

Space Coast Communities Association

www.scca-online.org

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What To Do When You See Mold: Preventing Moisture, Microbial Growth & Liability in Condo Associations

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Why Condo Association Boards Should Care

1. It's Not a Mold Problem. It's a Moisture Management Problem.

Mold is just the symptom.

The real issue is **water intrusion + poor maintenance + delayed response**

In condos that usually means roof penetrations not sealed properly, aging plumbing stacks, failed window flashing, balcony deck cracks, HVAC condensate back-ups.

2. Repeated Intrusion = Progressive Structural Damage

If a building has recurring water intrusion, it's not just cosmetic.

Wood rot, concrete spalling, corroded metal framing, delaminated stucco systems.

3. Mold = Claims + Litigation + Insurance Pain

Boards should care because mold drives:

Master policy claims

Unit owner claims

Loss assessment claims

Premium increases

Coverage exclusions

Deductible increases

Moisture 101: Why Condo Boards Must Manage Water To Prevent Mold & Claims

Moisture Causes Mold — Not the Other Way Around

If water is controlled, mold is controlled.

In condo buildings, moisture typically comes from:

Exterior Envelope Failures

Cracked stucco & failed sealants

Balcony waterproofing breakdown

Roof penetrations

Concrete cracks leading to **rebar corrosion & spalling**

Plumbing System Failures

Aging cast iron stacks

Drain backups

Supply line failures

Water heater & valve leaks

Undetected slow leaks between units

HVAC & Condensate Issues

Clogged drain lines

Overflowing pans

Hidden air handler leaks

PROACTIVE PLUMBING MAINTENANCE

Protecting the Building from Water Damage, Mold & Claims

ASSOCIATION RESPONSIBILITY

(COMMON ELEMENTS – VERTICAL RISK)

Drain & Waste Stacks

- Scheduled camera scoping
- Preventative cast iron descaling
- Hydro-jetting main lines

Domestic Water Risers

- Pressure testing & monitoring
- Maintain safe PSI (50–65 recommended)

Main Shutoffs & Isolation Valves

- Annual exercising
- Clear valve mapping for emergencies

Leak Detection

- Main line monitoring systems
- Mechanical room smart shutoffs

Goal: Prevent multi-unit water events before they start.

OWNER RESPONSIBILITY

(BOARD-ENFORCED TO PROTECT BUILDING)

Supply Lines

- Replace every 5–7 years
- Stainless braided only

Water Heaters

- Replace at 8–10 years
- Drain pan + leak alarm required

Washing Machine Hoses

- No rubber hoses
- Automatic shutoff devices encouraged

Angle Stops & Unit Shutoffs

- Replace aging/original valves

HVAC Condensate Lines

- Annual cleaning
- Secondary pan + alarm required

Goal: Eliminate small failures that trigger large claims.

Most condo mold claims start with a minor plumbing failure.

Water does not respect unit boundaries.

Plumbing maintenance = mold prevention = insurance stability.

PROACTIVE BUILDING MAINTENANCE

Protecting the Building from Water Damage, Mold & Claims

ASSOCIATION RESPONSIBILITY

(COMMON ELEMENTS - EXTERIOR & STRUCTUAL)

Concrete & Structural Systems – inspect, repair cracking, prevent spalling

Stucco & Sealants – repair cracks, replace failed sealants

Balconies & Deck Waterproofing – maintain coatings, ensure drainage

Roof Systems – inspect annually, maintain flashing & penetrations

Exterior Drainage – ensure gutters, downspouts, and slope function

Goal: Stop water at the exterior before it enters the building

OWNER RESPONSIBILITY

(UNIT INTERIOR - FIRST LINE OF DEFENSE)

Windows & Doors – maintain caulking, weatherstripping, and drainage

Balcony / Patio Surfaces – clear drains, repair tiles, avoid standing water

HVAC / AC Units – clean condensate lines, maintain secondary pan & alarms

Water Appliances & Supply Lines – replace hoses, angle stops, water heaters on schedule

Interior Walls & Ceilings – repair leaks promptly and report issues

Goal: Prevent leaks from spreading to other units and common areas.

⚠ BOARD TAKEAWAY

Proactive building + unit maintenance = Mold prevention, Structural integrity, Insurance protection, Reserve and property value protection.

Deferred maintenance = minor moisture → major liability

Common Board Mistakes That Escalate Mold, Claims & Liability



Drying Without Containment

Spreads contamination beyond the original area.



DIY Mold Cleanup

Surface wipe-down ≠ remediation.

No protocol. No documentation.
No protection.



Painting Over Stains

Covers symptoms — not moisture.



Delayed Source Repair

If the leak isn't fixed immediately, the problem returns — bigger.



Hiring the Wrong Industrial Hygienist

Lack of building envelope & multifamily expertise leads to:

Over-scoping (unnecessary cost)

Under-scoping (legal exposure)

The wrong report becomes evidence.

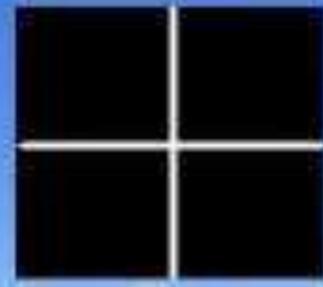
KEY TAKEAWAYS:

- ▶ **Mold is a Symptom, Not the Cause:** Mold only exists because of moisture. To solve a mold problem, you must first fix the water intrusion and delayed maintenance issues.
- ▶ **Water Damage is Progressive:** Recurring leaks aren't just cosmetic; they lead to structural failure, including wood rot, concrete spalling (rebar corrosion), and metal framing decay.
- ▶ **Proactive vs. Reactive Maintenance:** Implementing scheduled plumbing checks (scoping) and envelope repairs is significantly cheaper than paying for insurance claims, premium spikes, and litigation.
- ▶ **Shared Responsibility is Key:** The Association must secure the exterior envelope, while Owners must be held accountable for interior risks like aging water heaters and HVAC condensate lines.
- ▶ **Avoid "Quick Fix" Traps:** Common mistakes like painting over stains or drying without containment escalate liability and turn minor leaks into major financial disasters.

OPEN DISCUSSION:

Do you have a maintenance schedule and plan?
Do you have a protocol and understanding with owners on how to handle microbial growth and when to report to the association?
Additional questions or concerns?





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