Dear Homeowner,

Finding mold in your home is scary. We like to think our home is safe - and it should be.

What if I told you that mold doesn’t have to hurt the value of your home, or cost thousands in repairs ...and that getting rid of mold isn’t hard when you have a blueprint?

In this guide I will teach you:

- What is mold?
- Why mold is more dangerous today?
- Why it is critical to act now.
- When can I DIY?
- Selling your home - what will the buyer say?
- 3 easy steps to mold prevention
- 3 critical questions to ask every mold company before they enter your home
- How to choose the right company

This 2016 Homeowner’s Guide to Mold is written to restore your peace of mind by helping you take action. If you’ve found mold, or suspect mold in your home, follow these instructions and your mold problem will be solved.

I know your time is valuable, so if you are ready to have the mold professionally removed, skip to the end of this guide and learn how to choose the right company.

Your Fellow Homeowner,

[Signature]
A FEW WORDS ABOUT GREG

- 31 years Restoration Expert
- Collaborator ServiceMaster Quality Vendor Program
- Institute of Inspection, Cleaning and Restoration Certification (IICRC)
  - ASD Applied Structural Drying
  - WRT Water Damage Restoration
- Extensive background in building materials and floor coverings
- Hazardous Waste Operations & Emergency Response Standard (Hazwoper) Certification
- CAT Loss Manager

Greg Gandee has worked with the top insurance carriers, including: State Farm, Nationwide, Allstate, Travelers, Farmers and USAA. He’s helped thousands of customers breathe cleaner air by removing unwanted mold from their homes.
WHAT IS MOLD?

Considering the amount of information online, I won’t go into too much detail here. However, there are a few basic things you should know about mold to help you understand why it is a problem.

Mold is a fungus that includes thousands of different species. There are three requirements for mold growth: Spores, Food and Water.

Let’s address each in turn, keeping this in mind as we learn more: *mold is alive, and like all living things it wants to feed, grow and will defend itself if necessary.*

➢ Spores

Mold spores are everywhere. In small quantities, your immune system deals with them like anything else. The problem is when the concentration of spores in the air gets too high - a problem that is greatest indoors.

➢ Food

Mold grows on cellulose - the most abundant organic material on earth. Most of the material in your home is made up of cellulose, including:

<table>
<thead>
<tr>
<th>Drywall</th>
<th>Wood Framing</th>
<th>Ceiling Tiles</th>
<th>Plywood Subfloor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wallpaper</td>
<td>Wood Floors</td>
<td>Cabinetry</td>
<td>Wood Trim</td>
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</table>

...even the glue used in construction often contains cellulose.

➢ Moisture

Like a plant seed, mold spores need moisture to grow. Once moisture is available, mold growth can begin rapidly. When mold is growing, it produces a gas causing a “moldy” odor. If the smell goes away, it simply means that the mold is not growing. Unlike a plant, however, mold doesn’t die without moisture - it simply goes dormant.
Now that we know a bit about mold...

**WHY MOLD IS MORE DANGEROUS TODAY?**

Let’s begin with a story:

My parent’s home burned down in 1950 before I was born, so my dad and grandfather built a new one. Our new home set on a river lot in rural West Virginia with all the amenities - natural gas furnace, cistern water and one indoor bathroom for a family of five.

Our home was built with cinderblock and had a pink stucco finish. The windows were single pane and the only insulation was in the attic. In the hot, humid summers we would open the windows and doors. During thunderstorms, we’d rush to close them…. hopefully before the house flooded.

The freezing winters were the worst. Our home was so drafty, our gas floor furnace could not keep up with the bitter cold that blew down the valley. One of my favorite pastimes was writing my name on the frost of my bedroom window and playing tic-tac-toe with my brothers. Whenever we ran out of frost, we would blow on the glass to make more and continue our games.

These were different times and mold growing in our homes was part of life.

Then came the oil embargo and tripling of energy costs in 1973. Homes had a dramatic change - they became very, very tight: designed to have thick insulation in the walls, floors and ceilings, double and triple paned windows, energy efficient HVAC systems, caulking, weatherstripping and on and on to a point where **our homes and buildings don’t “breathe” like they used to**, causing dangerous mold concentrations to build up in the air.

Why is mold more dangerous today? **Mold is a bigger problem today because of these changes.**

Read on, and you’ll discover how to get rid of it.
WHY IT IS CRITICAL TO ACT NOW.

You see some mold and don’t think too much about it. Guess what? One square inch of mold can have more than a million spores!!

Like dandelions waiting for a summer breeze, mold spores wait for the right conditions to go ballistic……..sending billions upon billions of spores into the air……..it’s just a matter of time. Spores could be growing, growing and growing and when the right conditions occur, BAM! - they’re in the air. You have no idea you are inhaling tens of thousands of spores per breath.

Taking action on even small amounts of mold is very important and should not be overlooked as just a nuisance - it can often be a sign of a much greater problem.

Repairs can easily get out of hand if you don’t take action - the sooner the better. The longer you wait, the greater the chance that your mold situation will get worse.

WHEN CAN I DIY?

You can remove small amounts of mold on hard surfaces yourself! That’s right, you don’t necessarily have to pay someone to do it - especially in the shower where constant moisture and soap scum allow mold to grow. However, there are some guidelines to keep in mind.

