



B&A Consulting LLC

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Greeting

Dear Sarah,

Summary of Findings

Thank you for having us out to 247 Maplewood Drive on May 4, 2026. This letter summarizes what we found during the inspection and what we recommend you do next. The full technical report is attached. Following the washing machine supply line failure on approximately April 15, water moved into the east wall of your master bedroom and migrated downward through the wall cavity into the crawlspace below. The initial cleanup, which consisted of mopping and box fans for about 24 hours, was not enough to dry the materials inside the wall and floor system. That remaining moisture created conditions where mold began growing in areas that are not visible from the surface. Lab results from six air samples confirm mold levels that are significantly higher than normal in your master bedroom, master bathroom, and crawlspace. The living room tested within the normal range. Some of the mold types detected, particularly in the crawlspace and master bedroom, are associated with sustained wet conditions and are not something we find in a typical home environment. Separate from the water damage event, we also found mold growth on the underside of a wooden case in your wine cellar, which appears to be an unrelated condition.

Crawlspace

This is the most severely affected area. Water tracked down from the supply line failure above and soaked into the insulation, floor joists, and rim joist along the south side. Lab testing of the crawlspace air showed extremely high mold levels, including *Stachybotrys* (the type commonly called "black mold"), which was completely absent in the outdoor air. A visible black staining was found on approximately 4 feet of the south rim joist. The south half of the crawlspace also has no vapor barrier over the dirt floor, a pre-existing condition that is making the moisture problem worse.

Severity: urgent

Master Bedroom

Air testing in the master bedroom showed mold levels roughly 8 times higher than the outdoor air for *Aspergillus* and *Penicillium* types, and *Stachybotrys* was detected indoors but not outdoors at all. Moisture readings at the baseboard on the east wall measured 32%, well above the acceptable range. The mold growth is inside the wall cavity and behind the baseboard, which is why it was not fully visible until the staining appeared on April 25.

Severity: urgent

Master Bathroom

Elevated moisture was found behind the drywall near the toilet (28%) and near the tub subfloor. Air testing showed mold levels nearly 4 times higher than outdoor levels for *Aspergillus* and *Penicillium* types. This room shares walls with the master bedroom and likely received moisture from the same intrusion event.

Severity: significant concern

Living Room

Air testing in the living room came back within the normal range, with no significant differences from the outdoor baseline. No elevated moisture or visible mold growth was found here.

Severity: informational

Wine Cellar

Mold growth was observed on the underside of a wooden wine case. This appears unrelated to the washing machine event and is likely a humidity or storage condition issue. It should be addressed but is not urgent.

Severity: moderate concern

What This Means

The mold levels in your master bedroom and crawlspace are well above what we would expect, even accounting for the fact that outdoor spore counts are starting to rise with the spring season. The types of mold detected, particularly *Stachybotrys*, do not show up in elevated levels in normal homes. Finding it in both the crawlspace air and the master bedroom air tells us there is active mold growth in those areas, not just spores drifting in from outside. You mentioned experiencing mild headaches and nasal congestion over the past couple of weeks. Those symptoms are consistent with mold exposure, and it is a good thing you moved to the guest bedroom on April 29. We would recommend staying out of the master bedroom and limiting time in the master bathroom until professional cleanup is complete. The living room tested clean, so your dog's area is not a concern. The crawlspace findings are the most pressing. *Stachybotrys* requires sustained, heavy moisture to grow, and the levels measured in the crawlspace air are among the higher readings we see in residential inspections. That area needs immediate attention. The prior inspection from September 2024 confirmed there was no mold at that time, which means everything found today is directly tied to the April 15 water event.

Recommended Actions

Stay out of the master bedroom and limit time in the master bathroom until professional cleanup is complete. The guest bedroom is fine to continue using.

Priority: immediate

Hire a licensed mold cleanup company to address the crawlspace. This will include removing the wet, contaminated insulation on the south side, treating the rim joist and floor joists, running a dehumidifier and air filtration equipment, and installing a vapor barrier on the exposed dirt floor. The crawlspace work should be done under a sealed work area to prevent mold from spreading to the rest of the house during cleanup. (estimated cost: \$3,000–\$6,000 depending on scope; get 2–3 quotes from licensed contractors)

Priority: immediate

Have the same cleanup company open the east wall of the master bedroom from the interior side to dry the wall cavity, replace the baseboard, and remove any drywall below the water line that cannot be dried in place. The master bathroom should be evaluated at the same time for any wall or subfloor materials that need to come out. (estimated cost: \$1,500–\$3,500 depending on the extent of material removal)

Priority: high

Once all drying and cleanup work is complete, schedule post-clearance air sampling before any reconstruction begins. We can perform that sampling and provide written confirmation that the mold levels are back to normal before new drywall, insulation, or flooring goes in. Do not close up any walls before clearance testing is done. (estimated cost: \$350–\$500 for clearance sampling and lab fees)

Priority: high

Address the mold found on the wine case in your wine cellar. Remove and discard the affected case, clean the surrounding surfaces with an appropriate cleaner, and check the humidity level in that space. A small dehumidifier may be warranted if the area stays damp. (estimated cost: \$50–\$200 depending on whether a dehumidifier is needed)

Priority: medium

Share a copy of this report and the full technical assessment with your State Farm adjuster as part of the open claim. The findings document that the mold growth is a direct result of the April 15 supply line failure, and the prior clean inspection from September 2024 supports that timeline.

