

The Complete Guide to Second-Home Ownership

*How to Protect, Maintain and Enjoy
Your Home While You Are Away*



WELCOME

YOUR HOME. OUR PRIORITY.
COMPLETE PEACE OF MIND.

Owning a second home should provide a place to relax, reconnect, and enjoy; not create uncertainty while you are away.

However, a home that is unoccupied for extended periods still requires regular care. Small issues such as a plumbing leak, air-conditioning failure, excess humidity, pest activity, storm damage, or an unsecured door can quickly become costly when no one is there to notice them.

This guide was created to help second-home owners better understand the steps involved in protecting, maintaining, and preparing their property throughout the year. Inside, you will find practical information about routine property checks, preventive maintenance, humidity and water-damage prevention, storm preparation, home security, vendor coordination, emergency planning, and preparing your home before you leave and return.

Every home is different, and the appropriate level of care will depend on its location, age, systems, seasonal conditions, insurance requirements, and how frequently it is occupied. The goal of this guide is to help you create a thoughtful plan, recognize commonly overlooked risks, and make informed decisions about the care of your property.

With proactive oversight, clear procedures, and trusted local support, you can spend less time worrying about your second home and more time enjoying it.

*I'm here to help you protect
what matters most.*



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VERO BUTLER

ESTATE MANAGEMENT

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UNDERSTAND THE RISKS OF AN UNOCCUPIED HOME

A second home faces many of the same risks as a primary residence, but problems may remain undiscovered longer because no one is there each day.

COMMON CONCERNS INCLUDE

- Water leaks and plumbing failures
- Air-conditioning or heating system malfunctions
- Mold and excess humidity
- Roof, window, and exterior damage
- Pest or rodent activity
- Electrical issues
- Appliance failures
- Storm damage
- Pool or landscaping problems
- Unauthorized access or security concerns
- Mail, packages, or notices accumulating
- Vendor work that is incomplete or not properly monitored

The longer a problem goes unnoticed, the more extensive and expensive the damage may become. Routine property checks are one of the most effective ways to identify concerns early.





INSURANCE POLICY

AND CONDITIONS

REVIEW YOUR INSURANCE REQUIREMENTS

Insurance policies for second homes, seasonal residences, and vacant properties may contain different requirements than policies for primary residences.

Before leaving your property for an extended period, review your policy and speak with your insurance representative about:

- How often the property must be checked
- Whether written or photographic records are recommended
- Requirements for maintaining utilities
- Temperature or humidity requirements
- Water shutoff expectations
- Alarm or security system requirements
- Hurricane or storm preparation responsibilities
- Vacancy limitations
- Coverage for water, mold, wind, flood, and named storms
- Whether someone must be designated to oversee the property

Do not assume your policy automatically covers every situation. Documenting regular property visits may also be helpful if you ever need to file a claim.

ESTABLISH A ROUTINE PROPERTY CHECK SCHEDULE

A routine property check is more than a quick walk-through. It should include a consistent inspection of the home's interior, exterior, major systems, and visible conditions. The appropriate schedule depends on the property, location, season, insurance requirements, and how long the home will be vacant. Many second-home owners arrange weekly or biweekly checks.

A thorough property check should include:

INTERIOR

- Checking ceilings, walls, floors, and cabinets for signs of water
- Looking under sinks and around toilets
- Checking windows and doors
- Confirming the air-conditioning or heating system is operating
- Reviewing thermostat and humidity readings
- Listening for unusual sounds
- Checking for odors that may indicate mold, plumbing, electrical, or pest issues
- Verifying that refrigerators and freezers are operating
- Checking electrical panels and visible outlets for concerns
- Confirming alarms and security systems appear operational
- Looking for pest activity
- Flushing toilets and running faucets when appropriate

EXTERIOR

- Walking the perimeter of the home
- Checking the roofline and visible exterior surfaces
- Inspecting doors, windows, screens, and shutters
- Looking for storm, wind, or impact damage
- Checking for standing water or drainage concerns
- Reviewing landscaping and irrigation conditions
- Checking the pool, spa, dock, or outdoor living areas
- Looking for signs of unauthorized access
- Confirming exterior lighting appears operational

Each visit should be documented with notes and photographs.



