

Closing Up Your Florida Home

A SNOWBIRD CHECKLIST FOR LEAVING AND COMING BACK

Print this out and keep it by the door. Full detail is in the companion article:
domuncula.com/florida-snowbird-guide/

Paperwork before you leave

- ☐ **1 Tell your insurer the home will be empty**
Make sure the policy type fits a seasonal home. Many policies limit coverage after 30 to 60 days vacant, and the standard HO-3 form drops vandalism and glass after 60 days in a row. Ask what counts as vacant vs. unoccupied.
- ☐ **2 Update your mailing address everywhere**
County property appraiser, tax collector, insurer, and HOA. USPS temporary forwarding runs 15 days to 1 year, or use Premium Forwarding for a weekly shipment.
- ☐ **3 Leave contacts and a key**
Give your HOA or condo association your dates and emergency contacts. Leave a key with a trusted neighbor or a home watch service that sends a written report with photos after each visit.
- ☐ **4 Photograph every room**
Video or photos of the whole house, inside and out, before you go. It's your proof of condition if something happens while you're away.

Air, water, and kitchen

- ☐ **5 Leave the AC on, no higher than 85°F**
UF/IFAS warns indoor humidity climbs past 55 to 60% above 85°F, enough to grow mold. Have the AC serviced, the filter changed, and the humidistat calibrated before you leave.
- ☐ **6 Run a dehumidifier that drains on its own**
Set it to drain into a sink or floor drain. It helps the AC, it doesn't replace it.
- ☐ **7 Shut off the water heater**
If you'll be gone more than a month.
- ☐ **8 Shut off the water at the main**
Unless it also feeds the irrigation. A burst supply line is the classic snowbird disaster.
- ☐ **9 Fill drains and toilets**
Pour water into seldom-used drains so the traps don't dry out and let sewer gas in.
- ☐ **10 Empty the refrigerator, or leave only what keeps**
Prop open the doors of anything you unplug so it doesn't grow mold. Unplug electronics that don't need power.

Hurricane season and the outside

- ☐ **11 Decide who puts up the shutters**
You'll be gone June through November. Install shutters before you leave, or arrange someone to do it when a storm threatens. Bring in patio furniture, grills, and anything wind can throw.
- ☐ **12 Set the irrigation to your watering days**
Program the timer to your area's watering restrictions and test the rain sensor. Florida law requires one that works.
- ☐ **13 Keep lawn, pool, and pest service on schedule**
Pool pump on a timer with regular service. Termites and insects don't take the summer off.

While you're up north

- ☐ **14 Watch for your TRIM notice in late August**
It shows your proposed property taxes. You have 25 days to challenge the assessed value with the Value Adjustment Board.
- ☐ **15 After any storm, get eyes on the house**
Have someone photograph damage and stop further water damage right away. Florida's deadline to report a new claim is 1 year from the date of loss, but water damage found late is hard to prove.

Coming back in the fall

- ☐ **16 Walk through before you unpack**
Check under sinks, around the water heater and AC closet, and ceilings for stains or musty smells. Look for termite wings near windowsills.
- ☐ **17 Clear the AC drain line**
It clogs over the summer, and a clogged line leaks.
- ☐ **18 Turn the water on slowly, then the water heater**
Watch for leaks first. Turn the water heater on only after the tank is full.
- ☐ **19 Check the roof and screens**
Document any storm damage and call your insurer right away.
- ☐ **20 Pay the property tax bill in November**
Bills go out November 1. Paying in November saves 4%, then 3% in December, 2% in January, and 1% in February.

This checklist is for general informational purposes only and isn't financial, legal, insurance, or tax advice - for guidance specific to your situation, talk to a licensed professional.