

Check list to prevent mold and water damage

Daily and Weekly Monitoring

Visual Inspection Routine

- ☐ Check under sinks for leaks, water stains, or unusual moisture
- ☐ Monitor appliance areas around washing machines, dishwashers, and water heaters for pooling water
- ☐ Inspect basement/crawlspace for dampness, musty odors, or standing water
- ☐ Watch for warning signs: Unexplained water bill increases, decreased water pressure, discolored water, unusual sounds in pipes
- ☐ Check bathroom fixtures for loose connections, running toilets, or dripping faucets

Technology Monitoring

- ☐ Test water leak detectors monthly (battery-operated sensors near high-risk appliances)
- ☐ Monitor smart water systems if installed (apps show real-time usage and leak alerts)
- ☐ Check humidity levels in basements and crawl spaces (maintain 40-60% humidity)

The “Do Not Flush” Checklist

Protect your home by ensuring that only human waste and toilet paper are disposed of properly, not flushed down in the toilet.

- ☐ Never flush “flushable” wipes, baby wipes, or cleaning wipes. (They will clog your pipes and are the #1 cause of sewage backups.)
- ☐ Never flush paper towels or napkins. (They are designed to be absorbent and strong, not to dissolve in water.)
- ☐ Never flush feminine hygiene products, cotton balls, or Q-tips. (They expand in water and snag easily, starting a larger clog.)
- ☐ Never flush dental floss.: (It is non-biodegradable and acts like a net, catching and binding other debris.)
- ☐ Check bathroom fixtures. Never flush grease, oil, or fats down the toilet or the sink. (See kitchen sink-specifics below.)

Kitchen and Sink Drain Protection

Your sink drains are just as vulnerable and lead to the same pipe system.

[] Never pour grease, oil, or cooking fat down the kitchen sink. It cools, congeals, and sticks to the inside of your pipes, forming a "fatberg" that traps other waste. Always pour cooled grease into a disposable container and throw it in the trash.

[] Minimize food waste in the garbage disposal. Scrape plates into the trash or compost first. Avoid stringy or starchy items (like celery and potato peels).

[] Run cold water when using the garbage disposal and let it run for 15 seconds after you finish flushing debris all the way down the main line.

Use A New Service Provider Onboarding Checklist

Have a "Standard Operating Procedure" that can be provided directly to cleaning staff.

Cleaning services often provide their own supplies to ensure high quality, consistency, and efficiency during every job. Do you know what they are using?

[] Vetting: Request and receive a Certificate of Insurance (COI) verifying General Liability coverage.

[] Contract: Execute a service agreement that includes clauses for liability and a signed Plumbing Safety Addendum.

[] Walkthrough: Verbally review the "Plumbing Protection" rules and physically show all disposal locations.

[] Follow up: Periodically check what products are being used.

Protecting Your Main Sewer Line: From House to Street

Primary Threat #1: Tree Root Infiltration

By far, the most common cause of sewer lateral failure is the intrusion of tree roots. Roots are naturally drawn to the water and nutrients inside the pipe. They can infiltrate and crack pipes, especially older ones, forming a dense mat that catches waste and creates an impenetrable clog.

[] Know Your Pipe's Path: Before planting new trees or shrubs, know where your sewer line runs. (You can often get a utility "mark out" by calling 811).

[] Smart Landscaping: Smart Landscaping: Avoid planting trees (especially water-seeking varieties like willows or maples) or large shrubs directly on top of or near the sewer lateral.

[] Schedule Preventive Inspections: If your home is over 30 years old and has mature trees, consider a professional sewer camera inspection every 2-5 years. This allows you to spot root intrusion before it causes a backup.

[] Professional Root Clearing: If roots are found, they can often be cleared with a professional auger or hydro-Jetter as part of a regular maintenance plan

Primary Threat #2: Pipe Age, Material, and Damage

[] Identify Pipe "Bellies": Over time, sections of the pipe can sink, creating a "belly" or dip. This dip collects water and solid waste, leading to a permanent clog that can't be cleared by simple snaking.