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CONTROL HUMIDITY AND PREVENT MOLD

Warm, humid conditions can affect a second home even when the temperature appears comfortable. Consistent air conditioning, airflow, equipment maintenance, and humidity monitoring can help protect the home while it is unoccupied.



MONITOR

Monitor temperature and indoor humidity.



MAINTAIN

Maintain HVAC filters, drain lines and dehumidification systems.



RESPOND

Address unusual odors, condensation, or moisture quickly.



HOME OWNER TIP

Don't rely on temperature alone. A home can feel cool while indoor humidity remains high enough to encourage mildew and moisture damage.

Ask your HVAC professional and insurance provider what settings are appropriate for your property, climate and equipment.

COMMON AREAS TO WATCH



WINDOWS & DOORS

Look for condensation and excess moisture



BATHROOMS & CABINETS

Check under sinks and behind cabinets



LAUNDRY ROOM

Ensure proper ventilation



AIR VENTS & RETURNS

Keep open and unobstructed



CRAWL SPACES

Inspect for dampness or musty odors

REDUCE THE RISK OF WATER DAMAGE

Water Damage is one of the most common and costly issues in an unoccupied home. Proactive monitoring, routine inspections and a few preventative measures can help protect your property while you are away.



MONITOR

Check under sinks, around toilets, near appliances, and at ceiling for signs of moisture or leaks.



PROTECT

Install leak sensors, inspect appliance hoses, and consider an automatic water shutoff device.



MAINTAIN

Keep gutters, drains, HVAC plumbing components properly serviced.

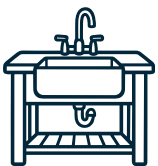


HOME OWNER TIP

A small leak can become major damage if it goes unnoticed. Early detection and regular property checks are essential in a vacant home.



COMMON WATER-RISK AREAS



KITCHENS

Inspect under sinks, appliances, and around supply lines.



BATHROOMS

Check seals, supply lines and around toilets and tubs.



WATER HEATERS

Inspect connections & the base for signs of leaks.



HVAC DRAIN LINES

Ensure condensate lines are clear & properly draining.



WINDOWS & ROOF

Check seals, flashing & for signs of water intrusion.

MAINTAIN THE HVAC SYSTEM

A well-maintained HVAC system protects your home, your belongings and your indoor air quality - especially when you are away. Regular care prevents costly breakdowns and helps ensure consistent comfort and humidity control.



KEEP IT RUNNING EFFICIENTLY

Routine maintenance helps ensure proper airflow, consistent temperatures and lower energy usage.



CHANGE THE FILTERS REGULARLY

Clean filters improve air quality, reduce strain on the system and help prevent buildup on coils and components.



PREVENT COSTLY BREAKDOWNS

Professional service catches small issues early and extends the life of your system.



HVAC MAINTENANCE CHECKLIST

- ✓ Change or clean air filters regularly
- ✓ Inspect and clear condensate drain line
- ✓ Check refrigerant levels
- ✓ Inspect coils & clean if needed
- ✓ Test thermostat & controls
- ✓ Check ducts for leaks or blockages
- ✓ Ensure proper airflow
- ✓ Schedule service twice a year



HOME OWNER TIP

Set your thermostat to appropriate cooling and humidity levels for your home and climate. Ask your HVAC professional what settings are best for your property, equipment and when the home is unoccupied.

PROTECT THE PROPERTY FROM STORMS & SEVERE WEATHER

Second homes in coastal and seasonal markets need a clear storm plan. Proactive preparation, timely inspections, and trusted local oversight can help reduce damage, protect systems and furnishings, and ensure the property is ready to recover after severe weather.



PREPARE

Review shutters, storm supplies, insurance information and vendor contacts before the season begins.



SECURE

Protect windows, bring in outdoor furniture, check drains and gutters, and confirm backup power plans.



