What The Mold Training Covers



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Instructor / Course Developer:

Gary Rosen, PhD FLA Lic Building Contractor;
FLA Lic Mold Assessor and Mold Remediator;
FLA Independent Insurance Adjuster.
BS Chemistry UF. PHD Biochemistry UCLA
gary@mold-free.org

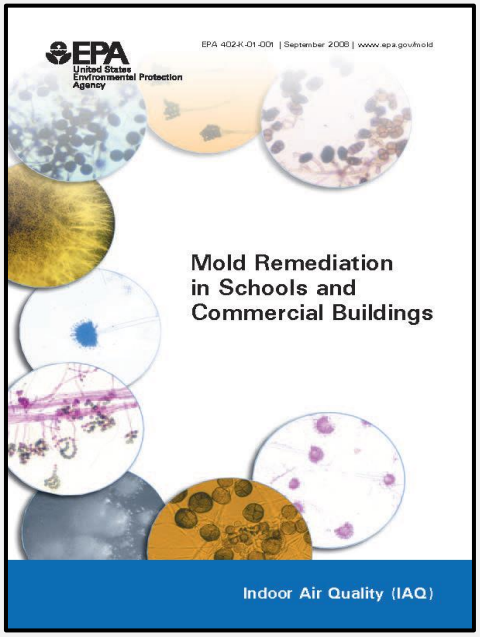
INTRODUCTION
Our Mold Training is Focused on Green, Chemical-Free Restoration



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Why Green, Chemical Free Restoration?

- Today's homeowner wants safe, chemical-free restoration work.
- We focus on EPA Mold Remediation Guidelines that are Green, Chemical/ Biocide free.
- Licensees: Provide clients with the services that they want.
- Not what the IICRC training schools that are fronts for biocide/ chemical companies want you to believe.
- And save money. Increase your profits by going Green.

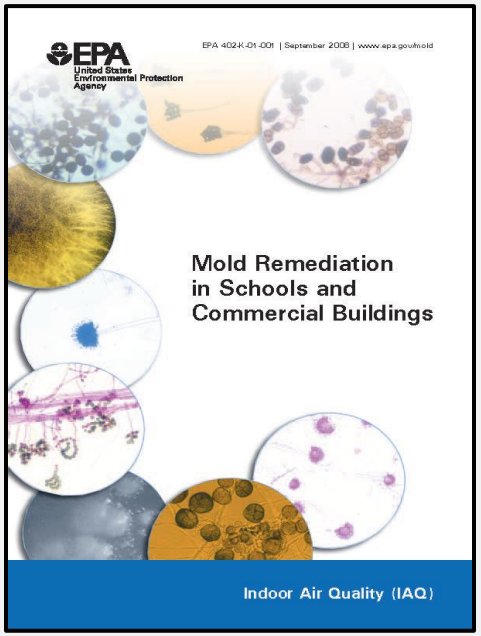


- Why Green, Chemical Free Restoration?
- Compliant with Federal and State Laws.
- Less work, better results, and make more $$.

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Why Follow EPA/Federal Guidelines Instead of IICRC?

- EPA, CDC, FEMA guidance states that mold starts to grow after 48 hours.
- Per Federal Guidelines, after 48 hours do not dry
- Per Federal Guidelines, after 48 hours remediate only.
- Per EPA, CDC, FEMA: Mold grows fast always triggering Insurance coverage.
- Makes it easy (easier) to fight Carrier bogus denials that allege long term, pre-existing damage without any proof or legal (FL Mold Law compliant) Mold Assessment.



- Much more on fighting Carrier bogus claim denials as we go thru the training.

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One Training Covers BOTH Assessment & Remediation

- Mold Assessors need to know remediation in order to write Mold Remediation protocols.
- Mold Remediators need to know Mold Assessment since they will often develop their own protocols/quotes without there being a 3rd party Assessor involved especially for Emergency Service work.



