

THE MOLD LADY

The Mold Crisis Survival Guide

*Your complete action plan for the first 24 hours, 48 hours,
and 7 days after discovering mold in your home.*

HOME
Environment

BODY
Health

FAMILY
Protection

LEGAL
Rights

*"I nearly died from mold exposure in my own home. This guide contains
everything I wish someone had given me on Day 1."*

— **Shemane Nugent, NYT bestselling author of Killer House**

This guide is for educational purposes only and does not constitute medical or legal advice. Consult qualified professionals for your specific situation.

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This guide is organized so you can read it straight through or jump to the section you need most right now. If you're in crisis, start with Part One.

PART ONE

The First 72 Hours

You found mold in your home. Or you just got test results confirming what you suspected. Or your doctor finally said the words 'environmental exposure.' Whatever brought you here, your world just shifted. This section tells you exactly what to do — hour by hour — to protect yourself, your family, and your legal rights from this moment forward.

The single most important thing right now: Do not panic, but do not wait. Every hour matters — not because the situation is hopeless, but because the decisions you make in the next 72 hours will determine how well you recover. Physically, financially, and legally.

FIRST 24 HOURS

- Stop disturbing the mold immediately
- Document everything with photos and video
- Reduce your exposure right now
- Start your evidence file
- Notify the right people

1 Stop Disturbing the Mold

If you've found visible mold, your instinct will be to scrub it, bleach it, or tear out the affected material. **Do not do any of these things.** Disturbing mold releases millions of spores into the air, dramatically increasing your exposure. Bleach does not kill mold on porous surfaces (drywall, wood, carpet) — it only bleaches the color while the roots remain alive and growing.

If a contractor, maintenance worker, or well-meaning family member has already disturbed the mold (scraped, sanded, or removed materials without containment), you need to know that the contamination has likely spread through the air and into your HVAC system. This doesn't make the situation hopeless — but it changes what needs to happen next.

ACTION STEPS:

- Do NOT scrub, bleach, or sand any visible mold
- Do NOT remove drywall or building materials yourself
- Close off the affected area if possible (close doors, seal with plastic sheeting)
- Turn OFF your HVAC system to prevent spore circulation through ductwork
- Open windows in unaffected rooms for ventilation

2 Document Everything

Starting right now, every photo, email, text message, and receipt becomes potential evidence. If your mold was caused by a builder's defect, a landlord's negligence, a plumber's failure, or an insurance company's denial, your documentation is your ammunition. Even if you don't think you'll pursue legal action, document as if you will. You can't go back and recreate evidence later.

DOCUMENT THESE RIGHT NOW:

- Photographs of all visible mold with timestamps (use your phone camera)
- Wide shots showing the room/context AND close-up detail shots
- Video walkthrough of affected areas with verbal narration
- Any water damage, stains, warping, peeling, or discoloration — even old damage
- The source of water intrusion if visible (leak, pipe, window, roof)
- Measurement of affected area (approximate square footage)
- Serial numbers or model info on any failed equipment (water heater, HVAC, pipes)
- Your family's current symptoms — write them down today with today's date

WARNING:

Never post photos of your mold situation on social media before consulting an attorney. Insurance companies and opposing counsel monitor social media. Document privately.

3

Reduce Your Exposure Now

While you figure out next steps, take immediate action to reduce your family's exposure. You may not be able to leave your home right away, but you can significantly reduce the amount of mycotoxins you're breathing in.

ACTION STEPS:

- Get a HEPA air purifier for the bedroom immediately (run 24/7 on high)
- Sleep with bedroom door closed and windows cracked if weather allows
- Keep affected areas sealed off from living spaces
- Wash all bedding in hot water (140°F minimum) — bedding traps spores
- Shower before bed to remove spores from hair and skin
- If symptoms are severe: consider temporary relocation (hotel, family, friend)
- Do NOT sleep in a room with visible mold or adjacent to affected areas

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Start Your Evidence File

Create a dedicated folder — physical and digital — for everything related to this situation. This is not optional. It's the foundation of your recovery, whether that recovery involves insurance claims, legal action, or simply navigating the remediation process.