RESPOND

Arrange post-storm inspections, document conditions with photos, and address damage or access issues promptly.



HOME OWNER TIP

Plan ahead for storm season. Service and test your generator before hurricane season, and keep updated photos of every room and your home's contents for insurance documentation.



COMMON STORM-READINESS PRIORITIES



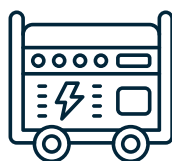
SHUTTERS & PANELS

Confirm they are accessible and ready to install.



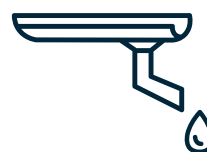
OUTDOOR ITEMS

Secure furniture, decor, and loose equipment.



GENERATORS

Test backup power and recharge essentials.



GUTTERS & DRAINS

Keep water flow paths clear before a storm.



POST-STORM CHECKS

Inspect the home quickly when conditions are safe.

CREATE A PREVENTITIVE MAINTENANCE CALENDAR

Planning maintenance throughout the year helps you protect your home, stay ahead of repairs and coordinate trusted vendors before issues arise; so your home is always ready when you are.



PLAN

Map out routine, seasonal, and annual services in advance.



SCHEDULE

Coordinate HVAC, plumbing, pest control, pool, landscaping and home checks on a recurring timeline.



TRACK

Keep records of completed service dates, notes and upcoming tasks.



KEY CALENDAR CATEGORIES



MONTHLY

Property checks, filter review, pool & landscaping



QUARTERLY

Pest control, system reviews, vendor follow-up



SEASONAL

Storm prep, exterior cleaning, HVAC service



ANNUAL

Roof review, water heater service, dryer vent cleaning, generator & water system maintenance



RECORDS

Track service dates, invoices and notes

MANAGE LANDSCAPING, POOLS & OUTDOOR AREAS

Consistent outdoor oversight helps protect curb appeal, prevent damage, and keep your home looking cared for while you are away. Landscaping, irrigation, pools, lighting and exterior features should be reviewed regularly to identify issues early and maintain the property's appearance and function.

Vendor service alone may not be enough. A landscaper may complete scheduled work without reporting a broken window, leaking pipe, or damaged gate.



MAKE SURE SOMEONE REGULARLY REVIEWS

- Lawn and plant health
- Tree limbs near the home
- Irrigation operation
- Drainage & standing water
- Hydrostatic relief valves
- Exterior lighting
- Pool water level and clarity
- Pool pumps and equipment
- Screens, fences, gates, and enclosures
- Outdoor furniture
- Docks, seawalls, and waterfront areas
- Signs of erosion or animal activity

STRENGTHEN SECURITY

A secure home should look cared for, monitored, and protected while you are away. Reliable security measures, controlled access, and routine oversight help deter issues, reduce risk and provide peace of mind.



MONITOR

Use cameras, alarms, lighting, and routine property checks to confirm the home remains secure.



CONTROL ACCESS

Manage keys, codes, vendor access, and guest access carefully. Update or limit access when needed.



RESPOND

Address alarm notifications, open doors, damaged locks, or signs of unauthorized entry promptly.



HOME OWNER TIP

A layered approach works best. Combine smart technology with regular in-person checks, updated access records, and a clear response plan.



COMMON SECURITY PRIORITIES



ALARMS & CAMERAS

Verify systems are active, visible and sending alerts.



DOORS & WINDOWS

Check locks, latches, seals, and signs of tampering.



EXTERIOR LIGHTING

Use timers or start controls to keep the home looking occupied.



GATES & ACCESS

Review entry systems, keypads, and services access.



KEYS, CODES & LOGS

Maintain updated access records and change codes when needed.

MANAGE VENDORS CAREFULLY

Trusted vendors are essential to maintaining your home to the highest standards. Providing a vendor with access does not guarantee that the work will be completed correctly or that the home will be secured afterward. Local oversight can help protect the owner's interests.

