

Mold Prevention After Water Damage

As you might have guessed by now, mold is of primary concern in any water damage situation. Mold is smelly, can permanently stain, and can rot wood over a long period. Recent findings have concluded that mold can also be dangerous to humans and other animal life, and in extreme cases has caused death.

Mold and its possible bad affects have become the latest insurance repair and claim buzzwords. Most of the last three to five years have seen the major insurance homeowner carriers and their insured's falling all over themselves in order to prevent large mold claims. The insured's have become savvy enough to ask the right questions and sometimes make the insurance company do **too** much in an ineffective effort to prevent a large mold claim. All of this has slowed claim settlements, lengthened time out of the home for insured's, and usually has caused unnecessary repairs by the repair contractor. Most of this is preventable with a small amount of common sense and preparedness on the homeowner's part.

Mold prevention is simply "mitigation of the damage" in a quick and responsive manner. This can begin with the homeowner discovering the water damage and quickly determining the cause and repairing the problem or simply turning off the water to the home if no problem is obvious. At this point, many people will first attempt to get the plumbing or leak problem resolved when the appropriate thing to do is to "mitigate" the loss by beginning the drying process.

Mitigating the loss is an insurance term common to your policy that says you are responsible to do everything in your power to lessen the loss. This includes calling a drying company, whether referred by your insurer or not. Most of the time, a quick call to the emergency number listed on your policy will get you referrals of companies in your area that are familiar with your company and their normal operating procedures. If this is not available, a scan of the Yellow Pages under "water damage restoration" will net many ads and companies in your area.

Once you have contacted a drying company and schedule a visit from them, it is time to do what you can do to alleviate the possibility of mold occurrence in your home. Although you always have some mold in your home, there are some molds that are known to have caused respiratory problems and these are more likely with slow drying wet areas.

First, if the carpet is soaked, simply try to pick up all personal items from the floor that would add to your loss by being wet and not dried immediately such as shoes, leather products, paper products, linens, etc. If they are wet, spread them out in the garage or some other dry area. Even outside is okay for the moment. The drying company will aid you with any wet items when they arrive and it may only be to tell you whether they are salvageable or not. **Do not throw anything away!**

Secondly, try to either move furniture out of the wet area or at least lift it up and put something such as a block of wood or something else under the legs that will keep it out of the water until the drying company arrives. Quick work on this will prevent many added expenses and costs later, not to mention the mold prevention.

If, after all of this work, the dryer has not arrived, please make sure that some sort of air movement is going on, such as central air conditioning or heating or, if the season does not permit either of these, simply turn the central fan to the On position and the air will move throughout the home. This will aid the mold prevention process by changing out the air gradually. Stagnant air can support the growth of mold more readily.

One other thing to mention is to leave someone in charge of your home if you are away for more than 2-3 days. This way, if any water damage occurs, you will be notified quickly and can begin the process from wherever you are at the moment.

Try these links for more information:

<http://www.epa.gov/iaq/molds/moldguide.html>

<http://www.dhs.ca.gov/deodc/ehib/EHIB2/topics/Moldhome%20Eng.html>

<http://www.google.com/search?hl=en&lr=&ie=UTF-8&oe=UTF-8&q=water+damage+mitigation>

http://www.allabouthome.com/tips/emergency_tips.html