

THE MOLD METHOD

— WHY SOME HOMES
MAKE PEOPLE SICK AND —
HOW TO FIX THEM



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Why Some Homes Make People Sick and How to Fix Them

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CHAPTER ONE

HONDA VS. MERCEDES

What if the place where you sleep every night is quietly affecting your health? Let's talk about Vivian.

Vivian had already gone through mold remediation in her home before she ever called me. A large restoration company had been hired through her insurance carrier, and according to the contractor, the work had been completed successfully. The contractor had followed the typical insurance restoration protocol. The drywall had been cut at the base of the wall, the area had been treated, and the materials had been replaced.

From the contractor's perspective, the job was done. But Vivian told me something very different.

When I first met her, she was visibly sick. Her skin was covered in red rashes and hives, and it was obvious she was suffering. Her health had continued to decline even after the remediation was supposedly finished. The symptoms were so severe that she had been forced to vacate the home entirely. She had already

been fighting with the insurance company and the contractor for months, trying to get answers.

At first, the contractor insisted the work had been performed correctly. But eventually they admitted something that surprised even them. They told her they didn't think they could help her. Not because the mold wasn't removed, but because they didn't know how to remove mycotoxins.

When Vivian shared her medical testing with me, the picture became clear. The same mycotoxins detected in her doctor's laboratory report were also present in the dust samples from her home. The environment she had returned to was still contaminated. When I inspected the property myself, the problem became obvious quickly.

At first glance, the remediation didn't appear completely wrong. The more I looked, the more problems I found. The moisture had clearly wicked further up the wall than the contractor assumed. Behind the walls, the insulation still showed signs of mold growth. Cabinets that had been "saved" were harboring contamination behind them. The HVAC system had never been cleaned, allowing dust and microbial particles to keep circulating throughout the home.

The remediation had addressed part of the problem, but not all of it. And that was enough for Vivian's symptoms to continue.

That experience forced me to rethink what mold remediation was actually supposed to accomplish.

Over time, I realized solving mold problems required far more than simply removing visible mold growth. It required a structured approach that addressed moisture, contamination, airflow, HVAC systems, dust reservoirs, and long-term environmental stability.

The problem wasn't just mold.

The problem was the entire indoor environment that mold had impacted.

As I continued working on more and more complex cases, this philosophy evolved into what I now call The Mold Method: a comprehensive approach focused not only on removing mold sources, but also restoring healthy indoor environments.

Honda versus Mercedes.

Who knew that two automakers would come to indirectly represent everything wrong in the mold industry?

We're witnessing firsthand the rapidly evolving battle between the old and new guards of mold remediation firms (a company that locates and removes mold growth). This battle was never as abundantly clear to me as it was on June 3, 2018, in Sea Girt, New Jersey.

My company, HomeCleanse, had lost out on a bid to another company who, after completing the job, could not pass the posttest (clearance test) validation that ensures the mold has been removed after a remediation.

The homeowner, furious that her home was still unfit to live in, brought me in to meet with her and the original contractor.

After a brief inspection of the home, I immediately noticed red flags in the original contractor's work. Before I made any comments, I wanted to listen to what he had to say as I was curious to see how he was planning to defend his work.

Here I was, a twentysomething-year-old, up-and-coming remediation expert sitting across the kitchen table from a contractor twice my age and with twice my years in the field. I could tell he was ready, willing, and eager to pound his chest and talk about the way things had always been done.

Sure enough, as he began, he talked about how he had been doing mold remediation for over twenty-five years and how he had followed the same process he had always used, and while they weren't perfect results, "you just don't get perfect results by the Jersey Shore."

Wait, what?

You just don't get perfect results at the Jersey Shore? That sentence left me utterly dumbfounded and still does today.

In his mind, imperfect results were over one hundred spores of *Stachybotrys* (black mold) on the surface of the beams underneath the home. I didn't want to insult this contractor, but the reality was that I could tell this guy had been doing imperfect work for the last twenty-five years.

I asked him to walk me through the job from start to finish. There were countless red flags (which I'll touch on in Chapter Six), but, most importantly, when I asked him why he had chosen to remediate the home this way, his response was telling: "It's the way I've always done it."