GOOD VENDOR MANAGEMENT INCLUDES

- Confirming the scope of work
- Obtaining written estimates
- Verifying licensing and insurance
- Scheduling access
- Meeting vendors at the property
- Monitoring work
- Photographing completed work
- Reviewing invoices
- Confirming the home is secure afterward
- Following up on incomplete or unsatisfactory work
- Keeping a record of warranties & service dates



HOME OWNER TIP

Keeping a preferred vendor list and requiring updates, photos, and follow-up notes can reduce confusion and help catch issues early.



COMMON VENDOR MANAGEMENT PRIORITIES



COORDINATE

Schedule visits clearly, confirm scope of work, timing and access instructions



VERIFY

Use qualified professionals when appropriate & review estimates, approvals and invoices



OVERSEE

Confirm work is completed properly, document results with photos, and make sure the home is secure afterward.

PREPARE THE HOME BEFORE LEAVING

Before departing for an extended period, complete a detailed closing checklist

INTERIOR CHECKLIST

- Remove perishable food
- Empty trash and recycling
- Clean dishes and appliances
- Check faucets and toilets
- Turn off unnecessary appliances
- Unplug selected electronics
- Set the thermostat
- Confirm humidity controls
- Close and lock windows
- Secure all doors
- Close blinds or curtains as appropriate
- Store valuables
- Check smoke and carbon monoxide detectors
- Set the alarm
- Leave interior doors open for airflow
- Arrange mail and package handling

EXTERIOR CHECKLIST

- Store or secure outdoor furniture
- Lock gates, garages, and storage areas
- Check irrigation settings
- Confirm landscaping service
- Review pool service
- Clear drains and gutters
- Inspect exterior lighting
- Secure grills, umbrellas, decorations, and equipment
- Remove spare keys from obvious locations
- Photograph the property's condition

ADMINISTRATIVE CHECKLIST

- Provide emergency contacts
- Confirm insurance information
- Leave vendor contact details
- Provide written authorization for urgent decisions
- Establish spending approval limits
- Arrange routine property checks
- Confirm storm preparation plans
- Share access instructions
- Update alarm contacts



PREPAR FOR YOUR RETURN

A thoughtful arrival plan helps ensure your home is comfortable, functional and ready for you before you walk through the door. Preparing in advance can reduce surprises and let you enjoy your return right away.



REFRESH

Adjust the thermostat, check for leaks and confirm the home feels fresh and comfortable.

CONFIRM

Verify appliances, internet, lighting, pool or spa & essential systems are operating properly before arrival.

PREPARE

Restock key supplies, remove accumulated mail, prepare beds and linens, and have outdoor areas guest-ready.

HOME OWNER TIP

An arrival-prep checklist helps ensure your home is clean, comfortable, and ready so you can spend less time managing details and more time enjoying your stay.



COMMON ARRIVAL PREP PRIORITIES



TEMPERATURE & COMFORT

Set cooling and airflow appropriately.



WATER & LEAK CHECK

Inspect fixtures and confirm systems are normal.



KITCHEN & SUPPLIES

Restock essentials and check appliances.



BEDS, BATHS & LINENS

Prepare guest-ready sleeping spaces.



TECH & OUTDOOR AREAS

Confirm wi-fi speeds, and prepare exterior spaces.

CREATE AN EMERGENCY RESPONSE PLAN



Decide in advance how emergencies will be handled. Clear instructions, trusted local support, & pre-authorized decisions can help reduce delays when immediate action is necessary.

