

The Perception of Mold

in the Home Construction Market

Mold, or the perception of mold, is one of the most challenging problems facing the new home construction market today. It is the main force that's driving up insurance rates for contractors and homeowners alike. Whether you have faced a mold problem or not, you need to be aware of the costly and hazardous effects that mold can have on your home and family for many years to come. The facts speak for themselves.

1. Mold can cause health problems. The Centers for Disease Control (CDC) found a direct link between mold contamination in homes and causes of infant pulmonary hemorrhage. At the University of Texas MD Anderson Cancer Center, approximately 20 percent of patients with leukemia die of fungal leukemia caused most frequently by the species *Aspergillus*, one of the most common molds found in homes. A 1999 Mayo Clinic study pegged nearly all the chronic sinus infections afflicting 27 million Americans to mold. Recent studies also have linked mold to the tripling of the asthma rates over the past 20 years.

2. Mold problems are not confined to older homes. The National Association of Home Builders announced that 28 percent of builders have mold issues during construction. The average home is exposed to between 6,000 and 9,000 gallons of water during construction. Harvard University studied 10,000 homes across the U.S. and found that half of them had mold damage. The likelihood of mold can be eliminated during construction. Ask your builder about their mold prevention building processes, their use of EPA-registered antimicrobials and extended mold warranty coverage.

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3. The insurance industry wants no part of it. Farmers Insurance Co. paid \$310 million for mold claims in 2001 and more than \$600 million in 2002. The insurance industry paid more than \$3 billion in mold claims in 2002 and more than \$9 billion in 2003. The President of the Insurance Information Institute testified before Congress that mold claims have reached "crisis proportions" and have become serious problems in most states. Beginning in the spring of 2004, the insurance industry nationwide began excluding mold coverage from all homeowner and builder General Liability policies. Mold is not something to be taken lightly, as you can see. **If you're building or simply remodeling in Nebraska, consider permanently safeguarding your family from the potentially devastating effects of mold by calling Jeff Spidle at Mold Solutions, Inc. (402) 917-7001.** We exclusively use Microbe Guard products. **Mold Solutions offers a 25 Year Warranty on all new home construction!**



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Finally, a permanent Solution to Mold!