditioners, throughout basements, and in interior and around exterior walls.

To adequately handle this concern, consider a three-prong approach:

- 1. Prevention.
- 2. Inspection.
- 3. Action.

## Prevention

For mold to grow, several factors must be present. The key components for mold to flourish are moisture, nutrients, and temperature. Consider the following tips to prevent these variables from being present:

- Keep all exterior walls free from cracks and obvious water leaks, especially around windows, doors and basement walls.
- Prevent water from collecting around building foundations.
- □ Avoid planting shrubs and trees near exterior walls.
- □ Keep cardboard, wood, newspapers, sawdust, and porous building materials from getting wet.
- Clean and dry all ducts, filters and exhaust fans regularly.
- □ Reduce the building's humidity level to below 40 percent.
- **□** Remove all carpet and clean the location within 24-hours of a flooding or leaking incident.
- Destroy all carpet that has been impacted, and be sure to ventilate and dry the area immediately.
- Use a de-humidifier during humid months.

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This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor are any suggested checklists or actions plans intended to include or address all possible risk management exposures or solutions. You are encouraged to retain your own expert consultants and legal advisors in order to develop a risk management plan specific to your own activities. For more information, contact the GuideOne Center for Risk Management at (877) 448-4331, ext. 5118 for Church and Schools, or ext. 5175 for Senior Living Communities.



## Inspection

Most molds can be seen. Mold can be brown, green, black, or white, and may be smooth, rough, or powdery. However, mold can grow in areas that are not readily visible. Therefore, it is important to do regular inspections, especially in remote areas of your building. Consider these tips:

- Be on the look out for moldy, earthy, or chemical odors since most molds emit an odor.
- Check in closets, storage areas, crawlspaces, attics, and ceilings.
- □ Look for obvious water damage, stains, warped boards and drywall, rotting material, or excessive condensation.

## Action

If you detect mold concerns, take steps to eliminate the source, clean up the mold, and eliminate its future growth.

- Use a disposable respirator, gloves and eye protection during removal.
- □ Clean most molds with bleach and water (10 parts water to 1 part bleach).
- □ Remove and replace insulation, wallboard, and carpets that show mold.
- Contact an expert to inspect and remove persistent, excessive, or greenish-black mold (the dangerous stachybotrys chartarum).
- Consider purchasing "Do-it-yourself test kits."