

Mold & Water Damage Checklist

A calm walk-through for noticing moisture, damage, and the patterns that follow.

Print this page to add a Mold & Water Damage Checklist to your Tracking Symptom Binder — re-walk every season; the differences between visits are where the story lives.

WHAT IT IS

Moisture, not mold, is the starting point

Indoor mold problems usually begin with water. When building materials stay damp — from leaks, flooding, condensation, poor drainage, or high indoor humidity — microbial growth can develop inside walls, floors, insulation, and HVAC systems. Changes to indoor air can continue long after the original water event, and sometimes after repairs are made.

SIGNS WORTH NOTICING

Some signs are visible; many are not

Water staining, bubbling or peeling paint, warped wood, and a musty or earthy smell are the most familiar signs. But a home can look clean, dry, and well-kept while still holding moisture damage from a past leak. Visible damage is often the late signal — not the start.

WHY IT GETS MISSED

It grows where no one is looking

Mold can grow behind walls, beneath flooring, inside insulation, and within ductwork — places that are never routinely seen. Symptoms can also span many body systems at once, which makes them easy to attribute to stress, allergies, or aging. The smell associated with mold is a gas released during growth; its absence does not rule moisture out.

WHAT TO NOTICE

Patterns across time and place

Pay attention to where and when things change. Do symptoms ease after time away from home, or feel stronger in particular rooms, after rain, or when the HVAC runs? A pattern that repeats across seasons and spaces is often more telling than any single observation.

DATE CHECKED _____ AREAS COVERED _____

Check anything you notice. This is a record of observations, not conclusions — there are no wrong answers.

01 Visible signs

- Water staining, bubbling or peeling paint, or warped wood and flooring
Faint brown ring on the hallway ceiling — first noticed after heavy rain.
- Caulking, grout, or sealant that is cracked, dark, or pulling away
- White, chalky residue on concrete in a basement or crawlspace

02 Moisture & air

- A musty or earthy smell — or a smell that changes after rain or humidity
- A damp basement, crawlspace, window sill, or area around the HVAC
- Moisture-meter readings taken in any suspect area

03 History & patterns

- Past leaks, overflows, or roof issues — even years ago
- Symptoms that feel worse in specific rooms of the home
- More than one household member with overlapping symptoms

OBSERVATIONS

ROOMS OR AREAS OF HIGHEST CONCERN

WHEN SYMPTOMS FEEL STRONGEST (WEATHER, TIME, ROOM, ACTIVITY)

NOTES

A checklist is a snapshot. The patterns that matter most tend to appear when you compare one across weeks, seasons, and rooms.