

# Is mould the new asbestos?

**S**o, is mould the new asbestos? No, in the sense that it's been causing humans problems since we came down out of the trees and started walking on two legs (and got Athlete's Foot between our hominid toes!).

And also yes, because across the Atlantic in the US of A it seems to be reaching epidemic proportions and is leaving insurance companies reeling in its wake from remediation claims and settlements now totalling billions of dollars.

Of course, being America, most people affected with a mould problem instinctively look around to see who they can sue, frequently to great effect. Last June a jury awarded a \$32 million payout to the Ballards of Dripping Springs in Texas after finding that Farmers Insurance failed to repair water leaks that could have prevented mould damage to their home and the "ensuing mental anguish".

Although this was a particularly large payout to one family, settlements of a million-plus dollars are not uncommon now and thousands of people are jumping on the bandwagon and suing home builders, landlords and insurers for damage to their property and claimed damage to their health.

## Erin Brockovich

Anti-pollution crusader Erin Brockovich of Julia Roberts film fame is among them. She claims that toxic mould in the million dollar home she bought with the proceeds of her famous lawsuit has given her 10-year-old daughter and her husband a variety of respiratory ailments, and herself chronic fatigue, swelling and rashes.

But the current mother of all claims is one for \$12 billion being made by 158 families living in the Henry Phipps Plaza federal housing project, which is said to have

Toxic mould is the latest hygiene scare to sweep the States. Classrooms and campuses are being closed down, people have even burned down their own homes after remediation failed to rid them of the slimy problem and, of course, lawsuits are proliferating. **Mike Helby** reports.

been taken over by a black, hairy mould that has even caused a number of residents' deaths, so the plaintiffs claim.

Schools, colleges and federal organisations have not been exempt either, getting hit by clean-up costs running into the millions and facing suits from people who claim to have been affected. This, in turn, is putting the pressure on facility managers and service and maintenance contractors, since any organisation is going to look to these staff, be they in-house or contracted in, to spot potential problems,

prevent them and have a comprehensive plan ready to deal with the problem should it get that far.

## "Mould diggers"

All this litigious frenzy has spawned a veritable boom industry of what are known as "mould diggers" – fly-by-night, so-called remediation experts called in by worried householders, businesses and insurance companies to deal with the problem with little know-how and even less expertise. Not to mention mould lawyers, who instead of chasing ambulances now



cruise around looking for fungus busters' vans to follow.

On paper at least then, now would seem to be great time to get into the remediation, fungus-busting business. The average cost of remediation can easily reach \$100,000 for a single job and it's

usually the insurance companies that have to pick up the bill. But this lucrative bubble may now be about to burst.

In most parts of the States insurance covers mould damage if it is the result of burst pipes, flooding, etc, but after thousands of lawsuits,

## Mould – the facts

- Mould or fungi is present everywhere, both indoors and out, and there are more than 100,000 species and counting. It can grow anywhere as long as there is a supply of moisture.
- Moulds play a vital role in the environment by breaking down dead plant matter and other organic substances.
- Moulds are not generally a problem for healthy individuals but can affect vulnerable individuals. Their reproductive spores, which are released into the air, can exacerbate asthma, hay fever and other allergies.
- Moulds also release chemicals known as mycotoxins, often on the surface of their spores, and these can cause problems with vulnerable individuals or if inhaled in large quantities, depending on the mould species.
- *Stachybotrys chartarum* is the mould that is causing all of the excitement in the USA and is generally considered one of the more toxic varieties. It is greenish-black in colour and grows on materials with a high cellulose content that have become chronically wet.
- Not all greenish-black moulds are *Stachybotrys chartarum*, since a great many look like this. It can only be properly identified by experts using microscopic examination.
- *Stachybotrys chartarum* has been linked in the press to everything from runny noses and coughs to chronic fatigue, liver cancer and pulmonary haemorrhaging in infants. A lot of the evidence is anecdotal and links with more serious illnesses and conditions is still largely unproven.
- Other moulds, much more common than *Stachybotrys chartarum*, can also cause problems. These are *Cladosporium*, *Penicillium* and *Aspergillus*.

## News Focus



many insurance companies are now dropping water damage coverage from their policies or raising premiums for this sort of coverage beyond the means of most homeowners. In Texas, which has been particularly hard hit after floods this year, there are plans to limit remediation liability for insurers to just \$5,000.

Not only will this kill the golden

goose that mould remediation had become, since most homeowners will simply not be able to afford the costs, it could also stunt property sales and reduce the rate of new construction. Which may have a knock-on effect for the cleaning industry.

Now common sense and historical evidence says that mould is not a new problem. It's even

mentioned in the Old Testament, with specific instructions on how to deal with it. What is new is a gradual realisation of the health problems that some types of it can cause. So what are the implications of toxic mould for the UK?

### When America sneezes

There's a saying that when America sneezes, sooner or later we're going to catch that cold. The infestation of US burger joints in our high streets is just one example. Another is the proliferation of "Where there's blame, there's a claim" law firms. (Perhaps that should read: "Where there's someone to blame, there's a claim".)

I think if I ran a contract cleaning or facilities management business I might be having a quiet word with my insurers and lawyers about now to make sure I was covered for any mould liability, just in case any clients try to pass the buck down the line in the event of any problems. If I was in the disaster restoration and remediation business, I certainly would.

### Historical mould

In Leviticus, the third book of the Old Testament, the following advice is given for treating a mould-infested house: "It must be torn down – its stones, timbers and all the plaster – and taken out of the town to an unclean place." Effective, if a little extreme. The local Rabbi did the inspections and acted as the public health officer.

In more recent times ergot, a mould-induced food poisoning which affected cereals, particularly rye, was rife in medieval times. Those who survived it were often chronically ill and prone to gangrene. The toxic, long-acting alkaloids it produces also cause hallucinations and mental seizures and it is thought to be the reason for many people being accused of witchcraft or possession.

To be fair to mould, though, without it we would not have fermented drinks, Stilton and other blue cheeses or antibiotics.