

# Sample Fathom Water Readiness Record

## Harbor Point Apartments

1248 Lakefront Avenue, Cleveland, OH 44114

SAMPLE RECORD - VERIFICATION DEMONSTRATION ONLY. FICTIONAL PROPERTY.

<p>WATERSCORE</p> <h1 style="font-size: 48px; margin: 0;">76</h1> <p style="font-size: 24px; margin: 0;">/ 100</p>	<p>READINESS BAND</p> <h2 style="font-size: 24px; margin: 0;">Conditional</h2> <p style="font-size: 12px; margin: 10px 0 0 0;">DOCUMENTATION GATE APPLIED</p>
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### RECORD METADATA

Asset type	multifamily
Year built	1978
Square footage	214,000
Assessment started	May 20, 2026
Assessment completed	May 20, 2026
Issued	May 20, 2026
Generated	May 20, 2026 04:00 PM UTC
Standard	Fathom Water v1 · WaterScore v1
Record ID	fw-2026-000000-sample

### EXECUTIVE SUMMARY

VERIFIED	OPEN GAPS	IN REVIEW	N/A	NOT ASSESSED
41	2	5	4	0

Documentation gate reasons:

- \* Open item in Tier 0 (Governance & Response)

#### OPEN GAPS (2)

#### T0 - Escalation tree (who calls whom in the first 60 minutes)

No documented after-hours water-event escalation tree.

#### T6 - Five-year loss history pulled and on file

Prior water incident log unavailable for review; carrier loss runs requested.

TIER BREAKDOWN

**T0 - Governance & Response Readiness** 67 / 100

Weight 25% · 4 verified · 1 open · 1 in review · 0 N/A

- Written water-loss response plan on file (dated within 12 months) Verified  
 Plan dated 2026-02-14; reviewed by named on-call owner.
- Named on-call owner and named backup, both reachable after hours Verified  
 On-call owner and backup confirmed by phone during walk.
- Current insurer, broker, and TPA contacts in the plan Verified
- Restoration partner identified and pre-authorized In review  
 Restoration partner identified, but vendor response SLA is not documented.
- Escalation tree (who calls whom in the first 60 minutes) Open  
 No documented after-hours water-event escalation tree.
- After-hours / weekend / holiday coverage documented Verified  
 On-call rotation confirmed for nights, weekends, holidays.

**T1 - Active Controls** 67 / 100

Weight 25% · 4 verified · 0 open · 2 in review · 0 N/A

- Main shutoff located, labeled, accessible, operable Verified  
 Main shutoff labeled and operable at Building A mechanical room.
- Zone / riser shutoffs mapped to a current floorplan In review  
 Annual valve exercise documentation incomplete for risers 3 and 5.
- Fixture-level stops present and functional Verified  
 Spot-checked 12 units; all stops functional.
- Automatic shutoff valve at main or high-risk zones In review  
 Measurement: ASV installed at domestic main · 2024  
 Flow-based ASV installed and tested during walk; quarterly self-test log incomplete for Q1 2026.
- Leak-detection sensors: count, coverage, battery, connectivity Verified  
 Measurement: 42 sensors · 100% online · last test 2026-04-30  
 Coverage at all mechanical rooms and high-risk fixture stacks.
- Active monitoring service (last alert-path test on file) Verified  
 24/7 monitoring; last alert-path test 2026-04-30.

**T2 - Plumbing Systems** 75 / 100

Weight 15% · 5 verified · 0 open · 1 in review · 1 N/A

- Supply-line material(s) and installed year Verified  
 Measurement: Copper Type L · 1978 original; partial repipe 2014  
 No active galvanized observed in sampled units.
- Drain / waste / vent material and age Verified  
 Measurement: Cast iron · 1978  
 No visible corrosion at sampled cleanouts.
- Static water pressure (psi) Verified  
 Measurement: 62 psi static at lowest fixture
- Pressure-reducing valve present and within spec Verified  
 PRV present at service entry; within spec.
- Water heater type, age, location, drain pan, expansion tank In review  
 Measurement: Gas-fired · 2021 · drain pan + expansion tank  
 Serial recorded and no signs of corrosion; drain pan present at Buildings A and C, photo evidence pending for Buildings B and D.
- Seismic strapping where code requires; recirculation condition N/A  
 Not required by Cleveland code.
- Open work orders and known repairs in the last 24 months Verified  
 No open plumbing work orders >30 days.

**T3 · Envelope & Water Intrusion** 100 / 100

Weight 10% · 7 verified · 0 open · 0 in review · 0 N/A

Roof material, installed year, visible condition	Verified
Measurement: TPO membrane · installed 2019	
No visible ponding or seam failure.	
Flashing condition at penetrations, valleys, wall intersections	Verified
Gutter condition, capacity, debris load	Verified
Cleaned within last 90 days.	
Downspout extensions discharge >=4-6 ft from foundation	Verified
Extensions discharge >=5 ft from foundation.	
Window and door perimeter seals; sill pan condition	Verified
Below-grade walls, basement, crawlspace moisture readings	Verified
Measurement: Moisture content <15% at sampled walls	
Sump pump (if present): age, backup power, discharge path	Verified
Battery backup verified; quarterly test on log.	

