FATHOM READINESS Fathom Water v1 · WaterScore v1

Sample Fathom Water Readiness Record

Harbor Point Apartments

1248 Lakefront Avenue, Cleveland, OH 44114

SAMPLE RECORD - VERIFICATION DEMONSTRATION ONLY. FICTIONAL PROPERTY.

WATERSCORE

76 / 100

READINESS BAND

Conditional

DOCUMENTATION GATE APPLIED

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.

LIMITATIONS & DISCLAIMER

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.

VERIFICATION

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

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