

COPING WITH THE

# MOLD CRISIS

*If you listen to all the media hype, you're probably more than a little concerned about mold claims. The number of claims has skyrocketed — up more than 580 percent in 2001 — and verdicts are often substantial. Before you panic, though, read on.*

  
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## Introduction

The recipe for a mold claim is complex. Begin with cellulosic building materials in a warm, moist environment. Add airtight construction and poor ventilation. Stir in a lack of maintenance by homeowners and slow response by some property insurance companies. Season with uncertain science and alleged devastating health consequences. Whisk with public and media hysteria, circling trial attorneys, opportunists and politicians. Fold in exorbitant jury awards and deep pockets, and bake in a tort system in need of reform until done.

In some parts of the U.S. and Canada, the hysteria around mold claims has risen to a fever pitch, greatly fueled by the popular media. Headlines scream about “toxic mold” and juries award huge amounts to high-profile claimants. Cottage industries have sprung up overnight to test for and clean up mold, and some law firms have their own websites devoted to “educating” the public about the perils of mold.

But let’s step back for a moment. In these next few pages, we’ll try to separate fact from fiction and offer some measures you can take to protect yourself and your clients from mold-related claims.

## For starters, what are molds?

Molds are a subset of fungi, along with mushrooms, yeasts and mildews. Molds are all around us and make up almost 25 percent of the earth’s biomass. They are ubiquitous in nature and grow almost anywhere indoors and outdoors. More than 1,000 different kinds of indoor molds can be found in a typical home in the U.S.

Molds need moisture and food to grow, and this growth is stimulated by warm, damp and humid conditions. Neither animal nor plant, molds are essentially microscopic organisms that produce enzymes to digest organic matter and generate spores to reproduce. In nature, molds play a key role in the decomposition of leaves, wood and other plant debris. Without molds, we would find ourselves awash in dead plant matter. Some molds benefit us in other ways, enabling us to make cheese, wine, beer and medicine. But problems arise when molds start eating things we don’t want them to, like our houses.

## Are there “toxic” molds?

Humans have co-existed comfortably with molds for most of history. The majority of molds have little, if any, negative health impact, and most individuals have very little problem with mold exposure. Nevertheless, biologists specializing in the study of molds and fungi now estimate that somewhere between 100 and 300 mold species may adversely affect human health if inhaled, ingested or in some cases touched.

Most common molds aren’t of concern to a healthy person. But other molds, such as *Cladosporium*, *Alternaria*, *Penicillium*, *Aspergillus*, *Fusarium*, *Coccidioides* and *Stachybotrys alternans*, release volatile gases or produce *mycotoxins*. These mycotoxins, as well as the molds themselves, can have an impact on human health depending on the nature of the species involved, the metabolic products being produced by these species, the amount and duration of an individual’s exposure to the mold or mold products, and the specific susceptibility of those people exposed.

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*“There are very few case reports that toxic molds inside homes can cause unique or rare health conditions...”*

*“The common health concerns from molds include hayfever-like allergic symptoms.”*

CENTERS FOR DISEASE  
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Health effects generally fall into four categories: allergy, infection, irritation (mucous membrane and sensory) and toxicity. The most susceptible individuals are infants, children, the elderly and those with compromised immune systems. People with allergies or asthma might be more sensitive to molds. A recent Montreal study found a strong association between molds and respiratory problems, such as exacerbation of asthma. A 1999 Mayo Clinic study concluded that molds are responsible for a majority of sinus infections in the United States.

On the other hand, scientists simply don't know whether molds cause other adverse health effects, such as pulmonary hemorrhage, memory loss or lethargy. Recent major reviews of the medical literature found no support for the claim that toxic mold levels in the home or office can lead to chronic or life-threatening health problems. One report by the Texas Medical Association said that the public's concern over adverse health effects from mold is not supported by medical evidence. And the American College of Occupational and Environmental Medicine (ACOEM) found that the “causal association remains weak and unproven” and that inhalation of a toxic dose of mycotoxins indoors is “highly unlikely.”

