

The Absentee Owner's Property Protection Checklist

Essential Guidance for South Florida Homeowners

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Introduction

If you own a property in South Florida but spend most of your time elsewhere, you face a challenge that's both expensive and stressful: how do you protect a multi-million-dollar asset when you're not there to monitor it?

South Florida's unique climate creates specific challenges for property owners. High humidity, intense summer heat, frequent thunderstorms, and hurricane season create a perfect storm (literally) for property damage when homes sit vacant for extended periods. What might be a minor issue in other climates can quickly escalate into catastrophic damage in our subtropical environment.

Over 20+ years managing properties in South Florida, I've seen the same preventable disasters repeat themselves. Here are just a few examples:

- A \$28,000 water damage claim from a washing machine hose that failed while owners were away for three weeks
- A \$45,000 mold remediation after an AC unit failed and wasn't discovered for two months
- A \$12,000 landscape replacement after an irrigation line broke and ran continuously for five days
- A \$65,000 pool repair after equipment failure led to structural damage over one summer

The common thread in all these cases? **They were completely preventable with regular property checks.**

This guide breaks down property protection into three essential sections:

- **Part 1:** The 12 critical systems that require regular monitoring, with specific inspection schedules and red flags to watch for
- **Part 2:** Hurricane preparedness timeline and checklist specific to South Florida
- **Part 3:** Cost-benefit analysis showing why professional property management saves money versus self-management

Whether you choose to implement these practices yourself or work with a professional property manager, understanding what needs to be monitored and why is the first step toward protecting your investment.

Part 1: The 12 Critical Systems to Monitor

Every property has systems that require regular attention. Here's what to check and when.

1. HVAC (Air Conditioning & Heating)

Monthly: Filter replacement (critical in Florida humidity), thermostat settings (78-82°F when vacant), condensate drain line inspection, unusual sounds or smells

Quarterly: Professional inspection and cleaning, refrigerant levels, ductwork inspection, drain pan condition, capacitor testing

Why it matters: AC failures in vacant homes often go undetected for weeks. Without air circulation, humidity can reach 90%+ in 48 hours. The resulting mold damage typically costs \$20,000-\$50,000 to remediate. Your insurance may not cover mold damage, especially if the property was vacant.

2. Plumbing

Monthly: Run all faucets for 2-3 minutes, flush all toilets, check under sinks for leaks, inspect water heater for corrosion, check washing machine hoses (replace every 5 years), verify water pressure is normal (40-80 PSI)

Red flags: Water stains on ceilings or walls, musty odors, unexplained water bill increases (a running toilet can waste 200+ gallons per day), water pressure changes, discolored water

Cost of neglect: A small leak undetected for 6 months can cause structural damage, mold, and flooring replacement. Average cost: \$15,000-\$40,000.

3. Pool & Spa

Weekly: Water chemistry testing (pH 7.2-7.8, chlorine 1-3 ppm, alkalinity 80-120 ppm), equipment operation verification, water level check, skimmer and pump baskets cleaned

Monthly: Inspect pool deck for cracks, check equipment for leaks or corrosion, test automation systems, verify salt cell operation (if saltwater)

Why it matters: Pool equipment failures cost \$5,000-\$15,000 to replace. Green pools take 2-4 weeks and \$1,000-\$3,000 to restore. Cracked pool shells can cost \$10,000-\$50,000+ to repair.

4. Roof & Gutters

Quarterly: Check for missing or damaged shingles/tiles, inspect flashing around chimneys and vents, clear gutters and downspouts, check for standing water, inspect interior ceilings for water stains

After storms: Full exterior walkthrough, interior inspection for leaks, document damage with photos immediately, arrange emergency repairs if needed

Prevention: A small roof leak caught early costs \$500-\$1,500 to fix. Ignored for 3-6 months, it becomes a \$15,000-\$30,000 interior damage claim.

5. Irrigation System

Monthly: Run all zones and verify proper operation, check for broken heads or leaks, adjust timer seasonally, inspect backflow preventer, monitor water bill for unusual spikes

Why it matters: A broken irrigation line running 24/7 can waste 15,000+ gallons per month, costing \$200-\$500 in water bills plus potential foundation issues. Overwatering causes fungus, disease, and pest infestations.

6. Landscape & Grounds

Bi-weekly minimum: Lawn mowing and edging, tree and shrub trimming (branches 6+ feet from roof and walls), weed control, pest inspection

Seasonal: Hurricane prep (trim dead branches, secure loose items May-June), fertilization appropriate to season, mulch refresh (2-3 times per year)

Why it matters: Overgrown properties signal vacancy to burglars. Untrimmed trees cause roof damage in storms - insurance may deny claims if "maintenance neglect" contributed. Palm fronds and dead branches become projectiles in hurricanes.

7. Pest Control

Monthly treatment recommended: Interior and exterior perimeter treatment for ants, roaches, spiders; termite monitoring and treatment; rodent prevention and monitoring; moisture control in attics and crawlspaces

Why Florida is different: Year-round warm weather means year-round pest activity. A few months without treatment can lead to termite damage (\$3,000-\$8,000 typical repair, sometimes \$20,000+), rodent infestation (fire risk from chewed wiring), or carpenter ant damage.