This is the same contractor who expected the posttest to pass with more than one hundred spores of *Stachybotrys*. This was a guy whose company's sole focus for twenty-five years had been *mold remediation* in New Jersey.

Upon my pressing this contractor to validate his work, he spouted out a quote that was hanging up in my office: "You guys are like the Mercedes of mold remediation, and I'm like the Honda of mold remediation."

In one sentence, that contractor had validated everything I'd experienced and studied to that point. I had always known that I had a different way of looking at mold, but the Honda-versus-Mercedes comment was the icing on the cake for me.

My name, as you've probably guessed from reading the cover, is Michael Rubino. My journey into the mold industry came a short time after Hurricane Sandy hit the Northeast. For those who may not know, Hurricane Sandy was a massive storm that struck the Northeast, causing water damage in approximately 200,000 homes. When a disaster like that hits and draws national attention, every mold remediation company in the country comes for a piece of the action. My dad was a contractor with whom I had worked on and off since I was in middle school, and my college roommate was a mold inspector. This presented me

with the opportunity to learn a skill spanning both construction and mold remediation. I became heavily invested in a career in mold as I saw a need for a more comprehensive approach to the industry. As an entrepreneur, I become obsessed with being the best at whatever I pursue. Mold was no different. My first project was for a woman who had already had her home remediated after Hurricane Sandy by one of these fly-by-night contractors.

I looked over the report and then visited her place in person. What I saw was a poorly done job, to say the least. To be honest, at that exact moment I was nowhere near being a mold expert, but having been around construction my whole life, I was easily able to tell that it just didn't look right. To correct the issue, I had to remove the newly restored building materials in all the affected areas that had been poorly remediated and remediate them properly. Unfortunately, at this time her insurance wouldn't cover our work because it wouldn't pay for the same remediation twice. She would have to pay out of pocket on the second attempt at remediating her home so that she could live inside of it without feeling the impacts of mold exposure.

Despite this being my first project, she felt trusting in my passion to help her. She could tell that I had uncompromising integrity and was eager to do whatever it took to do the job right. I agreed that no matter what, I would do whatever it took, at the agreed-upon cost, to ensure that when she got home, she would be able to breathe clean air. She had been complaining of respiratory symptoms that she believed were caused by the mold present in her home. The doctor she was seeing at the time recommended that she get her home checked for mold because of her respiratory

complaints. Later in the chapter, I'll touch on the common complaints and symptoms that we frequently encounter on a daily basis.

Because this was my first project, I didn't get everything right on the initial round of tests, but I was determined to fix the environmental impacts the home was having on her. It ended up taking a full three weeks' worth of work with my new team to get the place remediated perfectly. When I saw her walk into her home for the first time and be able to be there without being smacked in the face with the symptoms that can accompany high levels of mold exposure, I instantly fell in love with this work.

From there, project after project, I helped families move back into homes that had been devastated by water and mold disasters. The feeling of accomplishment was exhilarating. Once I had developed a process that I could reproduce over and over again, I started to ask myself, "Why isn't every mold company able to do this?" Surely I couldn't be the only one.

For the first few years, most of the homes I worked on were on the back end of failed work completed by mold companies. We had the same licenses, so how did I achieve success where others had failed? Sometimes clients would send me competitors' proposals and ask me, "What are the main differences between your proposal and this one?" At first, my lack of understanding the different terminology used to describe similar jobs prevented me from being able to honestly answer that question. I only knew that I was succeeding in helping people. As time went on and I had more estimates to compare, I started noticing a pattern. My

competitors were getting rid of mold sources, but they weren't getting rid of the contamination created by those mold sources. There you have it, the reason for my higher price: the other company was going to leave all the contamination there, but I was planning to remove it!