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One Exam. Covers Both Licenses

- **A single exam covers initial Florida license requirements for both Mold Assessor and Mold Remediator.**

- **The state application fee (not included in the course fee) is payable to DBPR.**

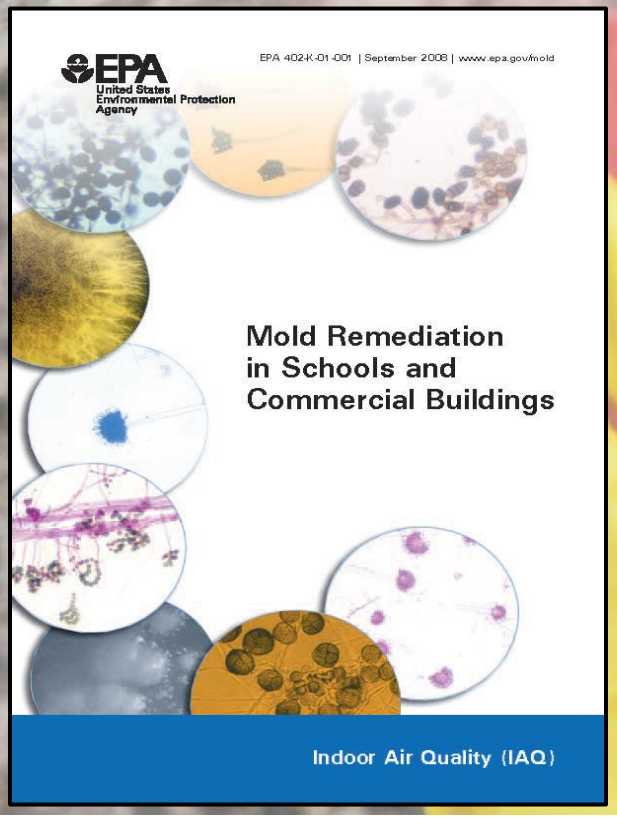
Florida Department of Business & Professional Regulation