8. Security System

Monthly: Test all door and window sensors, replace batteries in wireless devices, verify monitoring service is active, check camera functionality, test motion sensors, update access codes if contractors have been on property

Why it matters: Non-functioning security systems provide no protection. Many burglaries of vacant properties go undetected for days or weeks. Insurance companies may reduce payouts if security systems weren't operational.

9. Hurricane Shutters/Protection

Pre-season (May): Test all shutters for proper operation, lubricate tracks and hinges, replace missing or damaged hardware, verify you have correct quantity of panels (if removable type), test electric or motor-driven shutters

Why it matters: Insurance claims can be denied if hurricane protection wasn't properly deployed or maintained. Florida building code requires hurricane protection in certain zones. Post-storm shutter installation/repair costs 3-5x normal rates.

10. Generator

Monthly: Exercise generator for 30 minutes under load, check oil and fuel levels (use stabilizer - fuel degrades), inspect for leaks or corrosion, test automatic transfer switch, verify battery charge for electric start models

Annual service: Full professional inspection and tune-up, load bank testing, oil and filter change, spark plug inspection/replacement, battery replacement if needed (every 3-4 years)

Why it matters: Generators that sit unused fail when you need them most. Post-hurricane repairs cost 3-5x normal rates. Without power, your HVAC stops and security systems go dark.

11. Electrical System

Monthly: Test all GFCI outlets (press test button), check circuit breaker panel for rust or corrosion, verify outdoor lighting functionality, test smoke and CO detectors (monthly test, replace batteries annually, replace units every 10 years)

Red flags requiring immediate attention: Frequent breaker trips, flickering lights, burning smells near outlets or panel, warm outlets or switches, buzzing sounds from panel, any visible sparking

12. Water Intrusion Points

After every significant rain: Inspect all windows and doors for water entry, check garage for water seepage, walk attic looking for water stains or active leaks, check foundation perimeter for standing water

Seasonal: Inspect and re-caulk windows and doors as needed (Florida sun degrades caulk quickly), check roof penetrations (vents, satellites), inspect chimney flashing, verify proper grading around foundation (soil should slope away)

Why it matters: Florida receives 50-65 inches of rain annually. Frequent intense thunderstorms find every weakness. Water intrusion is the #1 insurance claim for vacant properties. Many policies exclude gradual water damage, leaving you with the full repair cost.

Part 2: Hurricane Preparedness Timeline

Hurricane season runs June 1 - November 30. Being prepared isn't optional in South Florida - it's essential for protecting your property and maintaining your insurance coverage.

May: Pre-Season Preparation

- Test all hurricane shutters/panels - deploy and retract
- Inventory emergency supplies (replace expired items)
- Test generator under load for 30 minutes
- Trim all trees and remove dead branches
- Inspect roof for loose shingles/tiles
- Clear gutters and downspouts completely
- Verify property manager has current emergency contacts
- Review insurance coverage and document current property condition with photos/video

When Storm Threatens (7 Days Out)

- Verify property manager is aware and has your current contact information
- Confirm deployment plan and timeline
- Ensure generator fuel is topped off and stabilized
- Confirm pool is prepared (see pool preparation below)

72 Hours Before Landfall

- Deploy hurricane shutters completely
- Photograph deployed shutters (insurance documentation)
- Move all outdoor furniture, decorations, and loose items inside garage or storage
- Turn off main water supply if property will be vacant during storm
- Unplug all non-essential appliances and electronics
- Set HVAC to 78°F (it will continue if power available)
- Generator fueled and ready for automatic start

Pool Preparation for Hurricane

Contrary to popular myth, do NOT drain your pool. An empty pool can pop out of the ground due to hydrostatic pressure. Instead:

- Keep pool filled to normal level (rain will add 12-18 inches typically)
- Turn off all pool equipment at breaker (prevents damage from power surges)
- Remove pool cleaner, skimmer baskets, and other loose equipment
- Add extra shock to prevent algae (storm debris and lack of circulation promote growth)
- Do NOT cover pool (covers will be destroyed and become projectiles)

After the Storm

If you're not local, your property manager should conduct this inspection as soon as it's safe:

- Exterior inspection for roof damage, broken windows, structural damage
- Interior inspection for water intrusion, ceiling damage
- Photograph all damage immediately (insurance claims)
- Emergency tarping/boarding if needed to prevent further damage
- Check pool for debris and chemistry (don't run equipment until inspected)
- Verify generator operation if power is out
- Begin insurance claim process if damage occurred

Part 3: Why Professional Estate Management Matters

Managing a high-value property from afar requires coordinating multiple systems, vendors, and schedules simultaneously. It's not just about having tasks done - it's about having them done right, on time, and with someone who can identify problems before they become disasters.