Scientists are racing to find answers. Studies are now underway by the Institute of Medicine for the Centers for Disease Control and Prevention (CDC), and the National Academy of Sciences (NAS). Both studies are expected to be released in 2003.

Nor do we know how much mold is too much. At this writing, there are no binding federal standards or a scientific consensus as to what level of indoor mold is harmful to humans. Of the states, only New York has guidelines for molds and other indoor fungi, established in 1993 and updated in 2000. The Occupational Safety & Health Administration (OSHA), however, is reportedly developing a mold guideline that may include permissible exposure limits (PELs) for mold. The document is expected to describe the differences between varieties of mold and the various toxicity levels for each type, and provide information on where mold can be analyzed.

### **Why has there been a sudden increase in mold claims?**

According to the CDC, there is no conclusive evidence that mold is more prevalent today. If that's true, then why the increase in mold claims? There are several factors at work.

In 1994, there was an outbreak of pulmonary hemorrhaging among 10 infants in Cleveland. The CDC itself reported a possible association with the *Stachybotrys chartarum* mold. In March 2000, however, the CDC retracted its earlier conclusion, saying it could not be proven that the mold actually caused the deaths. Investigation found discrepancies in mold sampling from house to house, as well as no evidence that the internal bleeding wasn't caused by other factors, such as a viral infection. But the damage was done.

The construction boom of the past two decades may also have been a factor in the increase of mold-related claims. There are more homes and buildings in the United States than ever before. Many of these are sealed, climate-controlled structures, especially in areas where a hot or cold climate had kept the population relatively sparse until recent decades. And while existing housing is deteriorating, many of the newer structures are mass produced, sometimes with inferior or untested materials.

Material and design selection may indeed play a part. Unlike masonry walls of the past, new, “lighter” wall systems have little tolerance for moisture, and “tighter” buildings are less capable of handling high moisture loads.

Other factors contributing to the increase in mold claims may include the reduced technical supervision of work by general contractors, increasing specialization of trades and lack of coordination between trades. Issues include apathy or lack of knowledge among some contractors and trades regarding how to sequence work to protect vulnerable components, and how to construct buildings in an orderly and weather-tight manner. Many failures that allow water to enter buildings do not occur within a given system, but occur at transitions between systems installed by different trades (such as transitions between masonry through-wall and window flashings, transitions between roof flashings and exterior walls, and so forth).

Finally, there are delays in construction due to disputes, litigation and contractor default or non-performance that leave moisture-susceptible components exposed to the environment for extended periods of time.

### **So, what about all those claims?**

Once the stage was set, opportunists, the media and plaintiffs' lawyers needed only to make their entrances. High-profile litigation, misinformation on the Internet and celebrities such as Erin Brockovich and Ed McMahon sued over mold in their homes, claiming it made them sick. (Although McMahon's suit was for \$20 million, it was settled in April 2003 for \$230,000.)

The red-hot mold remediation industry helped fuel the frenzy. The Wall Street Journal described the mold inspector and remediator professional as two of the hot job opportunities in today's business world, noting, "Inspectors can earn as much as \$100,000 annually while remediators — who rip out mold-infested areas — can take home much more."

Mold provides plaintiffs with an attractive legal case. It smells awful and looks worse. Even better, some of its reported health effects cannot be readily traced or identified. There are no definitive tests to determine if someone is truly afflicted with mycotoxosis (mold generated illness) — and most of the symptoms are largely subjective. For example, one recently successful California plaintiff claimed "depression, anxiety, emotional maladies, vomiting, diarrhea, severe headaches and lethargy." Some claimants and their "experts" describe the physical and mental impacts as devastating, and say they're entitled to vast compensation.

