

# HOLMES MURPHY

## SERVICES FOR FRATERNAL ORGANIZATIONS

**Our team at Holmes Murphy is dedicated to serving fraternal organizations and their members.**

### PREVENTION EDUCATION ADVISORY | MOLD AND MILDEW

During the summer of 2015, The Fraternal Property Management Association (FPMA) property insurance carrier paid nearly \$350,000 in mold-related losses. For many clients, the damages exceeded the \$50,000 mold limit of the policy. The total cost of the damage was closer to \$500,000. The primary cause of many of these claims was a combination of excessive rainfall and a lack of oversight of the property during summer break.

After a storm or heavy rains, house corporations/property managers should swiftly inspect their properties giving special attention to these areas:



- Basements
- Bathrooms
- Crawl Spaces
- Areas Under Windows
- Laundry Rooms
- Low Spots Around the Foundation of the House

### Bottom Line when you have water:

**DRY  
CLEAN  
DISINFECT**



## MOLD AND MILDEW

### *Moisture and Mold Prevention and Control Tips*

- Clean and repair roof gutters regularly.
- Make sure the ground slopes away from the building foundation, so that water does not enter or collect around the foundation.
- Keep air conditioning drip pans clean and the drain lines unobstructed and flowing properly.
- Keep indoor humidity low. If possible, keep indoor humidity below 60 percent relative humidity (ideally between 30 and 50 percent). Relative humidity can be measured with a moisture or humidity meter, a small, inexpensive (\$10-\$50) instrument available at many hardware stores.
- If you see condensation or moisture collecting on windows, walls or pipes ACT QUICKLY to dry the wet surface and reduce the moisture/water source. Condensation can be a sign of high humidity.
- Don't continually run the fan on the AC unit; let it cycle on and off normally.
- Check the property daily during winter breaks and weekly during other break periods.

### *Actions that will help to reduce humidity*

- Vent appliances that produce moisture, such as clothes dryers, stoves, and kerosene heaters to the outside where possible. (Combustion appliances such as stoves and kerosene heaters produce water vapor and will increase the humidity unless vented to the outside.)
- Use air conditioners and/or de-humidifiers when needed.
- Run the bathroom fan or open the window when showering. Use exhaust fans or open windows whenever cooking, running the dishwasher or dishwashing, etc.

### *Actions that will help prevent condensation*

- Reduce the humidity.
- Increase ventilation or air movement by opening doors and/or windows, when practical. Use fans as needed.
- Cover cold surfaces, such as cold water pipes, with insulation.
- Increase air temperature.
- Keep your house clean and eliminate nutrients
- Control the temperature in your home--mold thrives between 77-86 degrees Fahrenheit