The Coordination Challenge

Based on the 12 critical systems outlined in Part 1, here's what managing a South Florida property actually requires:

Weekly responsibilities: Property inspection walkthroughs, pool chemistry testing and equipment checks, landscape monitoring, security system verification

Monthly responsibilities: HVAC filter changes and system checks, running all plumbing fixtures, pest control treatments, irrigation system testing, generator exercise, electrical safety checks, water intrusion monitoring after rain events

Quarterly responsibilities: Professional HVAC service, roof and gutter inspection, pool equipment deep cleaning, filter maintenance

Seasonal responsibilities: Hurricane preparation (May-June), hurricane shutter testing, tree trimming, landscape seasonal care, generator annual service

As-needed responsibilities: Emergency response to system failures, storm damage assessment and mitigation, vendor coordination and oversight, insurance claim documentation and management

The Knowledge Gap

Effective property management in South Florida requires specialized local knowledge that takes years to develop:

Climate expertise: Understanding how Florida's humidity, heat, and rainfall patterns affect different building systems and materials. Knowing which problems are urgent versus routine.

Hurricane preparedness: Knowing the exact timeline for storm preparation, which contractors to call first (they book up fast), and how to properly document everything for insurance purposes.

Vendor relationships: Having established relationships with reliable, licensed contractors who respond quickly and charge fair rates. Post-hurricane, these relationships are invaluable - contractors prioritize their regular clients.

Problem recognition: Being able to distinguish between normal wear and signs of serious issues. A small water stain might be nothing, or it might be the first sign of a \$30,000 problem.

Insurance navigation: Understanding what documentation insurance companies require, how to file claims properly, and which issues need immediate reporting versus routine handling.

The Risk of Delayed Response

In Florida's climate, small problems escalate quickly:

24-48 hours: An AC failure in summer leads to 90%+ humidity. Mold begins growing. Electronics and artwork start suffering damage.

1 week: A small roof leak becomes water-damaged drywall and insulation. A broken irrigation line wastes thousands of gallons and potentially damages your foundation.

1 month: An undetected plumbing leak causes structural damage, mold growth, and flooring replacement needs. Pest activity without treatment leads to termite or rodent damage.

3-6 months: What started as a minor issue becomes a five-figure insurance claim - if your insurance even covers it. Many policies exclude damage from "lack of maintenance" or "gradual deterioration."

What Professional Management Provides

Beyond simply executing the tasks in Part 1, professional estate management delivers:

Early problem detection: Weekly property visits mean issues are caught in the first few days, not weeks or months later. This alone prevents most major damage scenarios.

Immediate response capability: When something goes wrong at 2 AM on a Sunday, you need someone local who can be on-site within the hour, not someone booking a flight from another state.

Vendor accountability: Professional property managers ensure contractors show up when scheduled, complete work properly, and charge appropriate rates. You benefit from their volume pricing and established relationships.

Detailed documentation: Photo reports of every visit, maintenance logs, vendor invoices, and condition documentation. This is invaluable for insurance claims and tracking property value.

Peace of mind: Knowing your multi-million-dollar investment is being monitored by licensed professionals with the expertise to handle whatever comes up.

The Self-Management Reality

Some owners attempt to manage their properties remotely by hiring individual contractors and coordinating everything themselves. This approach has limitations:

- You're dependent on contractors to report problems - but they're only there for their specific service and may not notice issues in other systems
- No one is conducting comprehensive property walkthroughs to catch problems early
- Emergency response requires you to find, vet, and coordinate contractors from a distance while the problem worsens
- You lack local knowledge about which problems require immediate attention versus routine handling
- Contractors may not show up as scheduled, and you won't know until days or weeks later
- During hurricane season or after storms, you're competing with everyone else trying to book the same limited contractors

Why Choose Heritage Builders & Investments

Our estate management approach combines multi-disciplinary expertise that most property managers simply don't have:

- **Licensed Building Contractor** - I understand building systems, can identify structural issues, and know when a contractor's quote is fair versus inflated
- **Real Estate Broker** - I understand property values and what maintenance preserves or enhances your investment
- **CAM (Community Association Manager)** - Experience managing high-value properties and understanding HOA requirements and regulations
- **Property Inspector** - Trained to identify problems that others miss, from early signs of water intrusion to HVAC inefficiencies
- **20+ years in South Florida** - Deep local knowledge of climate challenges, reliable contractors, and property-specific requirements throughout the region

Next Steps

Whether you're looking for comprehensive estate management or have specific questions about protecting your South Florida property, I'm here to help.

Schedule a Property Assessment

I offer complimentary property assessments where we can:

- Walk through your property and identify any current concerns
- Review your existing maintenance schedule and identify gaps
- Discuss your specific needs and how often you're able to visit
- Create a customized estate management plan for your property
- Answer any questions about the 12 critical systems or hurricane preparedness

There's no obligation - just an opportunity to get expert eyes on your property and understand what it really needs to stay protected.

Contact Information

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Serving South Florida

This guide provides general information about property management best practices. Specific requirements may vary by property, location, and insurance policy. Always consult your insurance provider and local building codes for specific requirements.