

insurer.

"After owning this house for about 3 ½ years, we've had to move out," said Theresa Slomin. ``This problem has cost us about \$30,000 so far, and it's a long way from being over."

In hot and humid South Florida, it doesn't take much to encourage the growth of molds -- a leaky pipe, malfunctioning air conditioner, hole in the roof or a sudden flood can create ideal conditions for mold. Molds typically grow in buildings affected by water damage, including homes, offices and schools.

While most types of mold are harmless, the greenish-black mold Stachybotrys atra, aspergillis and penecillium produce extremely toxic substances, according to Dr. Michael R. Gray, an Arizona physician who studied a series of 75 patients with confirmed exposure to toxic molds.

"Inhalation and absorption of mycotoxins have been clearly demonstrated to be causative of human illnesses," he wrote in a recent report, *Molds, Mycotoxins, and Human Health*.

A number of mold-related research studies are now under way in order to understand the relationship between exposure to toxic mold and illness. Currently, there are no state or federal health standards for molds.

Lipsey, who has been investigating "sick" buildings since 1992, says the probability of health problems is very high. "If you live in a home that has very high levels of toxic spores, just about everybody will develop either upper respiratory problems or a rash indicative of a compromised immune system," he said. ``Once your immune system is compromised and you develop antibodies, you'll start having symptoms -- especially someone with a history of asthma or other breathing problems."

For homeowners, the discovery of toxic mold can require an expensive clean-up process involving trained experts wearing protective breathing gear and clothing. Pulling off a baseboard or opening a ceiling panel where mold has been growing can trigger a sudden outflow of deadly spores.

Fortunately, toxic mold does not appear to be a widespread problem in South Florida. Lipsey has investigated hundreds of affected homes around the country in the past few years, but none in Miami-Dade or Broward counties.

DON'T OVERREACT

Leslie O'Neal Coble, an attorney with Holland & Knight in Orlando, says homeowners sometimes overreact to mold. ''There are a 1,000 different kinds of mold,'' she said. ``Most of the time it doesn't create a problem.''

But if you're looking for a new home and you can see mold or smell it in the air, that's a warning sign, she added. "You need to look further, and perhaps hire an inspector," she said.

Coble adds that some builders, apartment owners and insurance companies are now putting disclaimers into their contracts and leases, saying that mold is a naturally occurring substance and they can't be held responsible for any problems.

Major insurers have asked the Florida Department of Insurance to clarify the coverage rules regarding mold claims. For instance, many insurers will cover mold removal if the cause was a covered peril, such as a broken pipe. But if the mold is caused by a maintenance problem such as a leaky roof, insurers typically won't pay. Consumer awareness of the toxic mold issue is growing, following several high-profile cases in Texas and California. Last year, a Texas family won a \$32 million judgment against its homeowners insurance company for serious health problems believed to be related to toxic mold. The case was profiled on CBS' *Sixty Minutes*.

Among those who have had to abandon multimillion-dollar mansions because of toxic mold are Hollywood's Ed McMahon, and toxic waste crusader Erin Brockovich. In Florida, it took five years and \$27 million to clean up a newly built Martin County courthouse complex in Stuart after toxic mold was discovered behind wallpaper and ceiling tiles in 1992.

Although the Slomins' Boca house was built in 1979, many cases of toxic mold have been found in relatively new homes. ''Homes now are made of cheaper building materials, like pressed wood and fiber board,'' said Lipsey. ``When these materials get wet, they stay wet perhaps ten times longer, and they provide a better source of nutrients for the more pathogenic molds.''

CONTRIBUTING FACTOR

A contributing factor is that today's energy efficient homes are more airtight, which allows concentrations of mold spores to build up, accelerating any health problems. Activists like Massachusetts resident Ken Moulton are seeking tougher laws that would hold builders responsible if substandard materials were found to have contributed to a mold problem. Poor construction and lack of proper inspection of his Cape Cod home created water problems that led to toxic mold growth.

"Mold is a problem in Florida," says Coble. `` If you're a



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