[] Check for Cracks or Collapse: Shifting soil, heavy equipment driving over the line, or simple aging can cause pipes to crack or crumble.

[] Get a Camera Inspection: A camera inspection is the only way to know the true condition of your sewer lateral. It identifies the pipe material and spots bellies, cracks, or offsets (shifted pipe sections) before they fail.

For Homes with Septic Systems

If your home isn't connected to a municipal sewer system, all your waste is directed into a septic system. The same rules about not flushing wipes or grease apply, but you have different maintenance needs.

[] Regular Pumping is Non-Negotiable: Your septic tank must be pumped by a professional every 2-5 years, depending on the tank size and household usage. This removes the solid sludge that accumulates.

[] Protect Your Leach Field: The leach field (or drain field) is where the liquid waste (effluent) is safely dispersed into the soil. Never drive heavy vehicles, build structures, or plant trees on your leach field, as this can compact the soil and crush the pipes.

[] Use Septic-Safe Products: Avoid harsh chemical drain cleaners, anti-bacterial soaps, and additives that claim to "clean" your tank. They can kill the beneficial bacteria your septic system relies on to break down waste.

Monthly Maintenance Tasks

Plumbing System Checks

- [] Test toilet leaks using food coloring in the tank (color in the bowl within 10 minutes indicates a leak)
- [] Inspect exposed pipes for corrosion, mineral buildup, or small leaks
- [] Check water heater for visible corrosion, leaks, or unusual sounds
- [] Test water pressure with gauge (high pressure over 80 PSI damages fixtures and appliances)
- [] Clean appliance filters on washing machines, dishwashers, and water treatment systems
- [] Maintain proper water pressure between 40-80 PSI throughout the property
- [] Replace aging or corroded pipes before they fail
- [] Insulate exposed pipes in crawl spaces, attics, and unheated areas

HVAC System Maintenance

- [] Replace air filters monthly during peak seasons
- [] Check condensate drains for clogs (pour a cup of water to test flow)
- [] Inspect HVAC unit for leaks or unusual moisture around equipment
- [] Monitor humidity levels throughout the property using a hygrometer

Commercial Property Additions

- [] Inspect roof drains monthly (even one clogged drain causes thousands in damage)
- [] Check restroom facilities in multi-story buildings for stacked plumbing issues
- [] Monitor tenant spaces for maintenance issues requiring immediate attention
- [] Test emergency notification systems for rapid response coordination

Seasonal Maintenance Schedules

Spring preparation (March-May)

Priority timing: Complete after frost danger passes, before storm season

Exterior Systems

- ☐ Clean and inspect gutters thoroughly after winter debris accumulation
- ☐ Test and repair roof damage from ice, snow, and winter weather
- ☐ Check foundation for cracks from freeze-thaw cycles
- ☐ Verify proper grading ensures water flows away from the foundation (minimum 6-inch slope)
- ☐ Reconnect and test outdoor water systems after winter shutdown
- ☐ Inspect roof flashing around chimneys, skylights, vents, and HVAC equipment
- ☐ Check window and door seals for winter deterioration and reseal with fresh caulk

Interior Systems

- ☐ Test sump pump operation by pouring water into the sump pump pit before spring rains
- ☐ Schedule professional HVAC tune-up for cooling season transition
- ☐ Inspect basement/crawlspace for winter damage, moisture, or mold growth
- ☐ Check window and door seals for winter deterioration

Commercial Property Additions

- ☐ Schedule a professional roof inspection for winter damage assessment
- ☐ Test building drainage systems with moderate water flow
- ☐ Coordinate tenant inspections for winter-related issues
- ☐ Update emergency contact information for contractors and service providers

Summer maintenance (June-August)

Focus: Storm preparation and system optimization

Storm Readiness

- ☐ Mid-summer gutter cleaning to prepare for the summer thunderstorm season
- ☐ Trim tree branches overhanging the roof (maintain 18+ inches clearance)
- ☐ Test emergency equipment, including generators, backup pumps, and emergency lighting

