MARINA PARK CONDOMINIUM ASSOCIATION

MOLD & MILDEW POLICY

DECEMBER 14, 2004

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INTRODUCTION

Recent events and trends in California law have resulted in notable cases involving mold and mildew issues. Some of you might have read newspaper stories about Ed McMahon suing his homeowners insurance company for $20 million or Erin Brockovich suing her contractor for $3 million. As the saying goes, "bad facts make for bad law." To prevent the Association and its members from being front page news, the Board has developed this Mold & Mildew Policy. In this policy, we define the responsibility of the owner, resident, and the Association.

WHAT IS MOLD?

Molds are micro-fungi with well-marked mycelia (visible mass of hyphae) and spore mass. The word "mold" describes various groups of fungi. Dry rot fungi flourishes under conditions of bad ventilation and high humidity. An example of mold can usually be found in your shower. With the fan off or the window closed, coupled with the high humidity of a shower, mold can quickly develop on the walls and ceilings.

Mold is found everywhere, indoors and outdoors. Mold spores are commonly found in the air of homes and growing on damp surfaces. Everyone, therefore, may be exposed to some mold on a daily basis without evident harm. Mold spores primarily cause health problems when they enter the air and are inhaled in large numbers. Exposure to mold may also result through skin contact and eating.

WHAT DOES MOLD NEED TO GROW?

Mold must have a carbon source and water to grow. A good source of carbon is wood. What helps mold to immediately grow on wood is the availability of water. The mold process is usually set in motion when the moisture content in wood exceeds 20%. A good source of water, and therefore a problem for homeowners, is plumbing leaks, particularly if the leak is between walls. All the ingredients are present for the development of mold: wood, water, temperature, and lack of ventilation.

IMMEDIATE RESPONSE REQUIRED

All claims of water damage or water leaks should be responded to and handled promptly. A prompt response and an immediate commencement of cleanup and drying is essential for reducing or eliminating further damage, particularly by mold. The sooner the water is removed and the property properly dried out, the less property damage will occur, and any related claim will also be minimized. The Association cannot respond if owners and/or residents do not notify the Association of possible water damage and/or leaks. It is the owner's responsibility to notify the Association and/or take steps to remedy the problem themselves, in a timely manner.

A visual inspection is the most important step in identifying possible mold contamination. The inspection should include any areas damaged by water, e.g., behind cabinets, under carpets,

inside wall cavities, and any area with porous material or soft goods exposed to high humidity (over 60%) or water for a period in excess of 72 hours.

The general rule of thumb is very simple: If you can see mold or smell mold, it needs to be remediated.

TYPICAL EXAMPLES OF POSSIBLE WATER/MOLD DAMAGE

Typical water damage claims may result from the followings circumstances:

(i) Sink Back-Ups. Unfortunately, many first floor units may have experienced a kitchen sink back-up, flooding the kitchen and dining room. The upper floor/units are all connected by a common drain line. When the line is blocked by food waste, the line will generally back up and overflow the kitchen sink within the unit on the 1st floor. Water may flood the kitchen, part of the dining room, and will flow into the hallways.

(ii) Cracked or Missing Caulking. **This is a major item requiring constant attention.** The caulking around the shower stall serves a purpose by keeping the water from running behind the tile or, more importantly, prevents water from running behind the shower stems and down to the floors/units below. Unfortunately, when the caulking fails or is no longer present, all the ingredients for mold development are present: water, wood, lack of ventilation, and temperature.

(iii) Leaky pipes. While items (i) and (ii) above may be prevented, leaky pipes may not be a readily detected. Water lines over time may develop small pinhole leaks. Generally, the water runs down the pipe and into the garage. Investigation usually does not occur until dripping water is noticed in the garage. Sometimes locating the source of water may take weeks.

(iv) Other Types of Leaks. Leaks may result from other components within the unit, including but not limited to the following items:

Toilet overflows
Valve stems leaking
Roof leaks
Dishwashers
Ice maker line leaks
Water softener line leaks
Loft or balcony leaks
Windows
Washing Machine
Waste Disposal

PREVENTION OF MOLD IN DWELLINGS

The key to mold control is moisture control. Solve moisture problems before mold problems occur!