Priority: high

Next Steps

The full technical assessment report is attached to this letter. It includes all moisture readings, lab data, sample locations, and photo documentation. A remediation scope of work has also been prepared and is included in the report package for your contractor's use and for submission to State Farm. If you have questions about anything in this letter or the full report, please reach out directly. We are happy to speak with your insurance adjuster, your cleanup contractor, or anyone else involved in getting this resolved.

Closing

We know discovering mold in your home, on top of an insurance claim already in progress, is stressful. The good news is that the source has been identified, the affected areas are defined, and the path forward is clear. Getting the right contractor in quickly is the most important thing you can do right now, and the documentation in this report package will help support that process every step of the way.

Andrew Rivera

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Mold Inspector

B&A Consulting LLC

May 4, 2026

Glossary

A plain-English reference for the technical terms used in this report.

Mold

A type of fungus that grows on damp surfaces both indoors and outdoors. Visible indoor growth almost always means a moisture problem — controlling moisture is the foundation of any successful remediation. (Source: CDC NIOSH Mold pages.)

Stachybotrys chartarum

A greenish-black mold, often called "black mold," that grows on water-damaged materials high in cellulose such as drywall paper, gypsum board, fiberboard, and wood. Its presence indicates sustained moisture exposure. The CDC notes that all molds should be treated the same with respect to potential health concerns and prompt removal, regardless of species.

Aspergillus & Penicillium

Two of the most common indoor mold genera worldwide. Lab reports often group them together (sometimes written "Asp/Pen") because their spores are visually similar under a microscope. They are routine background organisms outdoors; elevated indoor counts compared to outdoor levels can indicate an indoor source.

Cladosporium

One of the most common molds found in indoor and outdoor air worldwide. Outdoor presence is the norm; the question for indoor air quality is whether indoor counts are elevated relative to the outdoor reference sample.

Spore trap

An air sampling cassette that uses inertial impaction to collect airborne mold spores, pollen, and other particles onto a microscope slide for laboratory analysis. The lab counts and identifies what was collected. Standard pull rate is 15 liters per minute. (Source: AIHA Spore Trap Air Sampling FAQ.)

Air-O-Cell

A widely used brand of spore trap cassette manufactured by Zefon International. Designed for single-use collection of viable and non-viable particles. Air is drawn through a tapered slit at 15 LPM for a measured duration (typically 5–10 minutes), depositing particles onto an adhesive slide that is then shipped to the lab.

ct/m³ (counts per cubic meter)

The unit used to report mold spore concentration in air. The lab extrapolates from the raw spore count on the cassette and the sampled air volume. As a general guideline, AIHA notes that total airborne spore counts above roughly 1,500 ct/m³ — or any individual indicator species elevated relative to outdoors — warrant professional interpretation. There is no federal regulatory limit.

Indoor / Outdoor ratio

The comparison of indoor spore concentrations against an outdoor reference sample taken the same day. Outdoor air is the natural baseline; indoor levels should generally be at or below outdoor levels for the same species. A 2× or greater indoor-to-outdoor ratio is a commonly cited threshold suggesting an indoor source of amplification. (Source: AIHA guidance.)

Condition 1 / 2 / 3

Three contamination categories defined in IICRC S520-2024, the industry standard for mold remediation. **Condition 1:** normal fungal ecology (settled spores and trace growth at expected background levels). **Condition 2:** actual mold contamination present indoors above background — typically requires remediation. **Condition 3:** visible active mold growth — requires remediation with containment.

WME (Wood Moisture Equivalent)

A normalized scale used by professional moisture meters that converts readings from non-wood materials (drywall, plaster, concrete) into the equivalent moisture content as if the reading were taken on wood. This lets inspectors compare readings across materials on a single number line. Pin-type meters insert probes for spot quantitative readings; pinless meters scan large areas quickly. (Source: Protimeter inspector guide.)

HEPA filtration

"High Efficiency Particulate Air" filtration. A HEPA filter captures at least 99.97% of airborne particles at 0.3 microns (the most-penetrating particle size); particles both larger and smaller are captured at even higher efficiency. Used in negative-air-pressure machines during mold remediation, and in stand-alone air scrubbers afterwards. (Source: U.S. Department of Energy / EPA Indoor Air Quality.)

Containment

The physical isolation of a contaminated work area during remediation, achieved by sealing the room with double-layer 6-mil polyethylene sheeting and operating HEPA-filtered air-filtration devices that produce negative pressure (typically -5 to -7 Pascals) relative to the surrounding occupied spaces. This keeps airborne spores from spreading during the work. (Source: IICRC S520.)