

SELF-SCORING RISK ASSESSMENT / 5 MINUTES

The Muskoka Cottage Ice-Dam Risk Scorecard

Score your own cottage in five minutes and find out whether your roof is quietly damaging it from the inside - before the snow lands this November.

READ THIS BEFORE THE FIRST SNOW FLIES

By the time ice-dam damage reaches your walls, it has usually been happening for two or three winters.

P.Eng. + MBA

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5 generations

of building and repairing cottages on these lakes and this granite

Roof-first

we fix the cause above the ceiling, not just the stain on the wall

Ice damming rarely announces itself with a dramatic leak. Heat escapes through a poorly insulated roof, melts the snow above your heated rooms, and that meltwater refreezes into a ridge of ice at your cold eaves. Trapped water then backs up under the shingles and into the building - and travels through wall and ceiling cavities before it ever shows on a surface you can see.

That is why the damage is so easy to underestimate. A stain on a back-bedroom wall can trace back to a roof twenty feet away. On one Loon Lake cottage, an owner watched faint stains for two winters before calling; by the third, ice damming had reached the pine walls, the floors, and the window frames in several rooms.

This scorecard is the same first-pass triage a builder runs before an assessment. It will not replace an inspection - but it will tell you, honestly, how much attention your cottage needs before another winter.

HOW TO SCORE IT

- 1 **Part A** covers what you can already see and smell - the signs water may be getting in now. **Part B** covers what is above your ceiling - the conditions that create ice dams.
- 2 Tick every statement that is true of your cottage and **add up the points** shown beside each one. Total the two parts on page 5.
- 3 Match your total to the **risk bands** - each one tells you what it means and the single next step worth taking.

A

WHAT YOU CAN SEE AND SMELL

Signs water may already be getting in

These are symptoms of active water movement. They carry more weight because they mean the problem may already be past prevention and into damage. **Tick each one that is true, and add the points.**

VISIBLE & SENSORY WARNING SIGNS

TICK + ADD POINTS

- ☐ A thick, continuous ridge of ice or heavy icicles builds along your eaves in winter (not just a few icicles). +3
- ☐ Water stains on interior walls or ceilings you can't trace to a leak or a spill. +4
- ☐ Stains where the ceiling meets an exterior wall, or high up on exterior walls. +3
- ☐ Flooring discolouring or losing its finish in patches that match no spill you can find. +3
- ☐ Window or door frames that stick, feel tight, or look slightly swollen. +3
- ☐ A musty or damp smell in a room with no obvious water source. +3
- ☐ Bubbling paint, blistered finish, or soft spots on upper walls or ceilings. +2

Part A subtotal

Signs water may already be getting in

/ 21

ONE TICK HERE CHANGES EVERYTHING

If you checked **any** box in Part A, treat your final result as at least **High risk** - visible or smelled symptoms mean water has already found a path in, and every winter it continues does more damage.

B

WHAT'S ABOVE YOUR CEILING

The conditions that create ice dams

Ice dams are driven by heat escaping through the roof. These factors predict how vulnerable your cottage is, whether or not you've seen damage yet. **Tick each one that is true, and add the points.**

ROOF, INSULATION & CONSTRUCTION FACTORS

TICK + ADD POINTS

- | | |
|--|----|
| ☐ Your attic insulation hasn't been assessed or upgraded in 15+ years. | +3 |
| ☐ You don't know your attic's insulation level (its R-value). | +2 |
| ☐ Your cottage has cathedral or vaulted ceilings that follow the slope of the roof. | +3 |
| ☐ Little or no visible roof ventilation - few or no soffit and ridge vents. | +2 |
| ☐ The cottage is heated through the winter (year-round, or kept warm on visits). | +2 |
| ☐ Part of the roof goes bare, or sheds snow faster than the rest, mid-winter. | +3 |
| ☐ You've dealt with ice dams, attic condensation, or "attic rain" before. | +3 |

Part B subtotal

The conditions that create ice dams

 / 18

WHY CATHEDRAL CEILINGS MATTER

Cathedral ceilings are one of the most common weak points in cottage construction - the insulation cavity is only the rafter depth, and standard batt insulation can't seal the air gaps that let heat reach the roof deck. If your cottage has them and has ever had an ice dam, that is often why.

ADD PART A + PART B

Your ice-dam risk, honestly scored

Add your two subtotals for a score out of 39, then find your band. This is a guide, not a diagnosis - but it's an honest read on how much attention your cottage needs before winter.

PART A

+

PART B

=

YOUR SCORE

0-4

Low risk MONITOR

Few risk factors and no visible symptoms. **Keep an eye on your eaves each winter** and re-run this check every fall - especially after any roof, insulation, or heating change.

5-11

Moderate risk WORTH A LOOK

The conditions for ice damming are present even if damage hasn't shown. **A summer roof-assembly assessment is worth booking** before snow load and cold set the cycle in motion.

12-20

High risk ASSESS THIS SEASON

Your roof strongly favours ice dam formation, and damage may already be underway out of sight. **Have the attic, insulation, and ventilation assessed this summer or fall** - before another winter compounds it.

21+

Urgent — likely active ACT NOW

Your answers suggest water is already getting in. **Get a professional assessment now, and start documenting the damage** (photos, dates) in case you have an insurance claim - see the next page.

Reminder: if you ticked anything in Part A, treat your result as at least **High**, whatever the number says. Visible symptoms outrank the math - they mean the water already has a path in.

WHY WAITING COSTS TWICE

The insurance clock is ticking with the seasons

In Ontario, home insurance policies commonly cover sudden and accidental water damage from ice damming. But coverage varies, and insurers can deny a claim when they decide the damage came from deferred maintenance - such as an insulation upgrade that was needed for years and never done.

That creates a hard truth for cottage owners: every winter you wait does damage twice. It makes the physical damage worse and harder to hide, and it makes an eventual claim easier for an insurer to push back on as "maintenance."

**A roof-assembly assessment in summer takes a few hours.
Discovering the damage after another winter takes months to repair.**

IF YOU SCORED HIGH OR URGENT, DO THESE NOW

- 1 Document everything.** Photograph stains, swollen frames, and damaged floors, and note when you first saw each. Dated evidence matters if a claim follows.
- 2 Read your policy's water-damage wording** - or ask your broker how ice-dam and "maintenance" exclusions are handled on your specific policy.
- 3 Get the roof assembly assessed before more winters pass** - the cause, not just the stains. Fixing the finishes without fixing the roof guarantees the water comes back.

This page is general information, not insurance or legal advice - coverage depends entirely on your policy and circumstances, so confirm with your own insurer or broker. Gonneau Building Group's leadership also owns and operates a property-restoration company that works regularly with insurance restoration claims, and can help you understand the process.

YOUR NEXT STEP

Find out what's above your ceiling - before **the snow** does.

You've scored your cottage. The hard part is knowing exactly what's happening in the attic, the insulation, and the roof assembly you can't see - and whether water is already moving through your walls. That's a few hours of a builder's time in summer, and it's the difference between a small correction now and a full restoration later.

FREE · NO OBLIGATION · BEFORE NOVEMBER

Book a free consultation

Start with a free consultation - we'll talk through your score, what's likely driving it, and what a full roof-assembly assessment would involve.

Attic & insulation

R-value, air leaks, and the heat escaping through your ceiling.

Ventilation & roof

Whether the roof surface stays cold enough to stop the melt-refreeze cycle.

Straight answer

Active damage or not - and the honest scope to fix the cause.

Book your free consultation →

Scored 21+, or ticked anything in Part A? Call **(705) 999-0822** - tell us you scored Urgent and we'll get to you first.

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