By now most Texans know their homeowner's insurance is going up, by how much and when. The why is also well known: Most have heard horror stories of how some residents have been driven from their homes by something as common and ordinary as mold. And many are wondering how that can happen.

Not all molds are created equal. While some molds can be a serious health threat, others – like the ones responsible for creating cheese and penicillin – are beneficial.

All mold are fungi. Molds produce microscopic cells called 'spores,' which spread easily through the air. Mold spores are present everywhere – in indoor as well as outdoor air.

However, something like 10 percent of the population develop severe allergies to mold. These allergies produce flu-like symptoms, including breathing problems, nasal and sinus congestion, watery eyes, coughing and sore throat, and skin irritations.

Some of these allergies can trigger asthma attacks. Children, the elderly, pregnant women, people with existing respiratory sensitivities and those whose immune systems are impaired are at higher risk for adverse health effects from mold.

And not all reactions to mold are the same either. Some people are affected when exposed to very little mold, while others may show no adverse health symptoms when exposed to mold. Exposure to high mold spore levels can cause development of an allergy to mold. People can react to mold whether it is living or dead. Even when mold has dried out and has stopped growing, the toxins can still be harmful.

The most common problem-causing mold is called "black mold," or Stachybotrys atra (S. chartarum). This black mold, which grows on wet cellulose-containing materials, contains a toxic substance (endotoxin) that can cause serious illness and death in children, especially infants, and some adults. Because of this and other health potential health problems caused by mold, it is not safe to live in houses with high mold levels.
Most people can’t afford to pack up and move because of mold. So how do they protect their families’ health and their homes? To eliminate mold in the home, homeowners must understand what mold needs to grow and survive. Mold needs a food source, moisture, mild to warm temperatures, and mold spores to grow.

Food sources for mold include anything organic, such as dust, books, paper and paper products, animal dander, soap scum – anything that contains organic materials.

The best way to fight mold is to thoroughly clean the areas where it might grow. Experts who studied mold and mildew in homes found that mold and mildew contamination was significantly reduced in treatment homes where surfaces were routinely cleaned and disinfected. These experts suggested steps for controlling mold growth:

• Control the amount of moisture in the home’s air by maintaining and repairing the plumbing system, air conditioning, roof, etc.
• Clean up potential mold food sources, such dust and soil.
• After cleaning a site where mold has been found, use an appropriate disinfectant to prevent it from growing back.
• Prevent mold from entering the house again by keeping possible sites cleaned and disinfected.

Since people react to mold whether it is living or dead, mold needs to be removed. Small areas of mold – less than a couple of square feet – can be cleaned by the homeowner. Extensive contamination – 30 or more square feet – should be assessed by an experienced health and safety professional and remediated by personnel with training and experience handling environmentally contaminated material.

First things first. Since moisture is necessary for mold to grow, any leaks or constantly moist areas must be repaired. To get rid of the mold for good, it is necessary to solve the moisture or leakage problem. Since there are some mold spores everywhere, and since mold grows on any wet organic surface, the only way to prevent mold growth is to keep things dry. The underlying moisture problem must be identified and fixed!