The "villains" in a mold claim are frequently portrayed as "corporate/big business" enterprises (read: developers, contractors or insurance companies) with deep pockets. But target defendants can also include construction managers, subcontractors, architects and engineers, building operators, maintenance contractors, product manufacturers, employers, sellers of property and their agents.

Mold claims can bring with them the chance for a bad faith claim against insurers. While many mold claims hold builders accountable, even more cases focus on the actions of property insurance companies not responding adequately to mold claims. In one much-heralded case, a jury awarded a Texas family \$32 million (since reduced on appeal to \$4 million), based on how the Farmers Insurance Group handled a claim from water damage that produced mold.

According to the Insurance Information Institute, 50 percent of lawsuits involving mold are bad faith cases against insurers. Of the 10,000 lawsuits that have been filed in the last few years, it is estimated that as many as 2,000 involve construction and, presumably, design defect claims. About another 1,000 are against former owners of property; about 2,000 involve claims for improper maintenance of the buildings; and another 5,000 or so are against insurance companies.

And the stakes are very, very high. For example, of the 49 reported cases that had gone to verdict by November 2001, the average judgment was \$1,460,000 (this figure does not include the two highest awards of \$25 million and \$32 million, which would have skewed the average too far to be considered). Even in settlement, the cases are very expensive. The average settlement value of the twenty reported settlements of toxic mold-related cases prior to November 1, 2001 was \$559,000. In 2002, insurance companies paid out \$2.5 billion in mold-related claims — nearly twice the amount paid in 2001.

Although over half of mold litigation involves single family homes, schools are also a big source of mold claims. School administrators have shut down schools and made millions of dollars in repairs. Other lawsuits involve students who claim moldy buildings caused long-term health problems. Hospitals and elder care facilities are increasingly seen as sources for claims, too, as are larger residential and commercial projects.

### **What about claims against design professionals?**

So far, there have been few mold-related claims against design professionals, but that may change. As more and more homeowner and contractor insurance policies exclude coverage for mold, plaintiffs' attorneys will seek deep pockets elsewhere. Those pockets could well be those of architects, engineers and, more specifically, their professional liability insurers. A/E's may be subject to claims alleging negligent design and materials selection as well as breach of contract and warranty. Claims could also result from failure to design for proper maintenance. If your client or a subsequent owner doesn't conduct proper maintenance, mold may result, which could lead to exposure for you.

### **What about legislation?**

Several states are trying to address the issue of mold and mold claims with legislation. California's Toxic Mold Protection Act, for example, attempts to set directives for establishing indoor mold exposure limits and devising standards for mold assessment and removal. But in California, unless a law is funded by the legislature, no enforcement is possible and, as of this writing, the task force has not been funded.

On the national level, Congressman John Conyers, Jr. (D-MI) has reintroduced the United States Toxic Mold Safety and Protection Act — the "Melina Bill." In part, the bill would mandate mold inspections for multi-unit residential property and require local governments to modify building codes to minimize mold hazards in new construction. It would also mandate comprehensive research into mold growth and establish guidelines for preventing indoor mold growth; establish standards for removing mold and provide grants for mold removal from public buildings; authorize tax credits for inspection and remediation of mold hazards; set up a national database of homes infested with mold; and require the Environmental Protection Agency and the Department of Housing and Urban Development to create guidelines for certifying mold inspectors and remediation contractors.

The bill also provides that before every sale and lease of real property, a mold inspection must be conducted by a state-certified mold inspector, with the results of the inspection being disclosed to the purchaser or lessee of the property.

The passage of this bill is by no means a slam-dunk. The bill failed in committee in 2002, and several national organizations, including some representing insurance companies, oppose it on the basis that it would result in even more claims. Still, some sort of federal legislation is likely to be enacted in the next few years.

### **What are insurance companies doing?**

Insurance is in a state of flux. Damage from mold (like rust, rot and mildew) is specifically excluded in most standard homeowners policies, although in some states, insureds might be able to buy the coverage back by endorsement. At this writing, without such an endorsement, mold contamination is covered under the homeowners policy only if it is the result of a covered peril. For example, the costs of cleaning up mold caused by water from a burst pipe are covered under the policy because water damage from a burst pipe is a covered peril.

