

## Tips for Buying

# Mold: A checklist for homebuyers and sellers



Mold may be a concern for homebuyers and sellers, real estate brokers, inspectors, appraisers, and mortgage lenders. You can learn more about mold at [www.TexasRealEstate.com/mold](http://www.TexasRealEstate.com/mold) and from the Texas Department of Insurance Mold Resource Page, [www.tdi.state.tx.us/commish/mold.html](http://www.tdi.state.tx.us/commish/mold.html). Here are a few other items you should keep in mind:

- Real estate agents and brokers are not experts on mold. If you need more information on this subject, you should explore the online resources above or contact an expert.
- Insurability of a property may be an issue. Buyers should discuss the insurability of a property with their insurance agent early in the transaction or, in some cases, before an offer is made.
- You may have the property inspected for the presence of mold. The cost for such inspections varies depending on the size of the property, the type of inspection conducted, and the type of expert conducting the inspection.
- You may want to discuss mold inspections with more than one expert. Most experts will discuss the limitations of the inspections. For example, an air-sampling test that does not reveal extraordinary levels of toxic mold does not necessarily mean that mold is not present behind walls or under floors where the air samplers were not placed.
- The seller will likely disclose whether he is aware if mold, to the extent that it causes a health concern, is present in the property.
- Most experts suggest property owners undertake preventive action, such as periodic cleaning of a/c systems, regular reviews of attic spaces, and periodic plumbing leak tests. The online sources listed above have helpful suggestions.

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