You should call a professional when:

1. The mold is on a porous surface

If the mold is growing on drywall, wood or other porous surfaces you should contact a professional. The mold colony will penetrate the material, which means simply wiping it down will not remove the mold. You could tear the material out yourself (if the area is small), but a professional may be able to remove the mold without damaging your home.

Besides, a basic evaluation should be free (if it’s not, call someone else.)
2. The mold growth is “heavy” or widespread.

Despite what you might find on the internet, there is no hard rule for how much mold is safe for you to remove. Here’s an example, the two pictures below show 10 square feet of mold growth.

Though both pictures show “10 square feet”, one colony is more dense than the other.

You will have to decide for yourself whether or not DIY is worth the risk.

3. Your family is at greater risk

The following people are at greater risk when exposed to mold:

- Children
- Elderly
- Immunocompromised (sick people)
- Asthma / Allergy sufferers
SELLING YOUR HOME - WHAT WILL THE BUYER SAY?

Ok, you are thinking about selling your home, but you’re worried you will have to disclose your mold problem… and the buyer will say forget it. First of all:

You do not need to disclose a previous mold problem if you took care of it.

If the mold was removed correctly, there is no reason for you to disclose this information to anybody. You should be concerned, however, if it was removed improperly - this may be revealed by a home inspector before closing.

You need convincing evidence that the mold was successfully removed. You need air testing results verifying that the project was done right.

I’ll explain this in greater detail later on.

3 EASY STEPS TO MOLD PREVENTION

1- Control humidity

Condensation from high relative humidity is responsible for more mold growth than anything else. This is easily fixed by using a properly functioning HVAC and the exhaust systems in your home (bathroom fans and kitchen exhaust hood.) Sometimes we find that although these systems are available, they aren’t being used in the way they were intended.

Do you close the vents in your basement to get more air upstairs? Don’t! This will prevent the basement air from being circulated and allow humidity to rise.
Do you shut off your HVAC to save electricity? Don’t! Saving $20 a month on the power isn’t worth a thousand dollar mold problem.

Have you put off having your HVAC serviced? Don’t! This can prolong the life of the components, prevent leaks and ensure that the HVAC is operating at peak efficiency.

2- Keep your basement dry

Most homes on the east coast are built either on a crawlspace or a basement - both of which may be damp because of the high water table and poorly drained soil. Sump pumps can help keep excess water out, but the best thing for your basement is to keep surface water away from your foundation.

➢ Downspouts and sump pump discharge at least 10 feet from the foundation

➢ The soil around the home should be graded so that water flows away from the foundation

➢ Gutters must be the proper size and kept free of leaves and debris

➢ Outside drains should be inspected regularly and cleaned to prevent clogging

These simple steps can prevent most basement moisture issues, can save you thousands of dollars in basement waterproofing, and prevent mold.
3- Take care of water losses quickly- and correctly

If you have wet material in your home you need to get it dry before mold starts to grow. Remember, mold spores are everywhere and we build our homes out of cellulose, so moisture is the only missing ingredient. Calling a professional company to assess what is wet (which may not always be obvious without using sophisticated meters), and developing a strategy to dry it out can allow you to salvage much, if not all, of the damaged material. Have a loss not covered by your insurance or a high deductible? No problem, work with a firm directly to help get things dry. Here’s a little-known fact you most people don’t know: *Insurance companies require a lot of paperwork to process a claim and can slow the process down. Working directly with a quality restoration company may actually save you time and money.* You can always wait until everything is finished before determining whether or not to file a claim, just save your receipts.

3 CRITICAL QUESTIONS TO ASK EVERY MOLD COMPANY BEFORE THEY ENTER YOUR HOME

Just like any home project, you must make sure the contractor can do the work *and get it done right.* By asking 3 simple questions, you will be able to choose the right company.

As promised, here are the 3 critical questions:
1. What air testing method do you use?

There are many testing methods, but only 2 measure the air:

*Air-O-Cell* tests capture mold spores in the air in a cassette. The cassette is then shipped to a lab where scientists select a small area, count the mold spores, and determine how much mold was likely in the air of the home. This method MUST be done by an independent 3rd party. Contractors could tamper with the tests by mailing a “dirty” cassette to the lab for testing.

*InstaScope™* measures the number of mold spores in the air in real-time. The results are provided instantly to you, the homeowner, preventing any tampering with the sample.

2. Will you test the air?

Contractors must test after *every* project. Post-testing will verify that the mold problem has been properly addressed.

Make sure they give you the test results for your records.

3. How much pollution insurance do you carry?

*It is not enough for a mold contractor to carry basic insurance.* They must have *Pollution Liability Insurance* to be covered in the event of an accident. Some contractors may avoid getting the proper coverage (it’s expensive.) This question will filter out those contractors that are “dipping their toes” into the business.
How to choose the right company

Step 1  Check your phone book or the web for a local mold remediation company.

Step 2  Refer to the 3 critical questions to ask every mold company before they enter your home.

Step 3  Call a company on the list and ask them each of the 3 critical questions.

Step 4  Repeat Step 3 until you find a company that successfully answers all 3!

Oh, and one more thing….a mold assessment should always be free.

I hope this guide has helped you regain control of your home. If you use us for your mold project, we’d be thrilled, but more importantly I hope this guide will lead you to a clean and healthy home.

Your Fellow Homeowner,

[Signature]

Greg Gandee
ServiceMaster National Capital Restoration
888.538.3643