The Florida Home Watch Checklist

The things to check before — and while — you leave your Central Florida home empty. This is the same checklist our inspectors use on every visit.

Before you leave	Walk the shut-offs and the 'Closing up' items; set the A/C for humidity control.
While you're away	Check weekly or bi-weekly in summer and storm season — at least every 30-60 days to satisfy most insurance vacancy clauses.
Every time	Photograph everything. A dated photo is proof the home was checked — for you and your insurer.

Prefer not to do all this yourself? That's what we're here for. We run this exact checklist on your home, on your schedule, and send a documented, insurance-ready photo report after every visit.

Request your free consultation

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1. Exterior & Perimeter

- [ ] Walk the full perimeter; look for anything out of place or signs of entry
- [ ] All doors & windows locked and intact (no broken seals or glass)
- [ ] Check for storm damage: siding, soffits, fascia, gutters
- [ ] Gutters & downspouts clear and draining away from the foundation
- [ ] No standing water against the foundation or in the yard
- [ ] Mail held / cleared so the home doesn't look vacant
- [ ] Exterior & timer lighting working (occupancy appearance)
- [ ] Driveway clear; no flyers or packages signaling an empty house
- [ ] Garage door closed, sealed, and secure

2. Roof, Lanai & Storm Exposure

- [ ] Visible roof check for lifted or missing shingles/tiles
- [ ] Lanai & screen enclosure intact (no torn screens or bent framing)
- [ ] Outdoor furniture secured or stored (projectile risk)
- [ ] Hurricane shutters / impact protection in good order
- [ ] Trees & branches trimmed back from roof and windows

3. A/C, Humidity & Mold (Florida's #1 risk in a closed home)

- [ ] Thermostat set correctly (recommend 78-80 deg F; never fully off)
- [ ] A/C actively running and cooling; no abnormal sounds
- [ ] Check the condensate drain line & pan (a top cause of water damage)
- [ ] Air handler area dry; no pooling or staining
- [ ] Replace A/C air filter as scheduled (concierge add-on)
- [ ] Indoor humidity below 60%; no musty smell
- [ ] No visible mold on vents, walls, ceilings, closets, baseboards
- [ ] Dehumidifier (if present) running and draining

4. Plumbing & Water Intrusion (silent leaks = costliest claims)

- [ ] Check under every sink for leaks, drips, or dampness
- [ ] Inspect around toilets, showers, tubs for leaks or soft flooring
- [ ] Water heater: look for rust, moisture, or pooling at the base
- [ ] Washing machine hoses & connections dry and intact
- [ ] Refrigerator/ice-maker and dishwasher connections dry
- [ ] Ceilings & walls checked for new stains (roof or pipe leak)
- [ ] Run faucets & flush toilets to keep traps and seals from drying out
- [ ] Confirm main water shut-off; shut off main for long absences

5. Electrical & Systems

- [ ] Breaker panel: no tripped breakers, no burning smell or scorch marks
- [ ] Refrigerator/freezer running and cold; no spoilage odor
- [ ] GFCI outlets testing OK (kitchen, baths, exterior)
- [ ] Smoke & CO detectors powered; no low-battery chirp
- [ ] Backup sump pump / battery (if applicable) functional

6. Pests & Wildlife (vacant FL homes are a magnet)

- [ ] Look for droppings, nests, or chew marks
- [ ] Check for ant trails, termite mud tubes, or wood damage
- [ ] No wasp/bee nests at entries, eaves, or lanai
- [ ] Entry points sealed (gaps around pipes, vents, garage, doors)
- [ ] Confirm pest-control service performed (oversee vendor if contracted)

7. Pool, Spa & Irrigation (if applicable)

- [ ] Pool water level, clarity, and circulation normal
- [ ] Pump & equipment running; no leaks at the pad
- [ ] Verify pool service actually visited and performed work
- [ ] Irrigation running on schedule; no broken/leaking heads
- [ ] Landscape/lawn health acceptable; coordinate vendor if needed

8. Vehicles & Concierge (optional add-ons)

- [ ] Start and run any vehicle on-site; check tire pressure
- [ ] Top off fuel / add stabilizer for long storage
- [ ] Take vehicle for scheduled service and return it
- [ ] Accept & secure deliveries/packages
- [ ] Meet and supervise subcontractors / vendors
- [ ] Pre-arrival prep: cool the house, stock essentials

9. Hurricane & Storm Prep

- [ ] Bring in or secure everything outside (furniture, grills, planters)
- [ ] Put up hurricane shutters or panels; check windows and doors
- [ ] Pre-storm inspection with photos for your insurance record
- [ ] Clear gutters and drains; check roof and secure loose items
- [ ] Post-storm: damage assessment, tarp/repair coordination, full report

10. Insurance & Documentation (every visit)

- [ ] Photograph exterior, interior, and any issue found (time-stamped)
- [ ] Log the date, time, and address of the visit
- [ ] Note any problems and the action taken or recommended
- [ ] File the report so there's a verifiable inspection history
- [ ] Flag anything that could affect a future claim

Note: Home watch is a visual inspection service, not security, emergency response, or property management. Many Florida insurance policies require documented periodic inspections of unoccupied homes; confirm your policy's terms.