- **Written emergency spending limit** – specify how much your local representative may authorize without first reaching you.
- **Backup emergency contact**– identify a second person who can approve repairs if you cannot be reached.
- **Insurance & claim information** – not just the agent/policy number, but what to do if immediate mitigation is required.
- **Current home inventory & photo documentation** – keep dated photos/video of rooms, furnishings, appliances, artwork, and valuable contents.
- **Location of hurricane shutters/panels and hardware** – if applicable include installation instructions, what areas require this protection and identify who will install them.
- **Emergency utility contacts** – Keep current phone numbers for electric, water, gas, internet, alarm, and generator providers.
- **Generator service company and last service date** – plus operating instructions for the person overseeing the home.
- **Leak sensors and remote-monitoring information** – thermostat, water sensors, cameras, alarm, generator monitoring, etc.
- **Tree/landscape emergency vendor** – especially useful after wind damage.
- **Restoration/water-mitigation company** – having one identified in advance can save valuable time after a leak or storm.
- **Property records & important documents** – warranties, appliance information, maintenance records, permits, insurance documentation.
- **Community contact information** – useful for access restrictions, community damage, gate issues, or local notices.
- **Pool & Flood Protection** - Identify who will monitor the pool and surrounding drainage before and after severe weather. Keep pool water at the appropriate level and have a qualified pool professional address hydrostatic pressure or drainage concerns when flooding is possible.
- **Property access instructions** – Document where keys, gate remotes, lockbox information, alarm codes, and other access credentials are stored and who is authorized to use them.
- **Post-event inspection plan** – specify who will inspect the property, what should be photographed, and how quickly you want to receive a report.

Information your local representative should have



EMERGENCY CONTACTS

Local vendors & service providers



INSURANCE INFO

Policy, agent and claim information



GENERATOR INFO

Maintenance records & generator operating instructions



UTILITY SHUTOFFS

Water, electric and pool - related shutoffs



ACCESS INFORMATION

Keys, codes, gates & alarm instructions

KEEP AN UPDATED HOME INVENTORY

An updated home inventory helps protect your investment and gives you peace of mind.

- It helps simplify insurance claims by providing clear documentation of your belongings.
- It ensures nothing is overlooked after a loss, theft or other unexpected event.
- It's a valuable record for tax purposes and personal reference.



BEST PRACTICES



TAKE PHOTOS & VIDEOS

Capture every room, closets, cabinets, drawers and valuables from multiple angles.



BE DETAILED

List item names, descriptions, brands, model & serial numbers and purchase dates.



INCLUDE VALUE ESTIMATES

Record purchase price or estimated current value.



STORE SECURELY

Save your inventory in the cloud or a secure digital folder that's accesible from anywhere.



REVIEW REGULARLY

Update your inventory at least once a year or whenever you make significant changes.

WHAT TO INCLUDE

- ✓ Furniture & decor
- ✓ Electronics and appliances
- ✓ Artwork, collectibles and antiques
- ✓ Jewelry, watches, and valuables
- ✓ Outdoor furniture and equipment
- ✓ Tools and maintenance items
- ✓ Linens, kitchenware, & household goods
- ✓ Garage items, vehicles, & recreational gear
- ✓ Receipts, warranties, & important docs



An up-to-date home inventory is one of the most important steps you can take as a seasonal or second-home owner. It protects what matters most - so you can focus on enjoying your time away.

USE SMART HOME TECHNOLOGY WISELY

Smart home technology can help protect, monitor and manage your home; especially when you're away. The key is using the right devices, set up correctly and keeping them secure.



Monitor your home in real time from anywhere.



Detect issues early before small problems become costly.



Automate and control systems for efficiency and peace of mind.



Provide valuable information during an emergency.



THINGS TO KEEP IN MIND

- ✓ Technology is a tool - not a replacement for regular inspections.
- ✓ Wi-Fi outages can happen - choose devices with local storage or cellular backup.
- ✓ Over-reliance can provide a false sense of security.
- ✓ Keep software and firmware updated.
- ✓ Protect your network & personal info.

BEST PRACTICES



CHOOSE RELIABLE DEVICES

Invest in quality products from trusted brands with good reviews & strong customer support.



SECURE YOUR NETWORK

Use a strong password, enable two-factor authentication, and keep your Wi-Fi network secure.



SET SMART ALERTS

Customize notifications for water leaks, open doors, temperature changes, and motion detection.



HAVE A BACKUP PLAN

Know what happens if the power or internet goes out. Keep battery backups where needed.



SHARE ACCESS WISELY

Limit access to trusted individuals and update permissions as relationships or needs change.