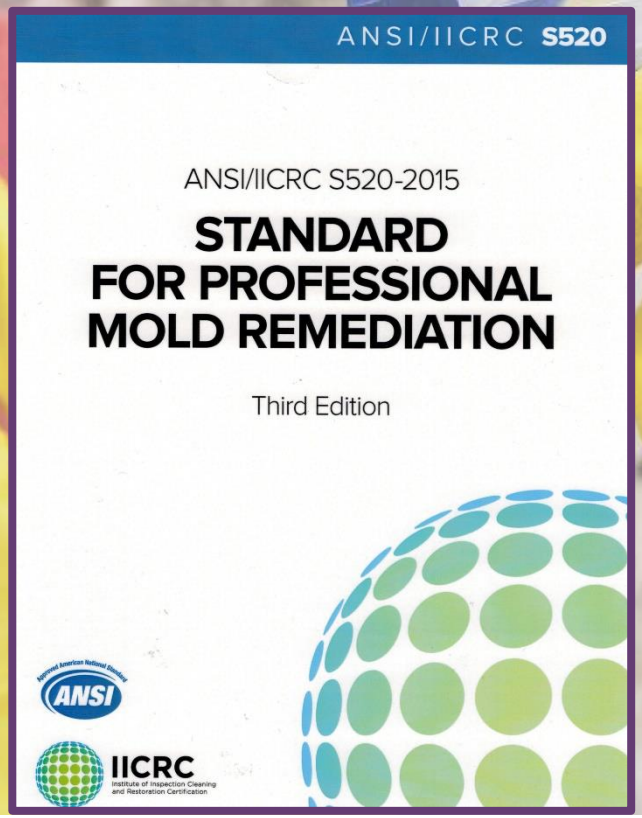
Approved Examination

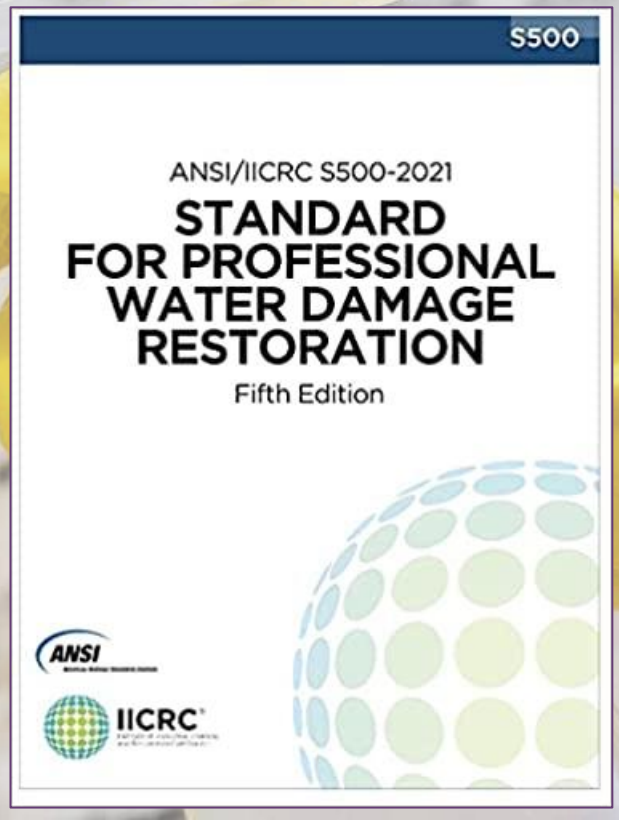
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Standards of Practice. But focus on Federal (EPA) Guidelines.

- We cover the main standards/ approaches to Mold & Water Damage Assessment and Remediation.
  - EPA/OSHA/HUD (Federal Mold Remediation Guidelines).
  - IICRC S520-2015 Mold Remediation Standard (Institute of Inspection, Cleaning and Restoration Certification)
  - IICRC S500-2021 Water Damage Assessment & Restoration (We provide only limited coverage.)







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FLA MOLD LAW



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FLA Mold Law Ch 468.8411: Assessment Definition

(3) **"Mold assessment"** means a process performed by a mold assessor that includes the **physical sampling …**

- A Mold Remediator may not perform their own initial mold **Assessment** as defined above. Cannot do **initial Tests**.
- But can the Mold Remediator perform an initial mold **Inspection** (with no initial testing/physical sampling) to determine the scope of work? YES.
- Or does there first have to be an independent 3rd party Mold Assessment/ Protocol. NO.
- Per FLA Law: There is no requirement for Remediators to have Assessors involved with any aspect of their work.
- But for us Remediators, we prefer to work with Assessors.



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FLA Mold Law Ch 468.8411: Assessment Definition

(3) **"Mold assessment"** means … an initial hypothesis about the **origin**, **identity**, **location**, and **extent** of amplification of mold growth of **greater than 10 square feet.**

A Mold Assessment is defined to include:

- Origin
- Identity
- Location
- Extent
- When Mold Greater than 10 sq ft.

Does not say surface/visible mold.

Cannot determine extent of (hidden) mold without an intrusive inspection.

Intrusive Inspections rarely performed but often should be.

Intrusive Inspections always required for Insurance Work.



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FLA Mold Law Ch 468.8411 Applied To PRV

(3) **"Mold assessment"** … mold growth of greater than **10 square feet**.

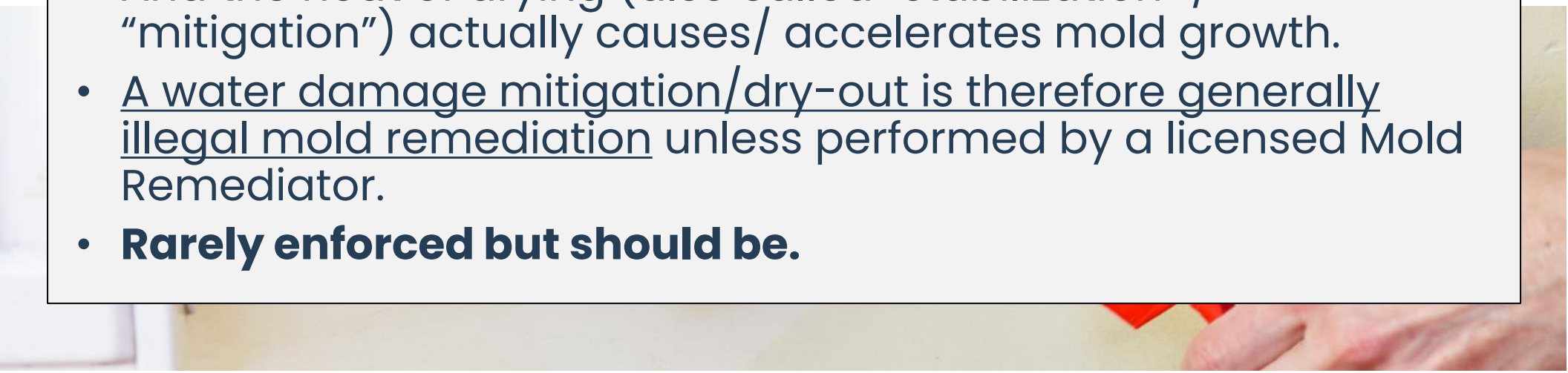
- A Mold Remediator can ALWAYS perform their own Post Remediation Verification (PRV) Testing as there is always < 10 sq ft of mold after remediation and therefore no applicable FLA Mold Law.
- Even if there is a 3rd party Assessor that will perform PRV Testing, Remediators will ALWAYS want to take a few samples of their own to make sure all is well, before … calling for the 3rd party inspection.
- **Caution:** While Remediators can always do their own PRV testing legally per FLA Mold Law without an Assessor license, to protect themselves from liability concerns, Remediators should ALWAYS be licensed and insured as a Mold Assessor if they will perform PRV testing.

