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Wearing a hazardous materials suit, mold cleanup specialist Mac McConnell points out furniture and personal items that residents left behind when they fled this contaminated house in Philomath, Ore. (Photo by Sol Neelman)

## Mold Triggers Increasing Number of Health, Financial Claims

By ANDY DWORKIN

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Ernie Kent lost his home, health and peace to an intruder smaller than dust and as old as dirt.

Just before Christmas 2000, a building inspector told the University of Oregon basketball coach that the face of his new \$400,000 home harbored massive growths of mold -- including some kinds that can make poisons. Mold, the man said, could explain the sicknesses plaguing the Kent family: the coughing, headaches, nosebleeds, allergies, rashes, dizziness, joint pain and fatigue.

The Kent home is a house of mold, he said: Get out.

"That was two days before Christmas," Kent said. "My boys came back from the state basketball tournament. And they stripped down in the garage, showered in the garage, changed in the garage, and we left. They haven't been in the house since."

Since then, Kent has been on an 18-hour-a-day journey through the crazy, confusing, contemporary nation of mold. He is one of more than 10,000 Americans who say a fungal invasion has damaged their homes or offices -- and often their health.

Mold is a modern mess, a side effect of evolving construction practices that can make buildings unlivable.

Breathing mold spores indoors and out subjects thousands of Americans to mold allergies, and sometimes asthma. Now, more and more Americans are claiming a subset of molds that can make toxins is causing grave illnesses such as hepatitis, cancer and brain damage. Some call toxic mold the new AIDS.

These toxic tales spread despite a near lack of scientific evidence that living with indoor mold growths causes serious illnesses besides respiratory problems. Public health officials try to prevent panic with a simple message: Most indoor molds aren't highly dangerous, but can damage buildings and cause allergies. If you find mold, kill it.

The most serious mold crisis may be financial, not medical. Cleaning moldy buildings can cost many thousands of dollars. But most insurance policies don't cover mold damage. And no state or federal laws regulate indoor mold safety. So many mold victims end up in court, fueling a cottage legal industry that has put multimillion-dollar lawsuits on dockets nationwide.

"The way it's set up right now, people have no other choice than to seek some help by going to see a lawyer," said Eugene, Ore., dentist Mark O'Hara, who recently settled a \$3.5 million suit against companies that remodeled his house. O'Hara claimed the work caused mold growths that made his family so sick that he let his local fire district torch the home in a February training exercise.

Mold is ancient, everywhere and vital for life on Earth. It breaks down dead plant matter. Without mold, we would live amid building-deep piles of dead trees instead of fields of rich soil.

"In fact, we'll all be mold food someday," said David Straus, a microbiologist at Texas Tech University Health Sciences Center. "That's the way the Earth has to work."

The way molds reproduce makes them impossible to escape. The fungi spew microscopic spores that blow indoors and out, looking for dead, damp organic matter on which to grow.

"All that has to happen is for them to fall on food and water," Straus said. "And essentially all our buildings are food."

While moldy houses are an ancient problem -- Leviticus lists rules for their cleanup -- modern building methods have made matters much worse.

Since the late '70s energy crisis, architects have designed more airtight buildings, to hold in heat or air conditioning and increase energy efficiency. But when "tight" buildings have water leaks and poor ventilation, they trap high humidity and become hothouses for passing mold spores. The Environmental Protection Agency estimates that a third to a half of all U.S. buildings have areas damp enough to grow mold.

At the same time, builders increasingly use paperlike, fragmented materials that molds love to eat, such as sheetrock, drywall and cellulose insulation.

Those moldering buildings can mean lives of sneezing, coughing and itching for the estimated quarter of Americans susceptible to allergies. And the more time someone spends in a moldy environment, the more likely the person will develop a mold allergy, said Dr. Mark O'Hollaren, a Portland, Ore., allergist who has studied mold.

In highly sensitive people, O'Hollaren added, molds can cause more severe problems, such as "allergic fungal sinusitis, where you can get fungus balls that grow in people's sinuses."

And molds can cause severe asthma, a disease increasing

nationwide.

Mold asthma nearly killed first-grade teacher Margaret "Peg" Larson of Knappa, Ore. Three times in the past 15 years, mold has made it so hard for her to breathe that doctors had to hook her to a respirator to keep her alive.

"The first time, they didn't know if I was going to make it," she said. "My lungs were shutting down fast."

Larson has suffered breathing problems since she was a Minnesota farm girl, suffering through chores in buildings full of hay, a favorite mold food. "I would try to run in the chicken house and gather the eggs while holding my breath and run back out," she said. "It was very difficult."

It took more than 20 years for doctors to discover that mold triggered her asthma, and decades more to find inhaled drugs that control the attacks. Finally, Larson has won a near-normal life and only hurries to a doctor once or twice a winter.

