



HEALTH >

## Toxic Mold (Yes, Mold!) Epidemic Destroys Homes & Lives

By CBSNews.com staff CBSNews.com staff  
January 31, 2002 / 8:43 AM EST / CBS

Public health officials are struggling to classify a mold epidemic, which strikes no two victims alike. The *Early Show* spoke to Melissa Ballard. She and her husband Ron Allison had their own personal account to share.

It happened in stages. First they had a leak. It was repaired. About a year after that, their floors started buckling. They called their insurance company, Farmers Insurance Exchange. Farmers sent plumbers, who took only 45 minutes to investigate the situation. The plumbers decided that there was no leak and the problem must have been from a leak the year before. That was in December 1998.

According to Melissa, every day their floor got worse, and it appeared to be buckling. Farmers continued to refuse to repair because they said they were still "investigating."

At that point, Melissa and Ron's son started developing respiratory problems. He was 3. Soon after, they all started getting respiratory problems. Melissa told Farmers that she thought they might be allergic to mold growing on the wood floor. In March of 1999 Farmers sent a refrigerator repairman to see if the leak was from the icemaker in the refrigerator line. When he pulled the refrigerator out, the wall behind it was completely black.

Melissa started to really believe that she and her family were allergic to the mold. After visiting the allergist, it was determined that they were not experiencing signs of allergies. "I continued to notify Farmers that we were continually getting sicker and sicker," said Melissa.

"On April 1, I was going on a business trip and I was on a plane. As the doors were closing, a man came on board and took the last seat facing me. This person sees me coughing up blood. This had been happening for some time and no one could figure out why," said Melissa.

The man asked Melissa if she had water damage in her home. "He hands me his card--he's affiliated with Texas Tech University," said Melissa.

The man on the airplane ended up visiting Melissa's home and did swab tests on her refrigerator. "Two days later he told me I had a toxic mold in my home called *Stachybotrys*," said Melissa.

Texas Tech determined that it had become airborne.

In the process of discovery in their lawsuit against Farmers, it was learned that Farmers had had similar cases since the late '80s, but never once did they warn their policyholders about this.

This toxic mold comes from water damage that is left to sit. This is a potent mycotoxin that can cause some serious known respiratory problems. "Medical evidence is not quite there yet, as far as proving neurological disorders, but it's getting there and my husband is living proof," says Melissa.

The Department of the Army has considered these toxins warfare agents. A toxin known as trichothecenes was found in the air in Melinda Ballard's house.

Melissa and Ron won their lawsuit but are still left with the damage inflicted on their health.

The *Early Show* followed up with some additional questions regarding the case:

*Medical problems?*

Reese, our son, has scarred lung tissue and asthma. But because we suspected this judge might drop medical evidence from the lawsuit, we did not include him in the suit so he could sue at a later date. My husband's problems are neurological, which is

questionable in the medical community, not proven, so the judge dropped it from the suit. But there are things going on now that will eventually make neurological disorders not so iffy. The state of Texas is the worst state in the country to have a toxic kind of lawsuit: Everything favors big business.

*How much did you win?*

Thirty-two-point-two million. The verdict was read June 1, 2001.

*Where do you live now?*

In Austin in a rented house.

*How's your husband? Your son?* My husband is going through cognitive rehabilitation. He has severe short-term memory loss.

My son goes to occupational therapy to deal with tremors and learning disabilities. He takes asthma medicines; he's only 5 years old now.

*What about you?*

I want to run for public office. I am going to run for state rep in district 46. Party? Well, Republican now because that's the only way you can run in this state.

I want to work for insurance reform. It's a real state issue. Each state controls what goes on in that state, insurance wise. The fight I've picked is in Texas for now.

I'm functioning, but it's hard. *Stachybotrys* releases a neurotoxin and that has gotten into my body and caused brain damage. As a result, I have very little short-term memory and sometimes it's quite severe. You don't know what you did 5 seconds ago. You don't know why you are at a place. When it first started, I thought I was having blackouts because I would lose significant chunks of my day.

*Are you able to work?*

Not as an investment banker--that was my job. I could go do some type of manual tasks, I suppose--something repetitive. I do eventually learn, but it's very difficult, almost impossible. It's been very hard, but I've come to terms with the fact that this is my life

now.

©MMII CBS Worldwide Inc. All Rights Reserved. This material may not be published, broadcast, rewritten, or redistributed

---

---

*First published on January 31, 2002 / 8:43 AM EST*

*© 2002 CBS. All rights reserved.*

**CBS NEWS**

Copyright ©2024 CBS Interactive Inc. All rights reserved.

**Privacy Policy**

**California Notice**

**Cookie Details**

**Terms of Use**

**About**

**Advertise**

**Closed Captioning**

**CBS News Live on Paramount+**

**CBS News Store**

**Site Map**

**Contact Us**

**Help**