YOUR EVIDENCE FILE SHOULD INCLUDE:

- A dedicated physical folder and a cloud backup (Google Drive or Dropbox)
- All photographs and videos (backed up to cloud)
- A written timeline: when you moved in, when symptoms started, when mold was found
- Every email, text, and letter related to the property (landlord, builder, HOA)
- All medical records and bills for every family member
- Every receipt related to mold: testing, remediation, air purifiers, hotel stays
- Names and contact info of every professional you speak with
- A daily symptom journal for every family member (start today)

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Notify the Right People

Who you notify depends on your living situation. **Do this in writing** — email or certified letter — so you have a dated record.

IF YOU RENT:	Notify your landlord in writing immediately. Send an email AND a certified letter. Include photos. Keep copies of everything. In most states, landlords have a legal obligation to address mold within a reasonable timeframe. Their response (or lack of it) becomes evidence.
IF YOU OWN:	Contact your homeowner's insurance to file a claim for water damage (not 'mold' — many policies exclude mold but cover water damage that causes mold). Document the call. Follow up in writing. Do NOT allow the insurance company to send their own inspector — hire an independent certified inspector first.
NEW CONSTRUCTION:	If your home is under 10 years old, the builder may have statutory liability for construction defects that allowed water intrusion. Notify the builder in writing AND consult a construction defect attorney before allowing any repairs. Repairs can destroy evidence of defective construction.

HOURS 24-48

- Hire a certified mold inspector (not a remediator)
- Schedule medical evaluations for your family
- Research mold-literate healthcare providers
- Begin your remediation company research

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Hire a Certified Mold Inspector

This is the most important hire you'll make. A proper mold inspection involves visual assessment, moisture mapping, air sampling, and surface sampling. It should cost \$300-\$800 depending on the size of your home and number of samples. If someone quotes you \$100, they're not doing a real inspection.

Critical rule: The person who tests should NOT be the person who remediates. This is a conflict of interest — they have financial incentive to find problems and recommend expensive solutions. Always hire an independent inspector, then hire a separate remediation company based on their findings.

WHAT TO LOOK FOR IN AN INSPECTOR:

- ACAC (American Council for Accredited Certification) certified
- CMI (Certified Mold Inspector) or CIEC (Council-certified Indoor Environmental Consultant)
- Carries professional liability insurance
- Uses calibrated air sampling equipment (not just visual inspection)
- Provides a detailed written report (not just a verbal summary)
- Does NOT also offer remediation services
- Willing to testify if needed (ask upfront — this signals quality)

WARNING:

Home mold test kits from hardware stores are NOT reliable. They detect mold spores present in ALL air and cannot tell you if levels are dangerous. A positive result means nothing; a negative result doesn't mean you're safe. Save your \$30 and put it toward a real inspection.

7

Schedule Medical Evaluations

Get every symptomatic family member evaluated. This serves two purposes: it starts the medical record that links your symptoms to mold exposure, and it identifies the most urgent health needs in your household.

ACTION STEPS:

- Request a mycotoxin urine panel: RealTime Labs or Great Plains GPL-Mycotox Profile
- Ask for inflammatory markers: CRP, TGF-beta 1, MMP-9, MSH, VIP, VEGF
- Get a Visual Contrast Sensitivity (VCS) test — available free at survivingmold.com
- For children: request school-based evaluations if academic performance has declined
- For severe neurological symptoms: request a NeuroQuant MRI
- Keep ALL medical records — you'll need them for insurance and potential legal claims

- Review your inspection results
- Get remediation estimates (minimum 3 companies)
- Consult with an attorney if negligence is suspected
- Create your family's recovery plan

8 Review Inspection Results

Your inspector's report should include specific mold species identified, spore counts (measured in spores per cubic meter), moisture readings, affected areas mapped, and recommendations for remediation scope. Some key things to understand:

Stachybotrys chartarum ('black mold') is the most notorious but not the only dangerous species. Aspergillus, Penicillium, Chaetomium, and Fusarium are all common indoor molds that produce harmful mycotoxins. The report should identify species, not just 'mold present.'