But mold caused by excessive humidity, leaks, condensation or flooding is a maintenance issue for the property owner — like termite or mildew prevention — and is not covered by the policy. Most people routinely clean up mold before it grows large enough to become a hazard.

Many insurers are now inserting “clarifying” language in their homeowners policies. Some companies may decide to cover all mold claims and price the policy accordingly. As we mentioned earlier, others may exclude mold, but offer an endorsement that allows the homeowner to add the coverage. Still other companies may provide a tighter definition of what is and what is not covered, while some insurers may prefer to create an absolute exclusion. Most major insurers have announced some form of restriction on writing water damage policies.

Contractors are also having a tough time getting coverage for mold-related claims. In some parts of the country, insurance companies are introducing mold exclusions for their contractors’ general liability policies. Mold exclusions are so common in contractors’ general liability policies in California, Texas and Florida that this coverage is all but unavailable. A few carriers will provide general liability coverage for mold but with very low sublimits.

### **Will my professional liability insurance cover a mold claim?**

Today, mold-related claims arising from your professional services are covered under your professional liability insurance policy. But there’s no guarantee that such coverage will be available in the future. Just as general liability carriers are beginning to limit or exclude coverage for their policyholders, mold exclusions are beginning to appear in professional liability policies for design professionals. Some carriers are excluding mold claims or limiting the bodily injury damages associated with them; while others are requiring proof that policyholders are actively managing their mold risks.

### **How can I protect myself from mold claims?**

There are several steps you can take to help protect yourself and your clients from mold-related claims. Start with education. Learn as much as you can about the issue. Before starting a project, talk to your clients about the risks and responsibilities associated with mold. Clients need to demand better construction practices so that construction techniques and materials do not encourage mold growth. They also need to take responsibility for the proper maintenance of their facilities.

## YOUR CONTRACT

The process of contract formation should always include a candid discussion of the project risks. Your client needs to understand that risks should be born by the party best able to control them. And, unless you're a qualified environmental professional, that includes risks associated with mold. Talk to your attorney about the increased risks of mold claims.

Your contract for professional services should address the following issues:

- **Scope of Services.** Delete any scope item that could imply a comprehensive responsibility that would extend to water intrusion and mold claims. Your contract should also exclude responsibility for any services not expressly identified.
- **Certifications, Warranties & Guarantees.** Delete any warranties or guarantees, especially as they relate to water intrusion, contamination, construction means and methods, inspection or maintenance.
- **Hazardous Materials & Pollutants.** Make sure your contract clarifies the fact that you have not created, placed, stored or transported any hazardous materials or pollutants on the site, and should not be held responsible for them. In addition, you should try to include an indemnity for all claims arising from hazardous materials; if that isn't possible, try for a specific indemnity for mold claims. (See DPIC's *Contract Guide* chapter on Hazardous Materials for more information and suggested contract language.) If your contract has a definition of hazardous materials, ask your attorney whether mold should be specifically added to the list.
- **Construction Means & Methods.** Make clear that the contractor is solely responsible for the construction means and methods and provide that any observation or review by you does not relieve the contractor of that responsibility.
- **Construction Observation.** Clarify that your observation of the project is intended solely to monitor general conformance with the plans and is not a guarantee that the contractor has properly performed its work.
- **Indemnity.** Require the contractor to indemnify you and the client from all claims arising out of the contractor's (and subcontractor's) work on the project.
- **Insurance.** Require the contractor to carry appropriate insurance, including any necessary environmental liability (i.e., mold) endorsements, and to include you as an additional insured on such policies.
- **Limitation of Liability.** Seek a limitation of liability clause specifically with respect to mold issues. One approach is to limit your liability to the cost of repair of any valid claim and to exclude liability for personal injury issues. Another tactic might be to limit the liability to a specific dollar amount, regardless of the basis of the claim. While this won't help in third party claims, it can provide some protection in the event of a lawsuit by your client.
- **Maintenance/Wear & Tear.** Expressly provide that you are not responsible for maintenance or wear and tear on the project following substantial completion. Consider the following language:

*All structures are subject to wear and tear and environmental and man-made exposures. As a result, all structures require regular and frequent monitoring*



*and maintenance to prevent damage and deterioration. Such monitoring and maintenance is the sole responsibility of Owner. The Design Professional shall have no responsibility for such issues or resulting damages. If routine inspections and maintenance of the project are not properly performed, damage (i.e., mold) to the structures may occur and the Design Professional cannot be held responsible for any resultant damage.*

#### YOUR DESIGN

Your plans and specifications should require that the contractor take appropriate steps to provide a watertight structure and avoid sources of internal water leakage or seepage.

Be sure to design roof drainage and exterior features to eliminate possible water accumulation in and around the area of habitation — nothing more than this is required under the professional standard of care.

In general, pay particular attention to your firm's QA/QC procedures. While we all know there is no such thing as a perfect set of plans, a jury may not. Renew your commitment to follow a careful, systematic review process. Coordinating your documents with those of the other consultants on a project is especially important.

#### YOUR SPECIFICATIONS

Your specifications should include generic requirements that obligate the contractor to provide a watertight structure. Ideally, such obligations will include an introductory clause indicating that the plans are not intended to be all-inclusive and that the contractor, as the party in the field, is in the best position to verify that all conditions are completed so as to provide a watertight structure. Such a clause might read:

*The plans and specifications are not intended to depict each and every condition or detail of construction. As the knowledgeable party in the field, the contractor is in the best position to verify that all construction is completed in a manner which will provide a watertight structure. The contractor has the sole responsibility for ensuring the watertight integrity of the structure.*

#### MATERIALS SELECTION

The composition of building materials has changed significantly in the last generation. Today's materials contain more cellulose and other surfaces that are attractive to mold. Selecting durable, less mold-susceptible exterior materials, such as glass fiber-faced sheathing instead of paper-faced sheathing, can reduce the risk of mold growth should water enter the exterior wall during (or after) construction.

Be prepared to show that there was a rational research and selection process for any new materials and systems. Document that your material choices were within the mainstream of practice at the time of the project — that other knowledgeable professionals were making similar choices for similar applications.

### CONSTRUCTION PHASE SERVICES

During construction, reiterate and remind the contractor of his/her responsibility to provide a watertight structure. Any deviations from the plans and specifications should be noted and documented to the contractor and owner. Insist that the contractor protect construction materials and the building site from excessive moisture.

Provide a sufficient level of construction phase services to reduce the probability of water intrusion by exterior wall leaks and faulty foundation drainage, improper installation of flashings, vapor barriers and improper application of sealants. Make sure your construction phase services fulfill, but do not exceed, your contractual obligations as set forth in the contract. In the event of a claim, your scope of services and associated liability may be determined on the basis of the services that you actually performed in addition to what is spelled out in the contract.

### BUILDING TURNOVER

Provide the client with proper documentation for his/her use and for future owners. Give detailed maintenance precautions and instructions. Index the information you have provided to the project owner, such as the manufacturer's instructions for the proper maintenance of equipment and moisture control systems in buildings and keep it along with your project file for future reference (and possible defense).

It's a good idea, too, to see that the owner is provided with "maintenance guidelines" that reiterate the need to maintain and monitor the project, especially as they relate to water intrusion issues.

### RENOVATION/REMODELING PROJECTS

If you are remodeling a facility, determine if there is a pre-existing condition that introduced mold. Explain up front to your client that you are not an expert on mold identification or remediation (unless you *are* qualified), and that if mold is suspected or discovered, the client should contract directly with an expert to identify the mold and, if necessary, remediate.