REVIEW REGULARLY

Check device settings, batteries and performance. Test alerts and automations periodically.

DEVICES WE RECOMMEND

- ✓ Water leak sensors
- ✓ Security system with remote access
- ✓ Cameras with motion detection
- ✓ Smart thermostats
- ✓ Smart door locks
- ✓ Lighting control
- ✓ Environment sensors (humidity, temperature, air quality)

KNOW WHEN PROFESSIONAL ESTATE MANAGEMENT IS HELPFUL

Managing a second home from a distance can become time consuming and stressful. Professional estate management provides trusted local oversight, helps protect your property and keeps everything running smoothly while you are away.



MONITOR

Routine property checks, photo updates and careful oversight help identify small issues before they become larger problems.



COORDINATE

Vendor scheduling, maintenance follow-up, seasonal preparations, and arrival or departure services help keep the home ready and well cared for.



RESPOND

When urgent issues arise, professional local support can act quickly, coordinate repairs, and help manage storm preparation or emergency response.



HOME OWNER TIP

If you are frequently away, professional estate management can save time, reduce stress, and provide consistent oversight that is difficult to manage from afar.



COMMON WAYS ESTATE MANAGEMENT HELPS



PROPERTY CHECKS

Regular visits and detailed reports



VENDOR OVERSIGHT

Scheduling, access and follow-up



PREVENTIVE MAINTENANCE

Stay ahead of repairs and service



STORM PREP & RESPONSE

Preparation, inspections and coordination



ARRIVAL & DEPARTURE SERVICES

Ready before you arrive and secured after you leave



SECOND-HOME OWNER QUICK CHECKLIST

A simple at-a-glance checklist to help protect, monitor, and prepare your home while you are away.

1 BEFORE YOU LEAVE

- ☐ Review insurance requirements
- ☐ Schedule routine property checks
- ☐ Set thermostat and humidity controls
- ☐ Address water-leak risks and shut off water where appropriate
- ☐ Secure doors, windows, gates, and alarm systems
- ☐ Arrange mail and package handling
- ☐ Confirm pool, landscaping, and pest-control services

2 WHILE YOU ARE AWAY

- ☐ Maintain a preventive maintenance calendar
- ☐ Monitor HVAC performance, humidity, and visible concerns
- ☐ Keep trusted vendor and emergency contacts updated
- ☐ Use smart-home alerts, leak sensors, or security devices as needed
- ☐ Document property checks, maintenance, and repair activity
- ☐ Respond quickly to storm warnings or urgent issues

3 KEEP CURRENT

- ☐ Storm-preparation plan
- ☐ Home inventory with room photos and valuables
- ☐ Emergency contacts and utility shutoff locations
- ☐ Insurance policy details and key documents
- ☐ Arrival and return checklist
- ☐ Written access instructions for your trusted local representative



SECOND-HOME OWNER TIP

The most effective protection comes from a combination of routine oversight, preventive maintenance, clear emergency planning, and trusted local support.



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FINAL THOUGHTS

Owning a second home should be a source of joy, relaxation, and lasting memories—not stress or uncertainty. With the right planning, trusted resources, and proactive care, your home can remain a safe, beautiful, and valuable retreat for years to come.



KEY TAKEAWAYS



PROTECT YOUR INVESTMENT

Regular care and maintenance prevent small issues from becoming costly problems.



PREPARE FOR THE UNEXPECTED

From storms to leaks, preparation and a reliable plan bring peace of mind.



STAY CONNECTED FROM ANYWHERE

Good communication and technology help you stay informed and in control.



BUILD A TRUSTED TEAM

The right local professionals make all the difference when you're away.



ENJOY WHAT MATTERS MOST

Spend your time making memories, not managing maintenance.



YOU DON'T HAVE TO DO IT ALL ALONE

A professional estate manager is your advocate, your eyes and ears on the ground, and your partner in protecting what matters most.

Your home. Our priority. Complete peace of mind.

Thank you for trusting this guide to help care for your second home.

We are here whenever you need us.



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