Indoor counts should be lower than outdoor counts. If your indoor spore counts are higher than the outdoor control sample, you have an active mold problem regardless of the species.

9 Get Remediation Estimates

Get at minimum three estimates from licensed, insured remediation companies. **None of them should be the company that did your inspection.** A proper remediation involves containment, HEPA air filtration, removal of contaminated materials, treatment of structural elements, and post-remediation verification testing.

REMEDICATION RED FLAGS — WALK AWAY IF THEY:

- Quote a price without seeing the inspection report
- Promise to 'kill the mold' with sprays or fogging alone
- Don't discuss containment procedures (plastic barriers, negative air pressure)
- Can't explain their post-remediation testing protocol
- Offer to do the inspection AND the remediation
- Pressure you to start immediately without giving you time to compare
- Don't carry professional liability insurance
- Quote significantly lower than other companies (usually means cutting corners)

10 Consult an Attorney (If Applicable)

You may need legal counsel if: your mold was caused by a construction defect, your landlord refuses to remediate, your insurance denies your claim, a previous owner concealed known mold or water damage, or a remediation company did incomplete or improper work. Many mold attorneys offer free consultations. Do this **before** authorizing any remediation that could destroy evidence of fault.

ACTION STEPS:

- Search for attorneys specializing in mold litigation, construction defects, or toxic tort
- Ask about contingency fee arrangements (no upfront cost — attorney is paid from settlement)
- Provide your evidence file, inspection report, medical records, and timeline
- Ask specifically about statutes of limitation in your state — deadlines matter
- Do NOT sign any release or settlement from a landlord/builder without attorney review

The 7-Day Stabilization Plan

By Day 7, you should have the following in place. Use this as your checklist:

DAY 1-2

- Mold area sealed off, HVAC turned off in affected zones
- Photo/video documentation complete and backed up to cloud
- Evidence file created (physical folder + digital backup)
- Landlord/insurance/builder notified in writing
- HEPA air purifier running in bedroom 24/7

DAY 3-4

- Certified mold inspector hired and inspection scheduled or complete
- Medical appointments scheduled for all symptomatic family members
- Symptom journal started for every household member
- Research into mold-literate doctors begun

DAY 5-7

- Inspection report received and reviewed
- At least 3 remediation estimates requested
- Attorney consultation scheduled (if negligence suspected)
- Family recovery plan drafted (temporary housing if needed)
- Ongoing exposure reduction measures in place

PART TWO

The 4-Pillar Framework

Most resources address only one piece of the mold crisis: how to fix your house, or how to detox your body, or how to fight your insurance company. But mold affects everything at once — your home, your health, your family relationships, and your legal rights. Addressing only one pillar while ignoring the others is like bailing water out of a boat with a hole in it.

The 4-Pillar Framework ensures that nothing falls through the cracks. Each pillar reinforces the others. Your home environment affects your body. Your body affects your family. Your documentation protects your legal rights. Your legal rights fund your recovery. They work together — or they fail together.

SECURING YOUR ENVIRONMENT

PILLAR 1: HOME

Your home is supposed to be your safe place. When it becomes the source of illness, it creates a profound sense of violation and grief. This pillar addresses the practical steps to make your home safe again — or to make the informed decision to leave.

Testing Your Home Properly

Professional mold testing involves three types of sampling: **air sampling** (captures airborne spores), **surface sampling** (tape lifts or swabs of visible growth), and **bulk sampling** (physical pieces of contaminated material sent to a lab). A thorough inspection should include all three.

