



Building Envelope Inspection Checklist

Real Estate Water Damage Mitigation



Water damage is the leading cause of real estate property losses in terms of both cost and frequency of claims. Claim costs include physical damage, and may also include liability claims, additional living expenses, business interruption, and loss of income while occupied spaces are repaired.

One of the best ways to mitigate the risk of water damage is to focus on the building envelope and its key components.



GROUND LEVEL ELEMENTS

Surface water can be the source of flood in a heavy rain situation. Building components such as roof drains and landscape irrigation systems can put a lot of water in the wrong place at the wrong time.

- Inspect all at-grade plumbing and drainage systems for leakage.
- Ensure irrigation systems do not spray water against foundation wall.
- Protect water management systems from potential vandalism and tampering.
- Ensure downspouts direct water away from the foundation.
- Ensure the soil grade around the building foundation drains water away from the building.
- If a rain water collection system is present, ensure that it has an unclogged diversion drain to prevent overflowing.
- Check to see if plumbing / drainage systems are the source of any standing water.

ROOFS

Roof leaks (even small ones) can impact building elements and structural components, and may even lead to mold issues.

- Inspect all rooftop penetrations inside and out.
- Ensure piping penetrations are made through adequately waterproofed sleeves.
- Check HVAC systems for waterproofing support.
- Ensure flashings around the skylights, vents, and other rooftop elements are in good condition.
- Clear debris from drains, gutters, and downspouts.
- Check roof for ponding and take corrective measures to improve drainage.
- Ensure adequate insulation and ventilation of a peak roof attic — this can help mitigate the likelihood of ice dams.
- Inspect shingle roofs after heavy wind storms.

BELOW GRADE BUILDING ELEMENTS

Basement walls and floors are important in protecting the building from water intrusion and can provide warnings of water problems.

- Check basement floor drains and drainage systems.
- Test basement flood control and sump pump systems. Check all basement walls for signs of water staining and damage. If found, track the source and repair right away.
- Check for signs of flaking concrete. This could mean moisture seeping upward through the surface of the concrete.
- Check for signs of mold. Consider adding dehumidification equipment to reduce moisture and prevent mold growth.

WALLS AND WINDOWS

Cracking in window seals, old caulking, or any part of the building envelope can be a significant source of unwanted water leakage; regular inspection and maintenance can help.

- Check joints and penetrations — particularly as they relate to walls, windows, doors, electrical, and plumbing — to ensure that they have proper flashing and sealant integrity.
- If the windows are part of a drainable wall system, ensure flashing openings and weep holes are not clogged.
- Check inside windows for proper glass and air seal integrity.
- Check interior walls for evidence of water damage.
- Ensure caulking around windows and doorways is in good condition.

Ensure faulty parts replaced and leaks and clogs are remedied immediately — delaying fixes can prove to be particularly costly.



Along with this checklist, make sure to check our interior water management inspection checklist and read HUB's 10 step water damage mitigation program.

HUB can also help you assess your water damage risk and advise you on other key water damage mitigation tactics.

Contact a HUB Real Estate Advisor today at hubrealestate.com

We're HUB

When you partner with us, you're at the center of a vast network of experts who will help you reach your goals. With HUB, you have peace of mind that what matters most to you will be protected — through unrelenting advocacy and tailored insurance solutions that put you in control.

Contact a HUB advisor today at:

hubrealestate.com

Ready for tomorrow.

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

