

Best Practice: Closing A Florida Home

If you will soon be heading north for the summer, be sure to follow the many proven methods that can help protect your home while you're away.

Although one cannot fully protect a house from hurricanes, be sure to take photos or video of both the inside and outside of your home and take important insurance documents with you. These two actions will help with any storm related claims should they arise.

There are, however, safeguards that can prevent a multitude of other problems that are known to occur. Here are five important areas that need to be addressed.

1. DECIDE WHO WILL LOOK AFTER YOUR HOME WHILE YOU'RE AWAY

Monitoring and maintaining a home is a big responsibility and can be time consuming should a problem occur. Who will you entrust with caring for your home: a family member, a neighbor, a friend, or a company that specializes in this service?

Be sure to set expectations in writing from whomever you select. Many friendships and family relationships have been strained over issues lesser than what may occur to your home. Choosing a company that specializes in monitoring and servicing homes will ensure that responsibilities and liabilities are clearly defined.

Finally, your home should be checked at least once a week. An air conditioner that quits at the height of summer could prove disastrous. So, too, could an unattended leak, whether from your own home or the vacant unit above.

2. MAKE LISTS

First, make a list of contact information (names, phone numbers, etc.) of everyone who has keys to your home. This list should include: homeowner associations, property managers, friends, family, neighbors, and service personnel. Are there individuals with keys that don't need them? Have you terminated the services of a key holder? Perhaps it's time to consider updating your home's access security, such as changing locks and codes.

Second, make a list of all the companies that service your home. These companies include: alarm (don't forget the code and password); air conditioning; cleaning service; electrician; plumber; pool; lawn maintenance; pest control; and irrigation. Include your handyman, window cleaner, and pressure washing company.

Then, attach copies of contracts you have with the services to your list. Now, duplicate the package you just made—contacts and contracts. You'll want to leave one here at your home and take one with you. The package you leave behind is for those looking after your home. Should a problem arise, they'll have the information needed to help resolve the situation. Take a copy with you because you'll want the contact information at your fingertips, if needed.

One last list you need to document: the settings of your home, including air conditioning and humidistat; light timers; sprinkler systems, etc. If your home loses power for an extended period, timers will need to be reset. Don't forget to have timers adjusted with the changing sunrise and sunset times.

3. TAKE PHOTOS

Again, take photographs or video of your home and its contents. This will help with any insurance claims, should they arise.

4. PUT YOUR HOME TO SLEEP

You have someone who will care for your home while you're away. All the needed information is at their fingertips—and yours. All that's left is to close your Florida home and walk away. Here are some important items to address.

Change all batteries and purchase backups where applicable: smoke detectors; thermostat/humidistat; alarm (main and key pads). The availability of additional batteries for the person monitoring your home ensures minimal downtime.

Inspect all plumbing fixtures and address potential issues before you depart. It's easier to prevent a problem than it is to repair one when you're 1,500 miles away. A professional home watch company will know what to look for and should offer to perform the inspection.

Ensure security of your home. Check all windows and doors for defects. Are the locking mechanisms in good order? Are the alarm-monitored entry points working properly? Are you using locking pins on the sliding glass doors?

Electrical issues: Power surges, especially from lightning strikes, are a common occurrence in Southwest Florida. The surge can enter your home through phone, electrical, cable, or data lines and destroy electronics. One can either unplug everything or contact an electrician about installing a full-home surge protector. Florida Power and Light offers their SurgeShield program: a meter-located protector that, according to FPL, "protects your home's major motor-driven appliances."

Refrigerate or not: Whether you chose to leave your refrigerator operating or not, always remove perishables and turn off the icemaker. If shutting down the appliance, be sure to clean the unit and prop the doors open to prevent mold from forming.

Climate control: The control of your home's temperature and humidity is a must. Keep in mind that a dark, cool, stagnate, and moist environment is prime breeding ground for mold. If your home is not equipped with a humidistat, consider installing one and set it between 45 and 55 percent. Your thermostat can be set between 80 and 84. Do not prevent all natural light from entering your home. Allow about 25 percent to filter through your window treatments. When it comes to overhead fans, it is not common that they be left on.

Water Heater: Never turn off water to the water heater when power is off! Just prior to walking out the door on departure day, turn off the power to the water heater at the circuit breaker.

Cleaning: Give your home a good cleaning. This will help to minimize pests, as well as make it easier to open your home upon your return.

Outside The Home: Be sure to secure all lanai and pool furniture. Store items in a garage or a lanai with hurricane shutters. You'll then need to decide whether or not to install your hurricane shutters on remaining openings. If you don't do them now, you'll need someone who will do so in the event of a pending storm.

5. FINAL STEPS

Discontinue mail, newspaper and other deliveries. Share your departure date with neighbors and friends - they'll help monitor your home. On the day you leave, don't forget to take important documents, such as new prescriptions and home insurance information. Turn off the water at the main valve. Turn off all unnecessary lights—leave one or two connected to timers. Set the alarm. Lock the door.

If you've combined these tips with advice longtime seasonal residents have shared, you can relax and enjoy the coming months. You've done everything you possibly could to ensure your Southwest Florida home will be a sanctuary again next season.

Additional information on properly closing your Florida home can be found on the website of University of Florida at <http://sarasota.ifas.ufl.edu/fcs/Pubs/closing.pdf>.