Your inspector should also use a **moisture meter** to map moisture levels throughout your home. Mold can grow behind walls where you can't see it. High moisture readings in seemingly dry walls indicate hidden water intrusion — and likely hidden mold.

The Remediation Process

Proper remediation is not painting over mold, spraying it with chemicals, or simply removing the visible growth. It is a systematic process that should follow IICRC S520 standards:

ACTION STEPS:

- **CONTAINMENT:** Plastic barriers, negative air pressure to prevent spore spread
- **AIR FILTRATION:** Industrial HEPA air scrubbers running throughout the process
- **REMOVAL:** All contaminated porous materials (drywall, insulation, carpet) must be removed
- **TREATMENT:** Remaining structural materials (studs, joists) are treated with antimicrobial
- **DRYING:** The moisture source must be identified and eliminated completely
- **VERIFICATION:** Post-remediation air testing by your **INDEPENDENT** inspector (not the remediator)
- **REBUILD:** Reconstruction only after verification testing passes

Ongoing Prevention

After remediation, your home needs ongoing monitoring to prevent recurrence. The two most critical factors are **humidity control** (keep all rooms below 50%, ideally 30-45%) and **moisture vigilance** (address any leak, condensation, or water intrusion within 24 hours — mold starts growing in 24-48 hours after water exposure).

HOME PREVENTION CHECKLIST:

- Hygrometer in every room — check weekly (replace batteries annually)
- Dehumidifier in basement/crawlspace (set to 45% or below)
- Bathroom exhaust fans running during and 30 minutes after every shower
- Kitchen exhaust fan used during all cooking
- HVAC filter replaced every 60-90 days (use MERV 11 or higher)
- Annual HVAC inspection including ductwork
- Gutters cleaned twice per year, downspouts extending 6+ feet from foundation
- Roof inspection annually and after any major storm

PROTECTING YOUR HEALTH PILLAR 2: BODY

Mold illness is real. It is scientifically documented. And it is treatable. But conventional medicine is often years behind the research, which means many people are misdiagnosed with chronic fatigue, fibromyalgia, depression, anxiety, or 'just stress' when the real cause is environmental.

Understanding Mycotoxin Exposure

Mold produces mycotoxins — toxic compounds that can cause a wide range of symptoms including fatigue, brain fog, respiratory issues, joint pain, skin reactions, neurological symptoms, and immune system suppression. These mycotoxins can persist in your body long after you've left the contaminated environment.

Some people are genetically more susceptible. The **MTHFR gene variant** (affecting approximately 40% of the population) impairs your body's ability to methylate and detoxify, making you more vulnerable to mycotoxin accumulation. If you have the MTHFR variant, you may react to mold exposure that wouldn't noticeably affect others.

Finding a Mold-Literate Doctor

A 'mold-literate' doctor is a healthcare provider who understands environmental illness, recognizes mycotoxin exposure as a legitimate diagnosis, and knows how to test for and treat it. This is typically a functional medicine practitioner, environmental medicine specialist, or integrative physician.

ACTION STEPS:

- Search the IFM (Institute for Functional Medicine) practitioner directory: ifm.org
- Search ISEAI (International Society for Environmentally Acquired Illness): iseai.org
- Ask if they are familiar with the Shoemaker Protocol for mold illness
- Ask if they order mycotoxin testing (RealTime Labs or Great Plains)
- Ask if they treat CIRS (Chronic Inflammatory Response Syndrome)
- Expect a longer initial appointment (60-90 minutes) and comprehensive lab work

Shemane's Starter Recovery Protocol

*This is the basic protocol that began Shemane's own recovery journey. **Always work with a qualified healthcare provider before starting any new supplements or treatments.** What works for one person may not be appropriate for another.*

Step 1 — Remove the exposure. Nothing else works if you're still breathing mycotoxins. Get out of the contaminated environment or remediate properly before expecting your body to heal.