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Mold Remediation Includes Preventive Activities

(5) **"Mold remediation"** means the removal, **cleaning, sanitizing**, demolition, or other treatment, including **preventive activities (such as drying)**, of mold or mold-contaminated matter **greater than 10 square feet** …

- Mold remediation as defined by FLA Mold Law encompasses **preventive activities** that include applying sanitizers (biocides), cleaning, and/or drying.
- And there is almost always > 10 square feet of mold after a water loss. Why?
- Because mold starts to grow within 48 hours according to the EPA.
- And the heat of drying (also called "stabilization" / "mitigation") actually causes/ accelerates mold growth.
- A water damage mitigation/dry-out is therefore generally illegal mold remediation unless performed by a licensed Mold Remediator.
- **Rarely enforced but should be.**



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Mold Remediation Includes Removal Activities

(5) **"Mold remediation"** means the **removal**, cleaning, sanitizing, **demolition**, or other treatment, including preventive activities, of mold or mold-contaminated matter greater than 10 square feet …

- Mold remediation as defined by FLA Mold Law encompasses **demolition** and **removal** of materials such as baseboards, cabinets, drilling drying holes.
- What this means is that if a Dry-Out Contractor removes baseboards or drywall when mold is > 10 sq ft, they must also be a licensed Mold Remediator or work with one.
- **Rarely enforced but should be.**



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Remediators Do Not Need Assessors for Post Remediation Verification

- There is nothing in FLA Mold Law that requires a Mold Remediator to ever use a Mold Assessor, either for:
  - Initial Assessment/ Protocol Development or
  - Post Remediation Verification Testing.
- Nevertheless, Mold Assessors can provide a valuable service in helping to identify the location of mold as well as provide assurance after remediation that the mold has been properly and completely remediated.
- **But these valuable Assessment services must be sold to both Homeowners, Realtors and/or Remediators.**

- Our training includes guidance / suggestions as to the best ways for Mold Assessors to make themselves indispensable, to make more $$, and stay out of trouble.

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FOUR TYPES OF MOLD JOBS



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Four Types of Mold Jobs

One can categorize mold work into four main types of jobs:

- Real Estate transactions.
- Insurance (water damage/ mold) claims. These require intrusive / expensive inspections.
- General home/office mold inspections/ remediation.
- Assessing/remediating homes of the highly mold sensitive



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Real Estate Transactions



- For **R.E. transactions**, the mold is often covered up/ hidden and often requires more testing and special techniques than does a general home or office mold job.
- Our firm focuses on remediation, we will not quote remediation for a real estate transaction without both 3rd party testing and mold report.
- With good quality photos.



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Insurance Claims. Require Expensive $2000 Intrusive Inspections to Answer…

For **Insurance Claims,** work has its own set of issues related to identifying:

- The timing of the damage.
- Long term? Or short term?
- Pre-existing or not.
- Cause/origin of the loss?
- Permanent damage or not?
- Can drying restore to pre-loss condition?



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General Home/Office



For **General Home/Office**, these jobs are usually smaller/simpler than other mold jobs … below the insurance deductible.