What's also changed over the years is the science. When I started, the conversation in this industry was almost entirely about mold spores. You took an air sample, you counted the spores, you passed or failed the test and that was it. What researchers have confirmed since then is what I was already seeing in the field: mold colonies release far more than spores. Microscopic fragments (particles that can be many times smaller than a spore itself) break off from mold growth and become suspended in the air and embedded in the dust throughout a home. These fragments can be present in far greater numbers than whole spores, which helps explain why traditional air sampling can look fine while someone is still reacting to their environment. Scientists have also found that wherever mold grows in water-damaged buildings, bacteria that can produce their own inflammatory compounds often follow. The indoor environment of a water-damaged home is more complex than the industry wanted to admit. That complexity is exactly why solving the problem requires more than pulling out a piece of drywall.

The first question that went through my head was, "How was this happening?" I opened up the IICRC S520—which contains the guidelines for treating water damage and mold restoration—and read it cover to cover. "Interesting," I thought. The book offered the guidelines for removing mold, but it didn't say that

you should clean the entire house, HVAC (heating, ventilation, and air conditioning) system and all. Protocols for asbestos, fentanyl and drug cleanups, lead, chemical spills, oil spills, etc., all required that professionals clean up the contamination as part of the industry standard. Every single environmental impact required this except for mold.

As a result, you had all these industry professionals who told clients, “Oh no, Michael Rubino and his company are over-the-top. You just need to remove a bit of this drywall here, and then you’re hunky-dory.” I guess that was an improvement from twenty years ago when they poured bleach on affected areas or kept painting over it, but we didn’t need to wait another twenty years to do things right. This was why a change was needed, and I set out to educate as many people as possible about a solution for the health havoc that comes with mold.

In 2020, I spoke at the National Indoor Air Quality Association’s annual conference. I did a whole presentation about my findings over the last decade and how my team and I were helping sensitive individuals with their transformation back to health by removing mold from their environment. The research that I did for this presentation showed that there is an immunocompromised subset of the population that can not detoxify mold from their bodies the same way as the rest of the population. I wanted to discuss how our current approach was not inclusive of 40 percent of the population with environmental mold sensitivity. I could tell that my presentation turned on a light for a lot of people there, but I could also tell that it made a lot of the people who had been in the industry for a while uncomfortable. Here I was, a

thirtysomething industry professional, telling seasoned veterans that they hadn't been doing as good a job as they could have.

While it was hard to teach an old dog new tricks, I was determined to continue to achieve results and share my successes until the conversation became so pervasive it could not be ignored any longer. That's how change takes place. The vision was clear: we needed to educate to create the demand for change in order for people to see the value in change itself.

Prior to this new vision, the previous standard seemed to echo the sentiment of passing an air test as a measure of success. My idea was to create the first national mold company that wasn't just looking to pass mold tests, but to pass people tests. If my client could go back into their home and not feel an abundance of respiratory or cognitive symptoms, I felt successful in helping them. That's when I knew I passed the people test. If they still couldn't enter the home without experiencing adverse reactions, I knew we had to roll up our sleeves and see what else could be contributing to their reactions in the environment.

People working in our industry have become so accustomed to the air tests that they've forgotten what they are hired to do. An air test is going to give you a snapshot of the air quality at that exact moment. The companies performing these tests will usually tell you to keep all windows closed for twenty-four hours. They may also turn off your HVAC system, air purifiers, or any other devices that cause transfer of air to keep air movement minimal. If there's a significant mold problem in that room, it will show you. However, if it's in a wall cavity and the sample is

taken further away from that wall cavity, it could give you a false negative.

An air test also doesn't take into account any mold being harbored in the dust in that room. It doesn't take into consideration that as you walk into that room and plop down on the couch, you're kicking up dust containing mold spores that enter your breathing zone and create an ill feeling, whatever the symptoms might be. It doesn't tell you that the mold found in that dust could've come from another room entirely. The point I'm making is that one air sample could give you a false sense of security—that there is no mold in your home when there actually could be. That's why I harp on the fact that our vision isn't to show positive air tests—that is the most basic accomplishment of any mold remediation process. The vision is to figure out all of the possible places where there could be mold, locate and remediate those sources, and clean the environment to remove the byproducts those sources created.