Step 2 — Bind the toxins. Binding agents (like activated charcoal, cholestyramine, or chlorella, as recommended by your doctor) help capture mycotoxins in your gut before they recirculate.

Step 3 — Support your detox pathways. Glutathione (the body's master antioxidant), NAC, milk thistle, and adequate hydration support your liver and kidneys in processing and eliminating toxins.

Step 4 — Reduce inflammation. Anti-inflammatory nutrition (reducing sugar, processed foods, alcohol, and dairy), omega-3 fatty acids, turmeric/curcumin, and regular gentle movement help calm the chronic inflammatory response triggered by mycotoxin exposure.

Step 5 — Rebuild. Probiotics to restore gut health, nutrient repletion (many mold patients are severely depleted in B vitamins, vitamin D, zinc, and magnesium), and nervous system support through practices like breathwork, meditation, and time in nature.

SHIELDING YOUR HOUSEHOLD

PILLAR 3: FAMILY

Mold doesn't just make you sick. It strains your marriage, scares your children, isolates you from friends who don't understand, and can make you feel like you're losing your mind. This pillar addresses the human side of the mold crisis — because your family's emotional survival matters as much as the remediation.

When Your Spouse Doesn't Believe You

This is one of the most painful parts of the experience. You're sick, you're scared, and the person who should be your partner in this is skeptical, dismissive, or overwhelmed. This doesn't make them a bad person — it usually means they're terrified of what this means financially and logistically, and denial is their coping mechanism.

ACTION STEPS:

- Lead with facts, not fear: share the inspection report, not your worst-case scenario
- Focus on the children: 'I need you to help me figure out if our kids are safe'
- Provide evidence: share this guide, the research, the medical test results
- Suggest they come to a doctor's appointment with you
- Acknowledge their stress: 'I know this is overwhelming. I need us to face it together.'
- If needed, ask a doctor or therapist to help facilitate the conversation

Protecting Your Children

Children are more vulnerable to mold exposure than adults: they breathe more air per pound of body weight, their immune systems are still developing, and their neurological systems are more susceptible to mycotoxin damage. Studies have shown that children in water-damaged buildings have significantly higher rates of asthma, respiratory infections, and cognitive issues.

ACTION STEPS:

- Get children evaluated by a pediatrician who understands environmental illness
- Notify their school if health or behavior has been affected (request accommodations if needed)
- Move them to the cleanest room in the house with a HEPA purifier while you remediate
- Age-appropriately explain what's happening: 'Our house has something that's making us feel sick, and we're fixing it'
- Monitor academic performance, mood changes, and sleep patterns — document everything
- If children were in a mold-contaminated daycare or school, they may have separate legal claims

Your Emotional Survival

Mold illness is isolating. People who haven't experienced it don't understand it. Doctors dismiss you. Friends get tired of hearing about it. You start wondering if maybe it IS all in your head. It's not. And you're not alone. Thousands of families have been through this and come out the other side.

Find community: follow @themoldlady on Instagram, listen to the Killer House podcast for real stories from survivors, and connect with online support communities. The validation of hearing someone else describe exactly what you're going through is powerful medicine.

PRESERVING YOUR RIGHTS

PILLAR 4: LEGAL

This section was developed in consultation with Christina Baer, former U.S. Attorney and mold litigation expert. It provides a general overview of your legal rights and is not a substitute for professional legal advice specific to your situation and jurisdiction.

Know Your Rights

Your legal rights depend on your specific situation — renter, homeowner, new construction — but in almost every case, someone other than you may bear responsibility for the conditions that led to mold growth. Understanding your rights early allows you to preserve your options.

RENTERS

Landlords have a legal duty to provide habitable living conditions. In most states, this includes addressing water damage and mold. Failure to remediate after written notice may constitute negligence, breach of the lease, or violation of housing codes. You may be entitled to rent reduction, relocation costs, medical expenses, and in some cases, punitive damages.