Don't proceed unless the problem causing the mold is remedied and the responsibility for the effects of the mold is recognized and assumed fully by the client. Your contract should also address these issues. (See *DPIC's Contract Guide* sections on Hazardous Materials and Renovation and Remodeling for suggested clause language.)

On renovation projects, as on any project, you can't go wrong over-communicating and over-documenting. *Communicate* the risks to the client, and *document* those warnings. Often.

### What should I do if a problem arises?

Your response to an alleged problem on a current or past project should involve two components: construction- and health-related issues.

### CONSTRUCTION-RELATED ISSUES

Each project will present unique issues, but here are a few general guidelines. If you are not an environmental professional:

- Tell your client at once and urge immediate action. Mold spores can become manifest in as little as 24 to 48 hours when exposed to water or excessive moisture, and will continue to grow if not abated.
- Advise the owner to contract directly with a qualified environmental professional to examine the alleged mold growth, identify its source and, if appropriate, determine the appropriate corrective or remedial measures. To avoid assuming potential vicarious liability, don't provide recommendations of environmental consultants to your client. If your client insists that you suggest names, however, you can provide a list of several from which to choose.
- Contact your professional liability insurance broker or carrier.
- Visit the site. If there is a genuine problem and liability exposure, you won't accomplish anything by avoiding the issue, and you will lose an opportunity to observe the conditions before they are disturbed.
- Avoid any statement or writing that would imply responsibility for the water, the mold or the remedial steps.
- Document your site observations with video or photographs and a written narrative. Send copies to your attorney and your claim supervisor, to protect the analysis by the attorney-client privilege.
- Be mindful of the other parties (i.e., contractors, suppliers, subconsultants) that should be notified of the condition. Suggest to your client that they be notified and, absent a commitment in that regard, consider notifying them directly.
- If you can, determine whether the water source is a result of wear and tear or improper maintenance, and whether the moisture should or could have been detected and addressed in the course of ordinary maintenance.
- Evaluate whether the mold has impaired the integrity of any portion of the project. For example, if the mold has affected a glulam beam, a structural engineer should be directed to review the beam to make certain it retains sufficient structural integrity.
- Review all applicable contracts for the project with respect to your scope of work as well as the construction contract for any potentially applicable indemnity or insurance provisions, such as additional insured endorsements.
- Take into account any statutory requirements for warnings or disclosures.
- Do not guarantee or certify the absence of mold.

If you are an environmental professional providing mold assessment and remediation services, be sure to secure a written agreement for your remedial services. Such an agreement may be useful to avoid implications of responsibility and should provide limitations on responsibility for further "damages" arising out of the remedial effort. During remediation, take care to avoid assuming responsibility for any means or methods. Do *not* guarantee or certify the absence of mold; under the law, you do not have to guarantee your work or the work of others. (For more information, see the chapters on Certifications, Guarantees and Warranties, and on Hazardous Materials in *DPIC's Contract Guide*.)

### HEALTH & PERSONAL INJURY ISSUES

This second component is much more delicate. That is, how to respond to alleged health risks created by the mold. Frequently, a commercial tenant or homeowner will ask if they should move out. There is no easy answer. Medically and scientifically speaking, there is no definitive evidence that the presence of mold presents any prolonged health risk. However, few — if any — design professionals are qualified to offer such advice. Direct any tenant or homeowner to seek the advice of a qualified health professional. Avoid the urge to either downplay or dramatize the potential health risks.

#### **What's the bottom line?**

It's unlikely that the present commotion surrounding mold will subside until the law and science are clarified, and permissible exposure levels to indoor molds are established. While the clarification of these issues may still leave questions about individual susceptibility, proof of one's exposure to mold, and the proper identification, testing and remediation of mold, it should at least introduce some level-headedness to the situation.