**T4 · Site & Drainage** 100 / 100

Weight 7% · 6 verified · 0 open · 0 in review · 1 N/A

Positive lot grade, measured fall over first 10 ft	Verified
Measurement: 8" fall over first 10 ft (avg)	
Surface drainage paths clear; no re-grade required	Verified
Hardscape pitch (patios, walks, drives) away from structure	Verified
Irrigation backflow, controller, recent leak history	Verified
Backflow tested 2025-08; no recent leaks.	
Irrigation zone proximity to foundation/slab	Verified
Tree-root proximity to laterals and main supply	N/A
No mature trees within lateral proximity.	
Storm-sewer connection condition where applicable	Verified

**T5 · Appliances & Fixtures** 86 / 100

Weight 8% · 5 verified · 0 open · 1 in review · 1 N/A

Washing machine hose type, age, shutoff, drain pan	Verified
Common-area laundry only; braided hoses, shutoffs functional.	
Dishwasher supply line and drain loop	Verified
Refrigerator ice-maker line material and shutoff	Verified
Copper supply lines in spot-checked units.	
Toilet supply lines and fill valves; visible corrosion	Verified
No visible corrosion in sampled supply lines.	
HVAC condensate lines and primary pan	Verified
Secondary drain pan with float switch on attic / above-ceiling installs	In review
Moisture response kit not present in Buildings B and D mechanical rooms.	
Boiler / hydronic systems where present	N/A
No hydronic or boiler system on site.	

**T6 · History & Claims** 60 / 100

Weight 5% · 3 verified · 1 open · 0 in review · 1 N/A

Five-year loss history pulled and on file	Open
Prior water incident log unavailable for review; carrier loss runs requested.	
Prior water claims with cause, payout, repair scope	Verified
No water claims in last 24 months per current carrier.	
Prior repairs to plumbing, roof, envelope	Verified
Open work orders / deferred maintenance flagged	Verified
Adjacent-unit / adjacent-property loss data noted	N/A

**T7 · Documentation Pack**

100 / 100

Weight 5% · 7 verified · 0 open · 0 in review · 0 N/A

Photo evidence for every Tier 1-5 line item	Verified
Photo set indexed by tier and line item.	
Shutoff location map (PDF) annotated to floorplan	Verified
Domestic shutoff map annotated to floorplan for all four buildings.	
Response plan (PDF) with current contacts	Verified
Response plan PDF current; resident reporting notice posted at every building entry.	
Restoration partner agreement on file	Verified
Serial numbers: water heater, ASV, monitoring system	Verified
Serials captured for ASV, water heater, monitoring panel.	
Floorplan with annotated shutoffs and sensor locations	Verified
Sign-off by named assessor (date + credential reference)	Verified
Assessor sign-off on file; protocol Fathom Water v1.	

EVIDENCE INDEX (10)

- T0 · Written water-loss response plan on file (dated within 12 months)  
    water-response-plan-2026.pdf
- T0 · Restoration partner identified and pre-authorized  
    vendor-response-contact-sheet.pdf
- T1 · Main shutoff located, labeled, accessible, operable  
    main-shutoff-room-a-photo.jpg
- T1 · Zone / riser shutoffs mapped to a current floorplan  
    riser-valve-schedule.pdf
- T5 · Secondary drain pan with float switch on attic / above-ceiling installs  
    moisture-meter-kit-photo.jpg
- T7 · Shutoff location map (PDF) annotated to floorplan  
    shutoff-map-all-buildings.pdf
- T7 · Response plan (PDF) with current contacts  
    resident-notice-sample.pdf
- T7 · Restoration partner agreement on file  
    vendor-response-contact-sheet.pdf
- T7 · Floorplan with annotated shutoffs and sensor locations  
    valve-exercise-log-template.pdf
- T7 · Sign-off by named assessor (date + credential reference)  
    maintenance-interview-notes.pdf

ISSUER

Organization	Fathom Readiness
Assessment type	Fathom Water Readiness Assessment

METHODOLOGY & SCORING

WaterScore is calculated from the assessed item statuses in the Fathom Water protocol. Items marked Not Applicable are excluded from the denominator; items left Not Assessed count as zero in the numerator but retain full weight in the denominator. Documentation gates may cap the displayed band when critical evidence in Tier 7 is missing.

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**LIMITATIONS & DISCLAIMER**

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Methodology and limitations: This Readiness Record documents observed controls, evidence references, and assessment responses at the time of review. It is not an insurance policy, underwriting approval, engineering report, plumbing inspection, environmental assessment, legal opinion, or promise of loss prevention. WaterScore and tier status are intended to support review and prioritization, not to predict or ensure claim, coverage, financing, or operational outcomes.

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**VERIFICATION**

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**Fingerprint** E45642C3E1A7  
**Verification URL** <https://fathomreadiness.com/verify/fw-2026-000000-sample>

This is a fictional sample record. Verification page reflects sample metadata for demonstration only.