- ☐ Secure outdoor furniture and equipment that could become storm projectiles

System Monitoring

- ☐ Adjust irrigation systems to prevent oversaturation near foundations
- ☐ Monitor air conditioning condensate drainage for proper function
- ☐ Inspect exterior for storm vulnerabilities and potential water entry points

Fall winterization (September-November)

Critical timing: Complete before first freeze - most important season for prevention

Essential Winterization

- ☐ Comprehensive gutter cleaning - remove ALL leaves and debris before winter
- ☐ Disconnect and drain outdoor hoses completely
- ☐ Shut off outdoor water valves and drain exterior lines
- ☐ Inspect and install pipe insulation in all unheated areas (crawlspaces, attics, garages)
- ☐ Schedule professional furnace inspection and maintenance
- ☐ Seal air leaks around electrical wiring, dryer vents, and pipe penetrations

Drainage and Weather Preparation

- ☐ Final drainage system check before the ground freezes
- ☐ Clear storm drains and catch basins of debris
- ☐ Install weather stripping and seal air leaks to prevent pipe freezing
- ☐ Stock emergency supplies for winter weather events

Commercial Property Focus

- ☐ Coordinate tenant winterization responsibilities and procedures
- ☐ Test heating systems in all occupied areas
- ☐ Ensure emergency access to shut-off valves and mechanical systems
- ☐ Review tenant lease obligations for winter maintenance requirements

Winter monitoring (December-February)

Critical focus: Freeze prevention and emergency response

Temperature Management

- ☐ Maintain a minimum of 55°F when the property is unoccupied
- ☐ Open cabinet doors during extreme cold to warm pipes
- ☐ Allow faucets to drip during severe cold snaps (moving water resists freezing)
- ☐ Monitor for ice dam formation on roofs and address it immediately

Emergency Preparedness

- ☐ Keep emergency supplies accessible, including flashlights, a battery radio, and bottled water
- ☐ Monitor weather forecasts for rapid temperature drops
- ☐ Ensure heating system functionality and backup power if available
- ☐ Clear snow from emergency exits and utility access points

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Appliance-Specific Prevention

Water heaters (11% of water damage claims)

- ☐ Annual tank flushing to remove sediment buildup

- ☐ Replace units proactively at 7-10 years (before failure)
- ☐ Install in a drain pan with a drain line for leak protection
- ☐ Test pressure relief valve annually per manufacturer instructions
- ☐ Monitor for rust, corrosion, or unusual sounds indicating impending failure
- ☐ Set temperature at 120°F for optimal performance and safety
- ☐ Keep the area clear of debris and ensure proper ventilation around the unit

Washing machines (major appliance risk)

- ☐ Replace supply hoses every 3-5 years regardless of appearance
- ☐ Upgrade to stainless steel braided hoses with auto-shutoff mechanisms
- ☐ Shut off water valves when not in use for extended periods
- ☐ Check hoses monthly for cracks, wear, or loose connections
- ☐ Ensure proper drainage with no standing water
- ☐ Keep appliances level during installation and operation to prevent malfunction
- ☐ Turn off water valves when leaving for extended periods

Dishwashers

- ☐ Inspect door seals monthly for wear and proper sealing
- ☐ Check water supply connections for leaks or corrosion
- ☐ Run dishwasher cleaner monthly to remove mineral buildup
- ☐ Clean spray arms regularly to prevent blockages
- ☐ Upgrade to steel braided supply lines for enhanced protection
- ☐ Clean seals and gaskets regularly and check for damage
- ☐ Ensure proper level installation to prevent water leakage

Refrigerators with ice/water dispensers

- ☐ Replace water filters every 6 months or per manufacturer's schedule
- ☐ Inspect water supply lines annually for cracks or leaks
- ☐ Clean condenser coils every 6 months for optimal performance

- [] Check for leaks behind the unit where the water lines connect
- [] Inspect water lines every 6 months for cracks, kinks, or leaks
- [] Ensure proper drainage for defrost systems