- The mold is typically limited, and the work straightforward compared to R.E. or Insurance jobs.
- Protocols are often done by the Remediator without Assessor's involvement. The Remediator writes their Quote that includes a simple Statement of Work (Protocol.)
- As discussed, FLA law does not require a remediator to use a 3rd party mold assessor to provide a protocol or to do an initial inspection.
- But our Remediation company uses 3rd party mold assessors on all but the smallest / most simple mold jobs.

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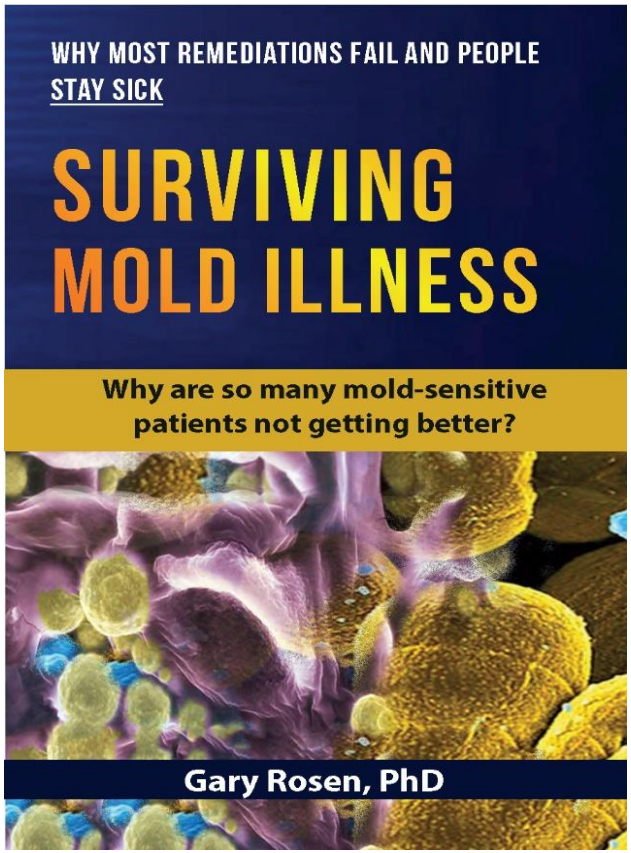
Super Sensitive Occupants

For **Super Sensitive Occupants** , standard air sampling will often miss the cause of irritation. Special assessment techniques are required.

We will only touch on these special assessment techniques in this course.

The most reliable way to determine if there are of elevated levels of mold in a home when a mold sensitive person is involved is asking if they have allergy-like symptoms in the home when they wake up but not when they are outside of the home.

If so, the problem is always in the ducting.



More information can be found on dealing with mold sensitive people on Dr. Rosen's **www.SurvivingMold.org** web site.

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IN OUR EXPERIENCE AS A CONTRACTOR FOR 20 YEARS



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Our Firm: Certified Mold Free Corp (CMF)

- Our firm CMF is a State Licensed Building Contractor (est 2003) that specializes in Mold Remediation/Rebuild.
- When doing rebuild work (work under 489), licensed Building Contractors/ GCs are exempt from FL Mold Law.
- That means we can always legally do our own Initial Assessments followed by remediation/rebuild.
- We rarely do our own initial Assessments for three reasons:
  1. By having an independent 3rd party Mold Assessor define the scope of work, we limit our liability.
  2. We can often quote the remediation work from the Mold Assessor report when there are good photos and then not have to drive from Broward (where we live) to Dade and PBC and that saves us time and $$.
  3. **CMF as a State Licensed Building Contractor can legally pay the referring Mold Assessor to perform PRV.**

- **So we get many referrals for Remediation work in the tr-county area from our Mold Assessor students.**

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IN OUR EXPERIENCE DOING INSURANCE CLAIM WORK



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For Insurance Work. We Recommend Working With a P.A.

- Both my wife Linda and myself are Independent Insurance Adjusters for over 10 years (as well as Lic. Mold Assessors/ Remediators.)
- We do not do insurance adjusting work for Insurance companies; however, we do know something about insurance claims.
- We know to not ever do any Insurance restoration work unless through a public adjuster.
- If your restoration work is not through a P.A. you will not/never get paid due to recent changes in FLA Law.

