

# Mold and Homeowners

There are no laws about mold in Michigan homes, but there are building codes, public health codes and other laws that make sure everyone has safe and healthy housing in Michigan. If you are a homeowner having issues with mold, continue reading for suggestions that may help you address your mold problem.

**If you think you have mold, find the mold and see why it is growing.**



## Some common places mold grows:

- Basements.
- Attics and crawl spaces.
- Under sinks.
- House plants and soil.
- Kitchens.
- Window sills and frames.
- Bathrooms.
- On cloth items.

## Common reasons why mold may grow:

- Dampness or moisture caused by leaks from pipes or roof.
- Dampness or moisture caused by flooding.
- Humidity over 60%.
- Overwatered plant soil.

**If you find mold, stop the problem that is causing it and clean up the mold.**

**How to address mold in recently built or repaired homes.**



## If you believe mold in your home is due to contractor negligence, you should:

- Contact the contractor who did the work and ask them to fix the mold problem.
- If the contractor does not fulfill your request, contact the Attorney General's Consumer Protection Division at 877-765-8388 for further assistance or visit their website for [Building and Remodeling Advice for Homeowners](http://BuildingandRemodelingAdviceforHomeowners) (URL: [bit.ly/HomeownerConsumerProtection](http://bit.ly/HomeownerConsumerProtection)).

## Some problems may be covered by your homeowner's insurance.



Homeowner's insurance may cover the *cause* of your mold problem. For example, it may cover broken pipes which lead to leaking water. If so, there is a chance that your insurance company may also cover the repairs due to water damage, which might include mold.

- If you talk to your insurance agent, focus on *why* you have mold. For example, if a pipe broke in your basement, you could say:
  - "I have water damage due to a broken pipe. Will my policy cover the repairs for the damaged walls and floor in my basement?"

## How to address mold if you live in a mobile or HUD home.



### Mobile Home

- Owners of mobile home parks, owners of mobile homes who rent spaces in the parks and renters of mobile homes may have additional rights regarding mold in their homes.
- Visit the License and Regulatory Affairs (LARA) Mobile Homes program webpage (URL: [Michigan.gov/lara/bureau-list/bcc/sections/mobile](https://www.michigan.gov/lara/bureau-list/bcc/sections/mobile)) to file a complaint about mold in your mobile home.

### HUD Home

- If your home is owned by the U.S. Department of Housing and Urban Development (HUD), call the HUD Michigan office at 313-226-7900 to see what resources are available for getting rid of mold in your home.

## Want to know more?

Call the Michigan Department of Health and Human Services at 800-648-6942.

Find more fact sheets about mold at [Michigan.gov/Mold](https://www.michigan.gov/Mold).

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