In the meantime, while most design professionals will never be involved in a mold claim, it's still important to do what you can to protect yourself. Stay informed, educate your client and be meticulous in your business and professional practices.

#### **Where can I get more information?**

##### **American Industrial Hygiene Association (AIHA)**

(703) 849-8888

[www.aiha.org](http://www.aiha.org)

Information on industrial hygiene and indoor air quality issues including mold hazards and legal issues.

##### **Centers for Disease Control and Prevention (CDC)**

(800) 311-3435

[www.cdc.gov](http://www.cdc.gov)

Information on health-related topics including asthma, molds in the environment and occupational health.

##### **CDC's National Center for Environmental Health (NCEH)**

(888) 232-6789

[www.cdc.gov/nceh/airpollution/mold/stachy.htm](http://www.cdc.gov/nceh/airpollution/mold/stachy.htm)

Questions and answers on *Stachybotrys chartarum* and other molds.

##### **DPIC Companies, Inc.**

(800) 227-8533

[www.dpic.com](http://www.dpic.com)

Refer to *DPIC's Contract Guide* for information on contract formation and negotiation, as well as sample language, and watch DPIC's website for updates and additional information on mold.

**Energy and Environmental Building Association**

(952) 881-1098

[www.eeba.org](http://www.eeba.org)

Information on energy-efficient and environmentally responsible buildings, and humidity/moisture control/vapor barriers.

**Environmental Protection Agency**

(202) 564-9370

[www.epa.gov/iaq/molds/moldresources.html](http://www.epa.gov/iaq/molds/moldresources.html)

Basic information on mold in indoor environments. Information focuses on identifying molds, preventing mold growth, health effects of exposure to mold, and remediation of mold problems.

**Federal Emergency Management Agency (FEMA)**

(800) 480-2520

[www.fema.gov/fima](http://www.fema.gov/fima)

Publications on floods, flood proofing, etc.

**Moldupdate.com**

[www.moldupdate.com/science.htm](http://www.moldupdate.com/science.htm)

Owned and operated by the National Association of Mutual Insurance Companies, this site provides mold-related news and legislative updates, and links to news archives.

**National Institute of Building Sciences (NIBS)**

(202) 289-7800

[www.nibs.org](http://www.nibs.org)

Information on building regulations, science and technology.

**National Institute for Occupational Safety and Health (NIOSH)**

(800) 356-4674

[www.cdc.gov/niosh](http://www.cdc.gov/niosh)

Health and safety information with a workplace orientation.

**Associated General Contractors of America (AGC)**

(703) 548-3118

[www.agc.org](http://www.agc.org)

Guidance on managing the risk of mold in the construction of new buildings.

### **Additional Web Resources**

[www.startribune.com/homezone/trouble/graphic/](http://www.startribune.com/homezone/trouble/graphic/)

Outline on how water gets into homes.

[www.healthhouse.org/tipsheets/default.htm](http://www.healthhouse.org/tipsheets/default.htm)

American Lung Association Health House® project, a program intended to educate and create standards for better indoor environments.

[www.mold-help.org](http://www.mold-help.org)

A catalog of interesting links that explore a wide variety of mold topics.

[www.iamrs.org](http://www.iamrs.org)

International Association of Mold Remediation Specialists

[www.geocities.com/toxicmolds/index.html](http://www.geocities.com/toxicmolds/index.html)

Toxic Mold Resource Center

[www.atoxicmoldattorneyforyou.com/index.html](http://www.atoxicmoldattorneyforyou.com/index.html)

A resource for potential “toxic” mold plaintiffs and their attorneys.

[www.cal-iaq.org/iaqsheet.htm#mold](http://www.cal-iaq.org/iaqsheet.htm#mold)

California Indoor Air Quality Program. This site includes a great deal of information including a healthy school website.

[www.dehs.umn.edu](http://www.dehs.umn.edu)

University of Minnesota environmental health and safety website.

Information including how to avoid water intrusion, and remedy water problems.