- **Mold Assessors and Remediators: We recommend that you hook up with a P.A. in order to:**
  - **Get paid for Insurance work without spending <u>any</u> time and effort on collections.**
  - **Get referrals.**
  - **Get referrals … of larger, more profitable insurance jobs.**

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For Insurance Work.
We Recommend Working With a P.A.

- When you work with a P.A. you are part of a team.
- On the team in addition to the P.A. is:
  - The P.A. staff to help follow up with whatever needs follow up.
  - Engineers/Scientist/Experts
  - Attorneys
  - Estimators versed in Xactimate (required to get paid on insurance work.)
- Carriers have a team of Adjusters, Attorneys, Engineers all working to deny claims and to not pay contractors and/or policy holders.

- **To get paid for Insurance work, you need to be part of the P.A. team.**

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Who Pays for the Team? The Assessor Does Not.

Attorneys work on contingency fees but only for successful, experienced P.A.'s.

They will not do so for you as you start out.

The P.A. pays for, out of his pocket:

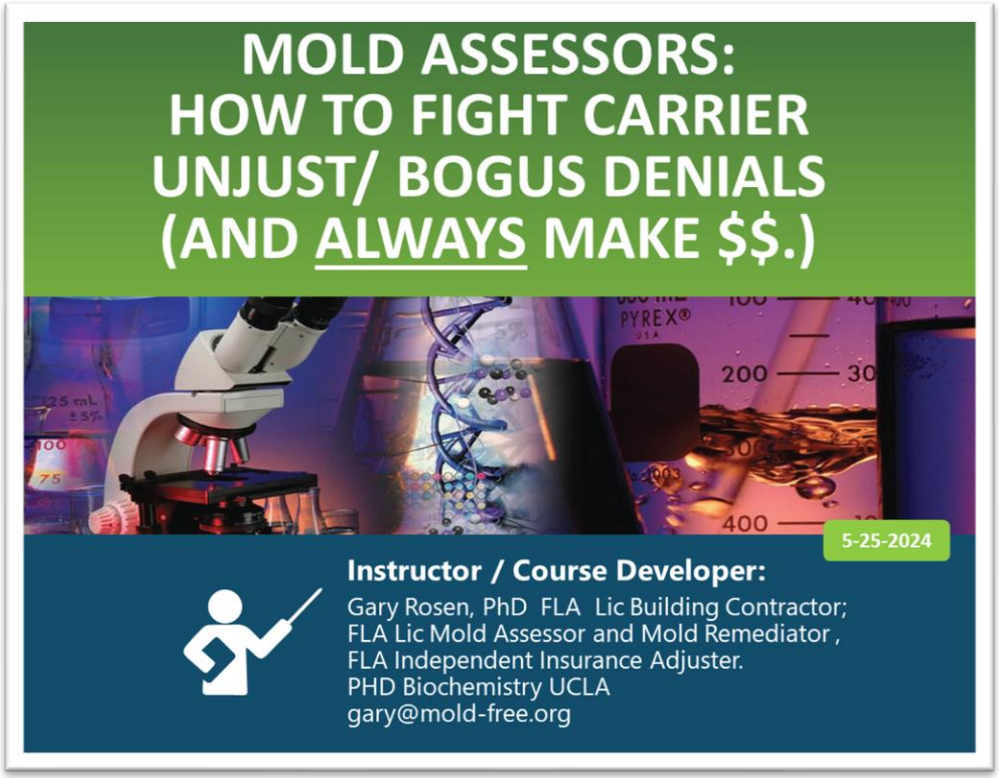
- ✓ The P.A. staff to help follow up with whatever needs follow up.
- ✓ Estimators versed in Xactimate (required to get paid on insurance claims.)
- ✓ Engineers/Scientist/Experts, that are:
  - ALWAYS required to rebut Carrier Engineers that ALWAYS find (I mean make up) reasons to deny claims.
  - ALWAYS used to write up professional mold inspection reports to back up the Mold Assessor's inspection.

- And some P.A.'s will cover the cost of lab fees, so that the Assessor does not come out of pocket.

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For Insurance Work. We Recommend…

- Several P.A.s have taken our training and offer additional advanced FREE training for Mold Assessors/ Remediators doing insurance work. Contact us for a P.A. referral.
- See below example of one of our "Confidential" advanced Insurance training offered only thru our affiliated P.A.s



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