Roofing and Drainage Systems

Roof maintenance

- [] Inspect twice yearly for missing, damaged, or aging shingles
- [] Check flashing around chimneys, vents, and roof intersections
- [] Look for granule accumulation in gutters (indicates shingle deterioration)
- [] Address ice dam formation with proper insulation and ventilation
- [] Replace missing shingles immediately before water infiltration occurs

Gutter system management

- [] Clean minimum twice yearly (spring and fall, more if high-debris environment)
- [] Inspect the system. Walk around the house in heavy rain, listen to the leader pipe for water flow sounds. (spring and fall)
- [] Check downspouts. Heavy rainwater should be flowing freely from all downspouts.
- [] Extend downspouts 3-10 feet away from the foundation
- [] Maintain proper slope toward downspouts (1/4 inch per foot)
- [] Install gutter guards to reduce debris accumulation
- [] Fix improper slope immediately (standing water indicates drainage problems)
- [] Consider downspout extensions to channel water further from the foundation
- [] Install window well covers to prevent water accumulation in the basement window wells

Warning signs requiring immediate attention

Water overflowing during rainfall

Sagging or pulling away from the house structure

Rust spots or visible damage to gutter materials

Water stains on exterior walls below gutters

Pooling water around the foundation after rain

Foundation and Basement Protection

Exterior foundation care

- ☐ Maintain a 6-inch slope away from the foundation within the first 10 feet
- ☐ Keep soil 6 inches below the bottom of the siding
- ☐ Inspect for cracks twice yearly and seal immediately
- ☐ Apply waterproof sealant to foundation walls as needed
- ☐ Install proper drainage to direct water away from the structure
- ☐ Install French drains in problem areas to redirect water away from foundations
- ☐ Keep exterior drains clear of debris, particularly those at the bottom of outside stairwells

Basement moisture control

- ☐ Test the sump pump every 3-4 months by pouring water into the sump pump pit
- ☐ Consider battery backup for power outage protection
- ☐ Maintain humidity below 60% using a dehumidifier
- ☐ Install water leak detectors near potential problem areas
- ☐ Store belongings off the floor on shelving in waterproof containers
- ☐ Clean sump pump annually by removing debris and sediment buildup
- ☐ Replace aging sump pumps every 7-10 years before they fail
- ☐ Install vapor barriers in crawl spaces to prevent moisture intrusion
- ☐ Ensure adequate ventilation to promote air circulation and moisture removal

Foundation warning signs

Musty odors or persistent dampness

Water stains or white mineral deposits (efflorescence) on walls

Visible mold or mildew growth

Cracks in foundation walls or floors

Standing water or persistent wet spots

Crawlspace-Specific Maintenance

A Crawl space can be a primary source of mold and moisture for the entire house. With proper attention, it can be controlled.

[] Check the Vapor Barrier: The plastic liner on the ground (the vapor barrier) is your #1 defense.

[] Exposed Dirt Remover or seal it. Any exposed dirt is wicking moisture directly into your home.

[] Seal Foundation Vents: In a climate like Connecticut's, foundation vents often do more harm than good, allowing humid summer air to enter (which condenses and creates mold) and cold winter air to infiltrate (freezing pipes).

[] Add a humidifier. With the basement sealed, the humidifier set to auto, and the floor drain in place, the space will maintain a balanced humidity level.

[] Insulate Pipes, Not Floors. Ensure all water pipes in the crawlspace are adequately insulated.

[] Pest Control: Look for any signs of pests, as they can destroy insulation and create entry points for water.