"I'm a different person. I can hike two or three miles. I can swim. I can mow my own lawn. I have a half-acre garden," she said. "We've been able to manage it so I can be a regular person. And it's taken away the fear element, which I think is the major thing."

Fear of toxic molds -- especially fear of a black mold called *stachybotrys* -- is growing into one of the biggest popular health concerns in America.

Toxic molds are species that, under certain circumstances, make poisons to fight off other molds or bacteria that are competing for the same living space. Doctors have known about some of these toxins for decades. One of them is penicillin, which has saved millions of lives by killing bacteria that sicken people.

But doctors know relatively little about harmful mold toxins, which have been studied mostly in animals and people who ate moldy grain. Very few good studies have examined whether, and how, people can get sick by breathing spores from indoor molds. That's because the government and industry seldom fund indoor mold research. And scientists see no significant funding increase on the horizon.

That void of evidence is filling with anecdotes from people who have potentially poisonous molds in their houses and who suffer diseases ranging from the mundane to the morbid. Many blame the mold and flee home, taking nothing but refugee tales.

Such extreme stories make many doctors skeptical. Molds can infect the organs of people with weak immune systems, such as AIDS or transplant patients. But there are few published records of molds poisoning people who share space with them.

But as growing numbers of patients nationwide report similar symptoms, more doctors suspect something sickly is afoot.

"I think the question is not so much 'Can the toxins cause illness?'

but whether there's enough exposure indoors," said Harriet Ammann, Washington's senior state toxicologist. "And I think the answer is, 'In some cases, yes. In other cases, no.'"

Nevada doctor James Craner, who said he has examined more than 1,000 patients exposed to indoor molds, said the nation is "seeing a disease emerging."

"This is the syndrome," he said. "Runny nose; nasal congestion; sore throat; raspy voice; cough; burning, itchy eyes; chest tightness; extreme fatigue; difficulty with short-term memory; difficulty with moodiness and sometimes rash."

Craner dismisses claims of potentially fatal problems such as brain damage and cancer, though.

"That's not reasonable," he said. "They're not dying. That's the point. If they were dying, this problem would have been" studied extensively by now, with hefty government funding.

Although the government isn't funding much research, some legislators are trying to create the nation's first indoor mold safety limits. In California, state Sen. Deborah Ortiz wrote a pending bill that would require disclosure of mold during property sales or rentals and set health limits for mold.

Setting limits is nearly impossible, however, since the same mold growth can severely harm a sensitive person while not affecting someone else standing inches away. Ortiz said even general guidelines would help, however, by giving home buyers, sellers and insurers a set of legal rules to play by.

Right now, dealing with mold is a litigious business -- an increasingly lucrative one.

Most insurance policies don't cover mold damage. Insurers say stopping mold is an owner's maintenance task, like dusting. But in Texas, where policies cover some mold damage, claims are skyrocketing. Farmers Insurance paid \$85 million in mold claims through June, spokesman Bill Miller said, five times the 2000 rate. The sudden rise spurred Farmers to apply to have mold coverage excluded from its Texas policies.

"There is a concern by the industry and others that this could become another asbestos issue," which has cost insurers nearly \$22 billion to date, said Loretta Worters, a spokeswoman for the Insurance Information Institute.

Coach Kent has filed a \$5 million-plus suit to recoup money spent on repairs, moving expenses, rent, medical bills and other costs.

"You end up in a vicious circle where you're paying out more and more money, and getting stress, and nobody has any answers," Kent said. "It can be a very scary process."

But Kent's biggest fear is whether months of living with potentially toxic molds has harmed his children forever.

"The key question is the long-term prospects, and nobody really knows," he said. "There's no protocol for this, for doctors, for mold abatement experts, for insurance companies. ..."

"It has been one of the most devastating things I've been through."

#### A MOLD PRIMER

Q: Where does mold grow indoors?

A: It grows on materials such as carpet, paper, drywall and some fabrics. Mold needs moisture, so it favors areas with heavy water use or water leaks. Hot spots include basements, carpeted bathrooms and kitchens and places where warm, moist air condenses, such as the inside of exterior walls.

Q: Do I have mold?

A: All homes have some mold spores, but properly built and maintained homes should not have mold growths. If you see growths -- sometimes gray or black blotches near baseboards -- or frequently smell mold, you probably have a problem. Some stores sell kits to test for growths hidden in walls, floors and ceilings. More thorough professional tests cost hundreds of dollars.

Q: Should I worry about mold?

A: Yes, but don't panic. Mold damages the materials it feeds on and can cause allergies, asthma and -- in rare cases -- more serious illness. Kill indoor mold growths.

Q: How can I kill mold?

A: First, find and fix the moisture problem supporting the growth, or the mold will return. Stop any water leaks, and keep your home's humidity below 60 percent.

Clean small growths with a bleach solution. Large growths might require expensive professional cleaning. Wear goggles, gloves and a respirator for safety when you clean mold.

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