



# HEALTHY HOMES COUNCIL

## CONSEJO DE CASAS SALUDABLES

### FAQ's

- **Who is the Healthy Homes Council?**

- The Healthy Homes Council is a non-profit organization that provides a community service which informs homeowners of the dangers of unknown or unattended water leaks in their home. Water leaks can stem from plumbing, roof, or air conditioning leaks. Many homes in South Florida have mold as a result of unattended water leaks, previous leaks not properly dried out, and the high humidity in Florida weather. Our inspection takes only 15 minutes and if we uncover any problems, we can assist the homeowner with many different programs designed to guide the homeowner, help fix the problem, and receive money for services and damages. Additionally, through our network of licensed public adjusters and insurance attorneys, we can review your insurance policy for proper coverage and suggest changes if necessary. There is no out of pocket cost and we highly advise every homeowner to take advantage of this free property inspection.

- **What is included in a FREE Inspection?**

- Using state-of-the-art moisture meters, our inspectors check your home for moisture and signs of water intrusion that may be caused by roof, plumbing, or air conditioning leaks. This includes checking for water damage due to previous or current leaks that may cause your property to deteriorate and create the ideal environment for the growth of dangerous mold. We also have a large network of sponsors, including licensed roofers, A/C technicians, and plumbers that at no out-of-pocket cost to you can further assist in the event we find serious issues in your property.

- **What is Mold? Is it dangerous?**

- Mold is a micro-organism and in high levels is dangerous to humans and pets. Mold growth occurs when there is moisture for a prolonged period of time and it is not properly dried out. Mold can grow in as little as 24-48 hours. Most homeowners are not aware that even a small leak can cause water to remain behind their walls or under their baseboards. This water can only be dried out using specialized equipment. Failure to dry out the

water properly inevitably leads to mold growth. Mold is not always visible and will circulate through the air and become visible when it finds moisture in the air from a poorly ventilated room, a plumbing or A/C leak, or condensation from your air conditioning system. Some mold spores can even grow through the moisture in your lungs.

- **What is a qualified homeowner?**
  - A qualified homeowner is a homeowner who has insurance coverage on their home, which is required by all lending institutions to protect the institution's interests or collateral. This means that if you are making a mortgage payment on your property, chances are you have hazard insurance that may be paid collectively through your mortgage payment. If you failed to purchase insurance for your property, then most likely you have what is called forced place insurance, which is coverage placed by the lending institution. As the property owner, you have a right to file a damage claim and receive money for your damages.
  
- **Will my insurance premium go up?**
  - Unlike car insurance, property insurance does not go up because you file a claim.
  
- **Can I qualify even if my home is in foreclosure or I have forced placed insurance?**
  - Yes, we work closely with public adjusters who have assisted homeowners in obtaining services and money for their damages.
  
- **How does HHC make money?**
  - The Healthy Homes Council is a non-profit organization. Its efforts are supported by sponsors and volunteers that share the vision of educating homeowners on the dangers of unattended water intrusion and guiding them to programs and licensed companies who can help them through the process of claim processing, restoration, and repair.
  
- **What are sponsored services or FREE Repairs?**
  - Sponsored services are provided by companies who assume the costs of repairs, typically up to \$250, in order for the homeowner to control an existing plumbing or A/C leak, while the homeowner processes their insurance claim.
  
- **How do no-out-of-pocket repairs work?**
  - This is a special program that the council has worked out through our network of licensed and insured service companies, which includes water restoration, mold inspection, mold remediation, and plumbing repair

companies. We have an agreement with these companies where they agree to perform partial or complete repairs and bill your insurance company, therefore, there is no out-of-pocket cost to the homeowner.

- **How does free repairs work?**
  - Our sponsors offer free repairs to qualified homeowners who cannot afford to pay for plumbing or A/C repairs that are needed in order to control water leaks and start the process of removing water and moisture from the home (which if left unattended will lead to mold growth).
  
- **What type of free repairs are offered?**
  - Plumbing and Air Conditioning.
  
- **What type of no-out-of-pocket cost repairs or services are offered through the council's network?** (Restrictions apply based on coverage and insurance company)
  - Plumbing, including underground trenching, reroutes and spot fixes.
  - Water restoration, including roof tarps, dry out equipment, etc.
  - Mold inspection.
  - Mold remediation
  - Insurance policy review and recommendation by a licensed public adjuster or insurance attorney.
  
- **I already made the repairs on my home. Can I still get help?**
  - We recommend that you take advantage of the free inspection and allow our inspector to check the property to make sure the work was performed correctly and the necessary steps were taken to protect the home from mold growth. The inspectors will also check for additional damage or signs of mold growth. Upon completion of the inspection, we may refer you to a Public Adjuster from our network who can determine if the repairs will be covered by your insurance policy.
  
- **What type of inspection is this? / What will you do?**
  - We provide a complete check of your home. We use state-of-the-art equipment to check for even unseen roof and water leaks, moisture in your walls, ceilings, furniture, and the humidity levels in your rooms. If left unattended, these will cause dangerous mold to grow in your home. Have you had a roof, plumbing, or A/C leak in the past few years? Did you know that if the water is not properly dried out it can cause invisible mold spores to grow in your home? Our inspection takes only 15 minutes and if we uncover any problems we can assist you with many different programs designed to help you fix the problem and even receive money for repairs. There is no out-of-pocket cost to you! I advice every homeowner to take advantage of this free inspection.

- **How long does the inspection take?**
  - Our inspection takes only 15 minutes and if we uncover any problems we can assist you with many different programs designed to help you fix the problem and even receive money for repairs.
  
- **Is this going to cost me anything?**
  - The Healthy Homes Council has many programs including free inspections and many repairs with no out-of-pocket costs to the homeowner. After we carefully review your home for damages we will review your insurance policy and determine which programs you qualify for and we will then guide you through our network of licensed service professionals that will help you get services and money for damages.
  
- **Can I keep any money given to me for damages?**
  - Our goal is to help you protect your home from further damage. This includes placing roof tarps to control roof leaks and providing free sponsored plumbing and A/C repairs to qualified homeowners. We will also guide you through obtaining money for your damages. Once you receive your check you can hire a company of your choice to do the repairs or if you are handy you can even do the repairs yourself and save money. If you need assistance, we can also refer you to trusted licensed and insured professionals who can do the work for you.
  
- **Where is your company located?**

Our headquarters are located at 4302 Hollywood Blvd. #151, Hollywood, FL 33021. We service Dade, Broward, Palm Beach, Orange, and Osceola counties.