Emergency Response Protocols

Immediate water damage response

Shut off main water valve (ensure all occupants know location and operation)

Turn off the electricity to affected areas if water is present

Document damage with photos before cleanup begins

Remove standing water quickly (within 24-48 hours, critical)

Contact professionals for assessment and restoration

Notify the insurance company within the required timeframe (usually 24-48 hours)

Emergency contact preparation

- ☐ Post main water shutoff location with clear operating instructions
- ☐ Maintain emergency contact list: Licensed plumbers, electricians, HVAC contractors
- ☐ Keep insurance information readily accessible with 24-hour claim numbers
- ☐ Store utility emergency numbers for gas, electric, and water companies

Emergency supplies checklist

- ☐ Water storage: 1 gallon per person per day (minimum 3-day supply)
- ☐ Battery-powered radio (NOAA Weather Radio preferred)
- ☐ Flashlights and extra batteries for each occupant
- ☐ First aid kit and essential medications
- ☐ Emergency food supply (non-perishable, 3-day minimum)
- ☐ Important documents in a waterproof container
- ☐ Cash in small bills for emergency purchases
- ☐ Water damage supplies: Shop vacuum, plastic sheeting, duct tape, dehumidifiers

Pre-Vacation / Away From Home Checklist

A small leak that would be a minor cleanup if you're home becomes a catastrophic, multi-room restoration after a 10-day vacation.

Immediate water damage response

The #1 Rule: Shut off the main water supply.

Thermostat Setting: Never turn your heat off in winter. Set it no lower than 55-60°F (13-15°C) to prevent pipes in exterior walls from freezing.

Water Heater: Set your water heater to its "vacation" or "pilot" setting to conserve energy and minimize the risk of water damage.

Sump Pump: Test your sump pump one last time. If you have a battery backup, ensure it's charged and ready.

Contact professionals for assessment and restoration. Make sure the dishwasher and washing machine are empty. Unplug small appliances.

Appliances: Make sure the dishwasher and washing machine are empty. Unplug small appliances.

Trusted Neighbor: Ask a neighbor to walk through the house once or twice to check for any obvious issues (water on the floor, unusual cold).

Emergency contact preparation

- [] Post the main water shutoff location with clear operating instructions
- [] Maintain emergency contact list: Licensed plumbers, electricians, HVAC contractors
- [] Keep insurance information readily accessible with 24-hour claim numbers
- [] Store utility emergency numbers for gas, electric, and water companies

Emergency supplies checklist, see the above section.

Technology and Professional Services

Smart water monitoring systems

- [] Consider whole-house systems with automatic shutoff (Flo by Moen, Phyn Plus)
- [] Install individual appliance monitors for high-risk equipment
- [] Use smartphone integration for real-time alerts and remote monitoring
- [] Test systems regularly to ensure proper function
- [] Document installation for insurance premium discounts (5-15% reduction possible)
- [] Install leak detectors near water heaters, sump pumps, washing machines, dishwashers, and toilets
- [] Consider flow monitors that track household water usage patterns and detect anomalies
- [] Install freeze sensors in vulnerable areas to alert to dangerous temperatures near pipes
- [] Consider professional monitoring services for 24/7 oversight and potential insurance discounts

Professional service schedule

- [] Annual plumbing inspection by licensed professional (\$100-200 investment)

- ☐ HVAC professional service twice yearly (spring/fall transition)
- ☐ Water heater maintenance annually by a qualified technician
- ☐ Foundation assessment every 5-10 years by a structural professional
- ☐ Appliance line replacement every 5-7 years, regardless of appearance

When to call professionals immediately

Water extraction beyond minor spills (professional equipment removes 100x more water)

Hidden moisture detection requires thermal imaging

Any mold growth or musty odors present

Structural damage concerns or safety issues

Insurance claim documentation needed

Commercial property compliance requirements

Commercial Property Additional Requirements

Enhanced commercial protocols

- ☐ Employee training on emergency water shutoff procedures
- ☐ Business continuity planning with alternate location arrangements
- ☐ Tenant notification systems for building-wide issues
- ☐ Professional-grade backup systems and emergency equipment
- ☐ Regulatory compliance with local emergency management requirements
- ☐ Develop comprehensive water damage response plans that train staff on emergency procedures
- ☐ Create detailed equipment inspection schedules covering all water-using systems
- ☐ Install flood gates to protect entry points in flood-prone areas
- ☐ Maintain emergency contact lists, including fire, police, utilities, and restoration services
- ☐ Keep emergency response kits accessible, containing water pumps, barriers, and absorbent materials
- ☐ Review insurance coverage regularly to ensure adequate water damage protection