HOMEOWNER S

If mold resulted from a construction defect, your builder may have statutory liability for up to 10 years (varies by state). If a previous owner knew about and concealed mold or water damage, you may have a fraud claim. If your insurance company wrongfully denies a water damage claim, you may have a bad faith insurance claim.

INSURANCE

Most homeowner's policies cover 'sudden and accidental' water damage but exclude 'long-term' mold. However, the water event that caused the mold is often covered. File your claim as a water damage claim. If denied, request the specific policy language they're relying on in writing. Many denials can be appealed or challenged.

Evidence That Wins Cases

According to mold litigation attorneys, the cases that succeed almost always have thorough documentation from Day 1. The cases that fail are usually missing evidence that could have been preserved but wasn't. Everything you documented in the first 24 hours matters here.

YOUR LEGAL EVIDENCE CHECKLIST:

- Timestamped photos and video of all mold and water damage
- Professional mold inspection report with species identification and spore counts
- All written communications (emails, texts, letters) with landlord/builder/insurance
- Medical records for every family member showing symptoms and diagnoses
- Medical bills and out-of-pocket expenses
- Receipts for everything: testing, remediation, air purifiers, temporary housing
- Your daily symptom journal with dates and locations
- Work records showing missed days or reduced performance due to illness
- School records showing children's academic or behavioral changes
- Prior inspection reports, seller's disclosures, or home warranty documents

WARNING:

Statutes of limitation vary by state and claim type. In some states, you may have as little as 1-2 years from the date you discovered (or should have discovered) the mold to file a lawsuit. Consult an attorney as soon as possible to avoid losing your right to legal action.

PART THREE

What Comes Next

If you've followed this guide, you now have a sealed environment, documented evidence, a team forming (inspector, doctor, potentially attorney), and a clear understanding of what each pillar requires. That's extraordinary progress for 72 hours. Most people wander in the dark for months or years before getting this far.

Here's what the road ahead looks like:

The Recovery Timeline

WEEKS 1-2	Complete mold inspection, receive results, get remediation estimates, begin medical workup, file insurance claim if applicable.
WEEKS 2-4	Select and hire remediation company, begin remediation process, start medical treatment protocol, consult attorney if needed.
MONTHS 1-3	Remediation complete, post-remediation verification testing passes, begin home reconstruction, continue medical treatment, implement prevention systems.
MONTHS 3-6	Body begins to heal (many people report significant improvement 3-6 months after leaving the contaminated environment), legal processes moving forward if applicable, home fully restored with prevention systems in place.
MONTHS 6-12	Continued health improvement, follow-up testing (both home and body), legal resolution timeline varies. Many people report feeling better than they have in years once the exposure is eliminated and treatment is underway.

About Shemane Nugent

Shemane Nugent is a New York Times bestselling author, fitness expert, television host, and toxic mold survivor. After nearly dying from mold exposure — four types of mold in her bloodstream, a month in the hospital, a pre-emphysema diagnosis despite never smoking — she wrote *Killer House* to share her story. She has spent over two decades researching, recovering from, and raising awareness about toxic mold illness.

Get More Help — Free

7 Signs Your Home Is Making You Sick

Quick-start guide to recognizing symptoms. Perfect to share with skeptical family members.

Is It Mold? Visual Identification Guide

Photo guide to identifying mold in every room of your home.

The Mold Symptom Self-Assessment Quiz

50-question assessment at themoldlady.com — personalized results and recommendations.

Know Your Rights: Legal Survival Guide

Co-authored with Christina Baer, former U.S. Attorney. Comprehensive legal overview.

Killer House Podcast

Real stories of families whose homes made them sick. Available on all platforms and YouTube.

themoldlady.com

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Your home shouldn't make you sick. And now it doesn't have to.

