

## ENVIRONMENTAL HOME

## Mold creates burden for homeowners

By Dan Howard

For TRIB TOTAL MEDIA

Surprise! The dream house has mold! Who is the lucky person that owns that mold? This is not as silly a question as it may seem.

What we are talking about is who is the responsible party to correct mold problems and what happens when that person is not the person affected by the mold? There is a difference between exposure to mold, ownership of the mold and the responsibility for the expense of remediation.

Let's stick to talking about the house for sale. The seller often is unaware of a mold problem. These can gradually evolve over time and not be noticed. In some instances, they might not have even lived in the home.

It is also often the case that the seller doesn't believe that mold is a health issue or never understood that fuzzy dirt was mold and a problem to consider. Then, along comes a home inspector or observant buyer and mold is now an issue and **BIG** potential expense.

Back to the mold ownership issue. The seller owns the mold until the moment of closing. What that means to the seller is that if they pay to clean up or resolve the mold issue, they are taking money from their pocket and spending it on what will soon be somebody else's house and problem. On the other hand, the buyer assumes mold ownership, health risks and expenses of mold at that closing.

You would probably not be surprised to hear sellers say "what was good enough for me should be good enough for the buyer." By the way, we can all understand that sentiment. Fixing up a house for someone else is not something we want to do.

The problem is that there is "what we want" and "what we must do" and they are often very different matters.



GETTY IMAGES

Mold growth is a major problem for any home's buyer, seller and real estate agent.

The buyer is in the position that he doesn't want to buy a moldy home and be faced with a choice like: "pay for mold remediation or risk a child developing asthma." A buyer has both his own pocketbook and families' health at stake.

Mold problems can be a big expense and huge barrier to selling and buying a home. That barrier is both financial and emotional. It is fraught with opportunity for problems and anxiety fueled by appropriate fears.

### The seller's fears

The seller might not trust the testing of the inspector. There is a legitimate fear that inspectors may not understand proper testing procedures or the actual meaning of the test results. There is also a chance that an inspector is creating a serious problem out of a minor issue to cover their back side. That can and does happen, especially when an inspector lacks proper training and

is worried about being sued. There is also the concern that the buyer might be influencing or exaggerating the problem for leverage in negotiating price on a home purchase.

### The buyer's fears

The buyer has a concern that a seller might not have a problem properly corrected to avoid the expense of doing needed remediation. More than one seller has covered over a problem to get the deal closed. We all understand that a remediation contractor with a low bid could shortcut the job. There is also the issue of finding a remediation contractor that is skilled and verifying that the work is done properly.

### The real estate agent's fears

The Realtor does not want a house purchase to fall through. They are deeply concerned and do not want problems with the house that lead to unhappy, sick people or litigious buyers. They need a solution to the

problem that keeps everything on track and is a fair solution both long and short term for all parties. Real estate is a referral business that requires a long list of happy clients for long-term success.

### Getting past the fears

There is a very real need to have a way of getting past the mold fears of all the parties to a real estate transaction. Creating that system addressing the fears is not only a business need, it is an act of kindness. There is no part of the real estate process that could be considered pleasant or entertainment. The fears are truly disruptive, stressful and painful for all parties.

Following these critical steps will help you get beyond the mold fears.

- Hire a trained mold assessor who is not a remediator to use a fair and accurate protocol of best practices for testing. You want to know the true nature and extent if there is really a problem.

- Assure that the assessor follows the standards in testing and interpretation that are consistent with those practices and health concerns.

- Require an assessment report that includes the cause of the mold conditions and steps forward to avoid return of the problem. Many testers only provide the raw lab reports and do not provide a plan or explanation.

- Hire a professional willing to talk to the parties and explain the conditions and required solutions if they arise

- Identify qualified mold remediation providers responsive to the needs of real estate transactions.

- At the completion of work, have a Post Remediation Verification (PRV) test conducted to show that the remediation was successful.

Let's face it, schools, hospitals, food processors and other facilities have been shut down or put out of business because of mold. For health and economic reasons, an unbiased and complete approach of identifying and then solving mold problems is critical to getting past the stress and health problems surrounding mold and every other environmental problem for that matter.

### The bottom line

The bottom line is accurately identifying the presence or absence of mold problems. If mold problems exist, the goal evolves to resolving issues for health and safety properly and fairly in the least stressful and most economical manner.

For additional links, resources and information about navigating mold in real estate, go to: [Enviroinspect.info/RealEstate](http://Enviroinspect.info/RealEstate).

*Dan Howard is the owner of Enviroinspect. For environmental consultation, call 724-443-6653. Email questions to [DanielJHowardJr@gmail.com](mailto:DanielJHowardJr@gmail.com), and follow him on Facebook or via Twitter @DanHoward251.*