☐ Document all building systems with current facility maps showing water sources and shut-off locations

Multi-tenant coordination

☐ Clear responsibility matrix between property management and tenants

☐ Central system maintenance scheduling and coordination

☐ Emergency access procedures for after-hours incidents

☐ Insurance coordination between property and tenant coverage

☐ Regular tenant education on prevention and reporting procedures

Advanced commercial considerations

☐ Specialized equipment protection for servers, manufacturing, and sensitive equipment

☐ 24/7 monitoring systems with professional monitoring centers

☐ Vendor management protocols with pre-approved emergency contractors

☐ Staff training programs with scenario-based emergency drills

Maintenance scheduling and routine tasks

Establish regular maintenance schedules to ensure consistent preventive efforts and early detection of problems.

Monthly maintenance checklist

☐ Inspect under sinks for leaks, water stains, or unusual moisture

☐ Test sump pumps by pouring water into the pit to verify operation

☐ Check for toilet leaks using the food coloring test

☐ Clear drains and check for slow drainage issues

☐ Inspect visible pipes for signs of corrosion, rust, or leaks

☐ Check appliance hoses for wear, bulges, or cracks

☐ Monitor water bills for unexplained increases indicating hidden leaks

Quarterly maintenance tasks

☐ Clean HVAC condensate drains and check for proper drainage

☐ Inspect appliance hoses and connections more thoroughly

- ☐ Check all visible pipes for any new signs of wear or damage
- ☐ Test water pressure throughout the property with a gauge
- ☐ Clean appliance filters on washing machines and dishwashers

Semi-annual responsibilities

- ☐ Clean gutters thoroughly and inspect for damage
- ☐ Inspect refrigerator water lines for cracks or leaks
- ☐ Schedule professional HVAC service for system tune-up
- ☐ Check exterior drainage systems and clear any blockages
- ☐ Inspect foundation for new cracks or moisture issues

Annual essential tasks

- ☐ Flush the water heater tank to remove sediment buildup
- ☐ Schedule a comprehensive roof inspection by a qualified professional
- ☐ Test the main water shutoff valve to ensure proper operation
- ☐ Conduct a comprehensive plumbing assessment by a licensed professional
- ☐ Replace older appliance hoses regardless of visible condition
- ☐ Professional maintenance for all major water-using systems

Prevention investment versus restoration costs:

Smart water monitoring system: \$500-1,500 (reduces claims by 96%)

Annual professional maintenance: \$300-600

Preventive measures: Every \$1 spent saves \$4-7 in restoration costs

Average restoration costs: \$150-50,000+ depending on severity

Essential documentation practices

- [] Maintain maintenance logs with date-stamped records of inspections and repairs
- [] Photo documentation of all systems and improvements with timestamps
- [] Keep equipment records, including serial numbers, warranties, and installation dates
- [] Store professional inspection reports for insurance and maintenance tracking
- [] Digital backup with cloud storage for easy claim filing

Conclusion and implementation priorities

The most critical prevention measures that provide maximum protection include: knowing your main water shutoff location, installing leak detection systems, maintaining proper drainage, replacing appliance hoses proactively, and scheduling regular professional inspections. These foundation steps prevent the majority of costly water damage incidents.

Implementation should begin with immediate safety measures (locating shutoffs, emergency supplies), followed by seasonal maintenance appropriate to your climate, then systematic upgrades to monitoring and protection systems. Consistency in following this checklist prevents the significant costs, disruption, and health risks associated with water damage while maintaining property value and ensuring insurance coverage remains valid.

Remember that water damage can occur quickly, but prevention requires ongoing attention. Investing in preventive measures consistently proves more cost-effective than restoration, with the added benefits of peace of mind and uninterrupted property use.