MOLD PREVENTION TIPS

- ✓ Fix leaky plumbing and leaks in the building envelope as soon as possible.
- ✓ Watch for condensation and wet spots.
- ✓ Fix source of moisture problem as soon as possible.
- ✓ Prevent moisture due to condensation by increasing surface temperature or reducing the moisture level in air humidity.
  - ✓ To increase surface temperature, insulate or increase air circulation.
  - ✓ To reduce the moisture level in air, repair leaks, increase ventilation (if outside air is cold and dry), or dehumidify (if outdoor air is warm and humid).
- ✓ Maintain low indoor humidity, below 60% relative humidity.
- ✓ Clean and dry all wet spots within 24-48 hours.
- ✓ Do not allow foundations to stay wet. Provide drainage and slope the ground away from the foundation.

As part of routine maintenance, units should be inspected for evidence of water damage and visible mold. Water damage should be corrected early (within 72 hours) and building surfaces or furnishings dried promptly to prevent mold growth. If any type of visible mold growth is found, the water damage causing it should be corrected and visible mold removed by appropriate methods as described below.

SAFETY TIPS FOR INVESTIGATION/EVALUATION OF MOLD

- ➢ Do not touch mold or moldy items with bare hands.
- ➢ Do not get mold or mold spores in your eyes.
- ➢ Do not breathe in mold or mold spores.
- ➢ Use gloves, eye protection and a N-95 respirator.

REMEDIATION

Remember: **Moisture control is the key to mold control!** Owners, residents, and Association agents should follow the safety tips listed above while investigating and evaluating mold and moisture problems.

If your unit is subject to water damage, you need to be aware of strategies for water damage cleanup and mold prevention. The following table presents strategies to respond to water damage within 24-72 hours. These guidelines are designed to help avoid the need for remediation of mold growth by taking quick action before mold growth starts. If mold growth is found, refer to the section entitled "Correction of Visible Mold."

TABLE I - STRATEGIES FOR CLEAN-UP

Water Damaged Material	Action
Books & Papers	For non-valuable items, discard book and papers. Photocopy valuable/important items, discard originals. Freeze (in frost-free freezer) or freeze dry.
Carpet & Backing	Remove water with water extraction vacuum. Reduce ambient humidity levels with dehumidifier. Accelerate drying process with fans.
Ceiling Tiles	Discard and replace
Cellulose Insulation	Discard and replace
Concrete or Cinder Block Surfaces	Remove water with water extraction vacuum Accelerate drying process with dehumidifiers, fans, and/or heaters
Fiberglass Insulation	Discard and replace
Linoleum, Tile, Vinyl Flooring	Vacuum, damp wipe, or scrub, if necessary, with water and mild detergent. Allow drying. Check to make sure underflooring is dry. Dry underflooring if necessary.
Plastics & Metals	Vacuum, damp wipe, or scrub, if necessary, with water and mild detergent. Allow drying.
Upholstered Furniture	Remove water with water extraction vacuum. Accelerate drying process with dehumidifiers, fans, and/or heaters. Drying may be difficult to complete within 48 hours. If the piece is valuable, you may wish to consult a professional who specializes in furniture.
Wallboard	May be dried in place if there is no obvious swelling and the seams are intact. If not, remove, discard, and replace. Ventilate the wall cavity, if possible.

Water Damaged Material	Action
Window Drapes	Follow laundering or cleaning instructions recommended by the manufacturer.
Wood Surfaces	Remove moisture immediately using dehumidifiers, gentle heat, and fans for drying. Use caution when applying heat to hardwood floors. Treated or finished wood surfaces may be cleaned with mild detergent and clean water and allowed to dry. Wet paneling should be pried away from wall for drying.

Please note that the above table contains general guidelines for damages caused by clean water. These guidelines provide basic information for clean-up methods, and do not address remediation under all conditions.

CORRECTION OF VISIBLE MOLD

Visible mold should be removed by the simplest and easiest method that is proper and safe. Common household molds found around bathtubs or between shower tiles should be removed with a household cleanser. For building components like walls or ceilings showing any type of fungal growth, specific methods for removal are based on the extent of visible contamination and underlying water damage. The following is a set of general guidelines that incorporates the best available knowledge on removing mold contamination on building components.

TABLE II - LEVELS OF MOLD CONTAMINATION

Level of Mold Contamination	Action
Level I: Area of mold is small and isolated. (10 square feet or less)	Area should cleaned by individuals who have received training on proper clean up methods, protection, and potential health hazards. These individuals should be free from asthma, allergy and immune disorders. Gloves, eye protection and an N95 disposable respirator should be worn.
	Contaminated material that cannot be cleaned should be removed and must be placed in a sealed plastic bag before taking it out of the building. This will prevent contamination of other parts of the building.
	The work area and areas used by the remediation workers while exiting the building should be cleaned with a damp cloth or mop. All areas should be left dry and visibly free of mold contamination and debris.

