

Cornerstone **Home Watch**

NHWA ACCREDITED
SUSSEX COUNTY, NJ & WARWICK, NY

A FREE HOMEOWNER RESOURCE

Protecting Your Second Home

*The Homeowner's Guide to Home Watch Services
for Lake, Vacation & Seasonal Properties*

By Cornerstone Home Watch, LLC · Vernon, NJ

A Note from Kathleen

Owning a lake house, vacation property, or seasonal home is one of life's great rewards — but it comes with a quiet responsibility that's easy to underestimate until something goes wrong while you're away.

I started Cornerstone Home Watch after watching too many neighbors in our own lake communities come back to frozen pipes, failed sump pumps, and damage that had been quietly building for weeks. Most of it was preventable. It just needed someone local, trained, and paying attention.

This guide brings together what I've learned from more than thirty years in Sussex County real estate and from running an NHTA-accredited home watch company — the risks second homeowners actually face, what a proper home watch visit should include, and how to evaluate any provider you're considering, including us.

My hope is that this becomes something you keep coming back to, whether your property is on Lake Mohawk, Highland Lakes, Greenwood Lake, or anywhere else in our service area.

Kathleen Davis

Owner & