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U.S. bill offers homeowners financial hope against mold

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The Arizona Republic

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A bad mold infestation can cost tens to hundreds of thousands of dollars to fix and can turn a home into a den of wheezing, coughing or worse.

However, homeowners insurance companies in Arizona exclude mold from coverage. As a result, some Valley homeowners say they have had to abandon houses and belongings they believe were making their families sick.

Some of those families are hopeful a bill to be introduced in Congress early next year could help others in similar situations.

Sponsored by Rep. John Conyers, D-Mich., the "Melina Bill" would create a national insurance program to protect homeowners against major losses as a result of mold. The program would be similar to the national flood-insurance program already in place. It also would mandate mold inspections in public housing and certification for mold inspectors.

Mold experts say it could help protect Americans from a threat to their health and homes.

"The individual homeowners in the United States are facing terrible risks in their financial situations because of the lack of being able to get mold insurance," said Chester Leathers, an environmental consultant and professor emeritus of microbiology at Arizona State University.

Excluded in policies

Arizona is among 39 states that allow insurers to exclude mold from homeowners policies. Policies vary in the remaining states.

Payments from a covered incident such as a burst pipe may be used to treat mold. But generally, mold is considered "a maintenance issue, and therefore that's not the responsibility of the insurance companies to handle that particular event," said Ron Williams, executive director of the Arizona Insurance Information Association.

Conyers first introduced the U.S. Toxic Mold Safety and Protection Act in 2005 after a staff member's daughter suffered serious lung damage as a result of indoor mold. The bill failed, but Conyers will reintroduce it in January with modifications, his communications director, Karen Morgan, wrote in an e-mail.

It's unclear exactly what the new version will look like.

Mold tied to ailments

Up to 20 percent of the population is allergic to one or more molds, Leathers said. Studies have found extensive evidence linking mold exposure to breathing problems, congestion, irritated eyes and skin irritation.

Arizona's dry climate is no safeguard. Plumbing problems, leaky roofs and humidifiers all can cause indoor mold growth.

Some Valley residents believe mold made them seriously ill.

Luz Fuenzalida's puppy chewed through a pipe in her Phoenix home in November 2001. The next day, she said, she and her two sons, ages 11 and 13, began suffering headaches and nausea. An environmental consultant later found mold as a result of the leak.

The family moved out two weeks later. In 2003, a pediatrician wrote Fuenzalida, saying both boys tested positive for high levels of *Aspergillus flavus*, a type of mold that can colonize in the lungs. It also produces aflatoxin, a carcinogenic toxin. Lab results from 2004 showed Fuenzalida also had abnormally high levels of aflatoxins in her body.

Fuenzalida's home still sits empty. Once she made a link between her family's health and mold, she never went back. Her insurance company will not cover her losses, she said, and she could lose the house.

"I never in my life thought (mold) could do what it has done," she said.

Scientists, however, say they can't prove a link between mold exposure and serious health problems. The U.S. Centers for Disease Control and Prevention says that although indoor mold is a health concern, there is no solid evidence that it causes symptoms such as lethargy and memory problems.

As it is now, there are few options for Valley residents with mold problems they can't afford to fix.

Mary Buchberger, 59, abandoned her possessions and sold her mold-infested Phoenix home after she and her adult son became sick.

In January 2006, Don Herrington, epidemiology bureau chief at the state Department of Health Services, responded to her written complaint with a letter saying that, although he was sorry for the family's struggles, there was nothing the agency could do.

"In Arizona, there are no regulations pertaining to mold, hence, the government agencies within Arizona have no authority to intervene in mold issues," he wrote. "It seems that the most likely way to pursue your desire to help yourselves and others who are faced with a similar concern is through the legislative approach."

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Posted Nov-30
6:46 AM

It probably should be a federal problem precisely because the states are not confronting the issue. People with weakened immune systems are also at risk when it comes to mold. It's important; for once can we not put health and safety and the public interest above an insurance company's bottom line?

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Posted Nov-30
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As a nonprofit foundation with official ties to the office of the Chairman of the US House Judiciary Committee (the Honorable John Conyers) we offer the following comments on both this coverage and it's implications.

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Posted Nov-30
8:11 AM

That a Federal aid bill to assist those abandoned by insurance carriers over mold issues has been deemed necessary by our senior lawmakers is a testament to the failure of that industry to serve the greater good. Despite proposed legislation, a front page expose in the Wall Street Journal of evidence of apparent medical and legal fraud surrounding the issue, and relentless press coverage from the local level on up, "Toxic Mold" growing in our cheaply made houses continues to devastate the health and lives of hundreds of thousands in this country, while the insurance industry racks up record profits denying the issue.

Readers need to be aware that the issue of mold and human health is highly politicized owing to the enormous liabilities for broad stakeholders. However, the overwhelming amount of peer-reviewed scientific research making associations of inhalent exposure to mold and illness is now undeniable. As with the subjects of Tobacco, Asbestos, and recently, Global Warming, claimants denying adverse health effects from mold exposures need to have both their credibility and professional associations scrutinized.

Isn't there some way to clean it un after it starts. bleach and

Our organization has been in direct and repeated contact regarding this overall issue within this state with the governor of Arizona, Janet Napolitano, since her first term. I have personally shaken the hand of your Governor during her last campaign while she stated that "Mold is a big problem in this state, please contact my staff". However, we have yet to receive a response from that office indicating any commitment to moving the issue forward to safeguard the interests of the people of the state of Arizona. Calls and emails to the Governor's Legislative Assistant for Health, Bailey Brown, have now gone unanswered for almost a year.

Bob3158
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Posted Nov-30
8:13 AM

There is now a broad advocate movement committed to moving this public health crisis into greater awareness and resolution to protect the people, and children, of this country. Concerned readers should contact their legislators and demand to know what actions are being taken to insure the health and well-being of their constituencies from the dangers that mold presents.

Sufferers like Luz Fuenzalida and the parents of the dead children in the recently reported Overlook at Pantano apartment case in Tucson -- along with thousands across the country -- continue to cry out for help from our elected leaders and public health professionals. Sadly, those leaders continue to show a lack of political will in addressing this issue.

Sincerely,

Jonathan Lee Wright
 Executive Director
 Fungal Disease Resource Center, Inc
<http://www.fdrinc.org>

Readers must be tired of stories about war and torture. The Republic is doing mold this morning, while the Star in Tucson is doing dust. **CSCHNACK**
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rate comment:

Posted Nov-30
5:49 PM

I didn't have mold but knew some people who did. I'm convinced that mold can be toxic and that it's beyond "mere allergies." Recently, former U.S. Surgeon Generals admitted they'd been required by our govt to suppress health related information. I suspect that well funded and well connected corporate interests have had a huge part in suppression of info about mold's health effects, whether or not the Surgeon General was referring to mold. He didn't

say. When normally sane, rational and smart people suddenly are sick and have mold it's sad to see them called nut jobs while a bad builder goes on building leaky houses. This bill should not have been needed but because people can be ripped off and harmed by those who cause mold or refuse to pay for it when obligated to do so, it became necessary. I'm not in favor of more govt but obviously self regulation of Corporate America isn't working one bit.

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