Level of Mold Contamination	Action
	The work area should be unoccupied. Vacating people from spaces adjacent to the work area is not necessary but is recommended in the presence of infants (less than 12 months old), persons recovering from recent surgery, immune suppressed people, or people with chronic inflammatory lung disease (asthma, hypersensitivity pneumonitis, and severe allergies).
Level II: Mid-sized isolated areas (10-30 square feet)	Please refer to the Level I Action recommendations, with the following added precautions:
	Moldy materials should be covered with plastic sheets and taped before any handling or removal. For instance, moldy panel of gypsum wallboard should have plastic sheeting taped over the affected area on the wall before it is cut to remove the contaminated section. Once cut from the wall, that section must be placed inside another layer of plastic and sealed up with tape before it is carried through the building for disposal.
	Following removal of contaminated material, the work area and exit areas should be HEPA vacuumed in addition to cleaning with a damp cloth or mop.
Levels III, IV, V: Large area (more than 30 square feet).	Please refer to the Levels I and II Action recommendations, with the following added precautions:
	A health and safety professional with experience performing microbial investigations should be consulted prior to any cleaning activities to provide oversight for the project.

PLAN THE REMEDIATION BEFORE STARTING WORK

Assess the size of the mold and/or moisture problem and the type of damaged materials before planning the remediation work. The remediation plan should include steps to fix the water or moisture problem or the problem may reoccur. The plan should cover the use of appropriate Personal Protective Equipment (PPE) and must include steps to carefully contain and remove moldy building materials to avoid spreading the mold. A remediation plan may vary greatly depending on

the size and complexity of the job, and may require revision if circumstances change or new facts are discovered.

The remediation manager's highest priority must be to protect the health and safety of the building occupants and remediators. It is also important to communicate with building occupants when mold problems are identified. In some cases, especially those involving large areas of containment, the remediation plan may include temporary relocation of some or all of the building occupants.

QUESTIONS TO CONSIDER BEFORE REMEDIATING

- Are there existing moisture problems in the building?
- Have building materials been wet more than 48 hours?
- Are there hidden sources of water or is the humidity too high?
- Are building occupants reporting musty or moldy odors?
- Are building occupants reporting health problems?
- Are building materials or furnishings visibly damaged?

CLEAN-UP METHODS

A variety of mold clean-up methods are available for remediating damage to building materials and furnishings caused by moisture control problems and mold growth.

TABLE III - METHODS OF CLEAN-UP

Method of Clean-Up	**Action**
Method 1: Wet vacuum	Wet vacuums are vacuum cleaners designed to collect water. They can be used to remove water from floors, carpets, and hard surfaces where water has accumulated. They should not be used to vacuum porous materials, such as gypsum board. The tanks, hoses, and attachments of these vacuums should be thoroughly cleaned and dried after use since mold and mold spores may stick to the surface.
Method 2: Damp Wipe	Whether dead or alive, mold is allergenic, and some molds may be toxic. Mold can generally be removed from nonporous (hard) surfaces by wiping or scrubbing with water, or water and detergent. It is important to dry these surfaces quickly and thoroughly to discourage further mold growth. Porous materials that are wet and have mold growing on them should be discarded, if possible. Don't paint or caulk moldy surfaces; clean and dry surfaces before painting. Paint applied over moldy surfaces is likely to peel and the mold will continue to grow underneath.

Method of Clean-Up	Action
Method 3: HEPA Vacuum	HEPA (High Efficiency Particulate Air) vacuums are recommended for final cleanup of remediation areas after materials have been thoroughly dried and contaminated materials removed. HEPA vacuums are also recommended for cleanup of dust that may have settled on surfaces outside the remediation area.
Method 4: Remove Damaged Materials	Building materials and furnishings that are contaminated with mold growth and are not salvageable should be double bagged using 6-mil polyethylene sheeting. These materials can then usually be discarded as ordinary construction materials in sealed bags before removal from the containment area to minimize the dispersion of mold spores throughout the building. Large items that have heavy mold growth should be covered with polyethylene sheeting and sealed with duct tape before they are removed from the containment area.

SUMMARY OF REMEDIATION

In all situations, the underlying cause of water accumulation must be rectified or fungal growth will occur/recur. Any initial water infiltration should be stopped and cleaned immediately. An immediate response (within 24 to 72 hours) and thorough clean up, drying, and/or removal of water damaged materials will prevent or limit mold growth. If the source of water is elevated humidity, relative humidity should be maintained at levels below 60% to inhibit mold growth. The goal of remediation is to remove or clean contaminated materials in a way that prevents the emission of fungi and dust contaminated with fungi from leaving a work area and entering an occupied or non-abatement area, while protecting the health of workers performing the abatement.

AREAS OF RESPONSIBILITY

Please refer to the specific building/unit components for determining responsibility for remediation procedures.

Building Component	Action/Responsible Party
Kitchen Sink Vanity Sink Toilet	The Association will clean up the immediate mess and will hire the plumbing contractor to clear the line. If the line is clogged from within the unit, the unit owner will be billed for the cost of the plumber and the expense to clean up the unit. If the pipe is clogged in the garage (common area pipe) then Association will pay the expense of the plumber and the initial clean up cost, and replace the carpet pad, if it has a high enough moisture content.

Building Component	Action/Responsible Party
	Under no circumstances will the Association pay to have the carpet replaced, cleaned, or repaired. If any mold or mildew develops, it will be the responsibility of the unit owner to make the necessary repairs.
Roof Leaks	The Association will fix the leak and clean up the immediate water damage.
Pipe and/or Plumbing Leaks	Pipes and utilities located within an Owner's Unit are the maintenance responsibility of the Unit Owner. Pipes located in the common area are the responsibility of the Association. In either case, the appropriate party will repair the pipe. Again, if any mold and mildew develops within a Unit as a result of a leaky pipe, it will be the responsibility of the Unit owner to make the necessary repairs.
Leak from One Unit to Another	The Association will get involved, only to the point where the structure is no longer compromised. It is up to the homeowners to work out repair expenses.

INSURANCE

The master insurance carrier for the Association no longer covers mold and mildew damage. Any mold and mildew damage to a unit will be the responsibility of the unit owner to rectify. The Board of Directors highly recommends that each and every unit owner carry, at a minimum, a standard condominium policy. In this ever-changing insurance market, the Board of Directors also recommends that unit owners add coverage for mold and mildew damage to your unit and any unit that is damaged as a result of something from your unit.

PROACTIVE

No matter who or what is at fault for water leak damage, the Association will be proactive on preventing and cleaning up leaks: (1) The Association will attempt to contact owners/residents ASAP; and (2) Work to mitigate damage will begin immediately. This may or may not result in a charge back to the homeowner.

Owners/residents should report leaks and water damage ASAP, and have someone on-site to check their unit from time to time in the event their unit is unoccupied for an extend length of time.

SUMMARY OF RESPONSIBILITIES

OWNER

(1) Read and understand this policy.
(2) Obtain your own insurance policy to cover the interior of your unit for damage due to water intrusion, mold & mildew.

(3) Inspect plumbing several times per year to ensure that all plumbing devices in their unit function properly. This includes water lines to appliances such as dishwashers, ice makers, and toilet tanks. Have all repairs completed by a professional, licensed contractor.

(4) Inspect all caulking around sinks and properly repair if necessary.

(5) Notify the Association/property manager (or patrol if after hours) immediately on discovery of any water leak.

(6) If unit is vacant for an extended period, make sure all plumbing devices are turned off and that a neighbor is able to periodically check on the property.

(7) Prevent back-ups by avoiding use of kitchen sink disposal whenever possible. When disposal is used, make sure it is flushed with adequate water. Original disposals should be upgraded.

(8) If a flood/mold/mildew problem should occur, assist the Association by helping to remove wet/damaged items from the unit as soon as possible. If you cannot be available, quickly identify an agent or representative who will be empowered to make decisions concerning your property.

(9) If a water intrusion or mold/mildew problem should occur, the owner/resident should be prepared to move out of the unit temporarily until the problem has been corrected.

ASSOCIATION

(1) Maintain plumbing and roofing to prevent water intrusion problems.

(2) Respond quickly to any water leak/intrusion problem.

(3) Initiate corrective action to stop water intrusion and removal of water.

(4) Attempt to notify owner/resident as soon as possible.

(5) Initiate dry-out of unit.

(6) Inspect for mold/mildew problems.

(7) Notify the owner of the cause of the water intrusion.

DISCLAIMER

The information provided in this policy shall be considered general and is furnished as a courtesy only. All information is considered commonly available and is believed to be accurate to the extent furnished, however has not been reviewed or edited by recognized experts.

This information is not for decision-making nor intended to be construed as a substitute for obtaining proper expert advice from recognized professionals in their related fields. Detailed information on microbiological organisms, human exposure and health information, remedial activities, etc., should be obtained from the appropriate resources.

The Association shall not be held liable for the accuracy and/or use of any information provided herein.