My theory is that the mold source doesn't cause a person's symptoms. It's what that mold source created that enters the body and makes that person feel ill. We have to be cognizant of the fact that everyone has their own definition of feeling ill. We are quick to judge people for claiming certain health problems because there isn't enough empirical data to suggest that mold can cause certain symptoms. I make it a point not to judge people but to listen. I ask what they're going through because I'm genuinely interested. I hear about all kinds of symptoms, and for the most part I'll typically run into someone else later who has similar symptoms. Allergy-like symptoms are what I most

commonly hear about. But sometimes I hear about psoriasis that came directly after moving into a specific house. Or I'll hear about rashes and hives that they never had before a hurricane caused water damage. Sometimes they tell me about their brain fog, their fatigue, or other cognitive symptoms. I'm not there to be a doctor or to diagnose anyone, but I am genuinely interested in what they're experiencing because it relates to helping them.

In early 2019, I was involved in a project where I provided an estimate to the client to perform the necessary work to eliminate all the mold sources the hygienist could find, in addition to cleaning the home to remove as much of the contamination present as possible. The client had called his insurance company in order to file an insurance claim, but they had denied the claim. The client had a letter from a doctor that stated there were mycotoxins in both the client's home and her body, confirming a direct link between the two. One would think it safe to assume that this client had been exposed in her home. The insurance company decided that rather than paying for this, it would instead pay someone else to discredit the work of the doctor, the hygienist, and the idea that the home was, in fact, making the client sick.

I was blown away. The doctor happened to be a very prominent, mold-literate MD in New York. The insurer discredited the technology the doctor and hygienist used to determine the home had a mold problem and penalized them for using it. It didn't matter that there were correlations between her bodily symptoms and the issues in her home, they would deny the claim based on

the technology used to show there was a larger mold problem than what they were admitting.

This was strictly a legal tactic by the insurer to avoid paying what it had agreed to pay when a customer needed to exercise their right to file an insurance claim after they'd been paying for it year in and out. This same scenario has played out many times over my career. The disappointing part wasn't the fact that we didn't get the job; it was that a big corporation had once again flexed its muscles and let down someone it was supposed to help in their time of need. I'd like to blame one insurance company, but I've seen various companies pull the same tactics. I've also seen insurance carriers send in their own hygienist to obtain their samples that are strategically taken to reduce the scope of work. For example, they'll purposely take the sample as far away from the source of the issue as possible so they can show reduced levels as compared to the customer's hygienist report.

Later, when we dive more into insurance companies and my recommendations on how to handle a claim, it will be important to tie into my vision for the future. By creating awareness that there is a problem, we can help lobby against insurance companies' recent decisions to put a limit on mold coverage.

Right now, it's balanced unfairly toward insurance companies, and the only protection you have is fighting them in court. Unfortunately, the insurance companies usually fight the customers they know are least likely to win. I've been involved in projects with a wealthy, high-profile, or celebrity client, and I thought, "No way the insurance company will cover all of this

because they didn't cover this same exact scenario for so-and-so," and to my surprise it was covered without question. I even told the clients that it was unlikely the insurance company would cover everything and that they should consider making certain improvements to their home outside of what was covered to prevent mold growth from developing in the future.

If our industry stopped operating like lawyers and started operating as professionals with a desire to assist those who are desperately asking for help, we would all be in a better place. If you listened to as many stories as I have, you wouldn't need a legal precedent to see that there are too many cases of people not feeling well, and mold is not helping them get better. Whether or not mold makes someone sick on its own isn't the topic of debate. What I am seeing, though, is that mold, in some capacity, is preventing certain people from healing. It's this one factor that makes having as little mold in their environment more valuable than previously realized.

The next time you ask whether it's all in your head or whether your husband or wife is crazy, just know that I've experienced at least a thousand occurrences of families going through the exact same thing. I think that's enough experience to say that there is indeed a pattern here and that it's just not possible for this many people experiencing such similar symptoms to be crazy. When I interview twenty to thirty families every month, all experiencing the exact same thing, that's too many cases over the last decade to be a fluke. We deserve to breathe in our homes without feeling adverse health effects, no matter how mild or severe those effects may be. The good news is something can be done about it!

Keep reading.

The rest of the book walks you through what comes next, from finding the source to removing mold properly and making sure the job was done right.

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