Fathom Readiness Standards

Program Overview

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WHAT A READINESS STANDARD IS

A Fathom Readiness Standard defines the controls, evidence, and verification a property must hold to be considered ready for a specific peril. Each standard is peril-specific, asset-scoped, and produces a single verifiable Readiness Record per asset with a defined expiry and audit trail.
Standards are designed to be referenced in loan covenants, insurance endorsements, and servicing agreements without rewriting the underlying methodology each time.

THE STANDARD FAMILY

Fathom Water v1 - Shipped. Preventable interior water loss across multifamily and commercial property. Score: WaterScore.
Fathom Freeze v1 - In development. Freeze peril (pipe freeze, sprinkler freeze-up, vacancy-driven freeze loss). Score: FreezeScore.
Fathom Storm v1 - Roadmap. Wind and storm-driven exterior loss.
Fathom Fire v1 - Roadmap. Fire suppression, alarm, and egress readiness.
Fathom Vacant v1 - Roadmap. Vacancy-specific exposure controls.

Scores are peril-specific. There is no aggregate cross-peril "Fathom Score".

INVARIANTS ACROSS EVERY STANDARD

* Snapshot-only on every recipient surface. A Readiness Record renders from a frozen snapshot taken at issuance; it does not re-read live data.
* Record IDs are immutable and peril-prefixed. Fathom Water v1 records use fw-YYYY-NNNNNN (e.g. fw-2026-000123). Future families receive their own prefixes at first issuance (e.g. ff- for Freeze). IDs are minted once and never rewritten.
* Withdrawal is one-way. A withdrawn record stays withdrawn; it cannot be reactivated.
* Verification is public. Any recipient can confirm a record at https://fathomreadiness.com/verify/{record_id} without an account. The Record ID is the sole cite token; the fingerprint is the match check.
* Versioning is semantic. Major versions reset verification; minor versions are additive; patch versions are editorial.

FATHOM WATER V1 - TIERS (T0-T7) AND WEIGHTS

* T0 Governance & Response Readiness (weight 25)
* T1 Active Controls (weight 25)
* T2 Plumbing Systems (weight 15)
* T3 Envelope & Water Intrusion (weight 10)
* T4 Site & Drainage (weight 7)
* T5 Appliances & Fixtures (weight 8)

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 * T6 History & Claims (weight 5)
 * T7 Documentation Pack (weight 5)
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Item-level status vocabulary: Verified / In Review / Open / Not Applicable.
Readiness bands: Preferred (>=90) - Standard (>=75) - Conditional (>=60) - Restricted (>=0).

GOVERNANCE AND CONTACT

Fathom Readiness is the issuer of record for every standard in the program. Drafts are circulated for comment to lenders, insurers, owners, counsel, and assessors. Change logs are public on each standard's page.

`Standard pages: https://fathomreadiness.com/standard/fathom-water-v1 - https://fathomreadiness.com/standard/fathom-freeze-v1`

All inquiries (institutional review, standards governance, registry): Engage@FathomReadiness.com

READING A READINESS RECORD

Every Fathom record renders the same five blocks. A reviewer should be able to find each one in under a minute.

ASSET IDENTITY

Property name, address, asset type. Confirm this matches the collateral or insured asset on your file.

SCORE AND BAND

0-100 composite (WaterScore for Water v1; FreezeScore for Freeze v1) with a readiness band: Preferred, Standard, Conditional, Restricted. Bands, not the raw score, are the citable threshold.

TIER BREAKDOWN

Eight weighted tiers T0-T7. Each item carries one of four statuses: Verified / In Review / Open / Not Applicable. Open gaps and exceptions are itemized; this is where you ask follow-up questions.

EVIDENCE INDEX

Filenames only on public records (no signed URLs are exposed). Counts confirm the record is evidence-backed, not just self-attested.

VERIFICATION FOOTER

Record ID (peril-prefixed, e.g. fw-YYYY-NNNNNN), short SHA-256 fingerprint, verify URL (https://fathomreadiness.com/verify/{record_id}). The Record ID is the cite token; the fingerprint is the match check.

Verification, in one line: open https://fathomreadiness.com/verify/{record_id} with the Record ID from the footer and confirm the printed fingerprint matches what the page shows. If it does, the record is authoritative as of the issuance date in the footer.