

# Mold & Home Owners



There are no laws about mold in Michigan, but there are other laws that may help you. This flyer will help you find the best way to solve your mold problem.

## **But I was told there are laws about mold in Michigan...**

There are no laws about mold, but there ARE building codes and public health codes that make sure everyone has safe and healthy housing in Michigan. There are also laws that help protect consumers in Michigan.

On the following pages you will find some suggestions that may help you address your mold problem in your home. These suggestions are based on procedures that are in place to protect your health and safety. This document should NOT be considered legal advice.

## **FIRST, if you can, find the mold and the reason why it is growing.**

- **Try to find the mold and see why the mold is growing.**
  - Do you have a leaky pipe?
  - Are fans not working in your bathroom?
  - Did your home recently flood?
- **Read MDCH's flyer called "All About Mold."**
  - This flyer provides more ideas about where to look for mold and other reasons it may be growing.



mold inside a bathroom cabinet

## Mold in recently built or repaired homes

If you believe the mold in your home is due to contractor negligence, then:

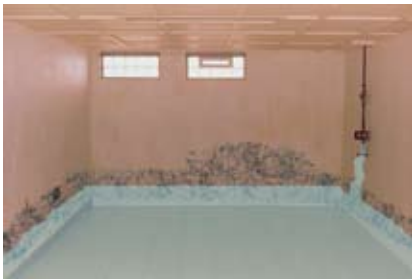
- Contact the contractor who did the work to ask them to fix the mold problem.
- If the contractor does not fulfill your request, contact the Attorney General's Consumer Complaint Hotline at 1-877-765-8388 for further assistance.



## Problems covered by your home owner's insurance

Did your homeowner's insurance cover the repair of your original problem (for example, a broken pipe)? If so, then there is a chance that your insurance company may also cover the repairs due to water damage, which might include mold.

- Some policies do not cover mold specifically, but may cover repairs due to water damage.
  - When you call your 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 my broken pipe. Will my policy cover the repairs for the damaged wall and floor in my basement?"



## None of the above applies to me

If the water damage wasn't the fault of a contractor or an issue covered by your homeowner's insurance, then you are most likely responsible for clean up yourself.

Please read the Michigan Department of Community Health's fact sheets: "All about Mold" and "Steps for Cleaning Mold" for more information.



## **I need help.**

If the mold problem is too big for you to clean up yourself, and you can't afford to hire someone to make the repairs, there may be organizations in your community that can assist you.

Some organizations that may be able to help are:

- Local churches
- Local government – some have special assistance programs
- Charity organizations listed in your local phone book
- Michigan Department of Human Services
- State Emergency Relief (SER) Program:
  - (517) 373-2035
  - [http://www.michigan.gov/dhs/0,1607,7-124-5453\\_5531---,00.html](http://www.michigan.gov/dhs/0,1607,7-124-5453_5531---,00.html)
- US Department of Housing and Urban Development (HUD)
  - Detroit: (313) 226-7900
  - Grand Rapids: (616) 456-2100
  - Flint: (810) 766-5112

## **If you live in a...**

### **• 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.
- Call the Building Division of the Michigan Department of Consumer and Industry Services at (517) 241-9347 for assistance.

### **• HUD House**

- If you own or rent a home that has been purchased or is owned by the US Department of Housing and Urban Development (HUD), call (313) 226-7900 for assistance.

## **Is more information available?**

Yes! Contact the Michigan Department of Community Health at 1-800-648-6942 or visit [www.michigan.gov/mold](http://www.michigan.gov/mold) for these other fact sheets:

- **All About Mold**
- **Steps for Cleaning Mold**
- **Mold and Your Health**
- **Mold and Renter Disputes**
- **All About Mold (for Health Care Providers)**

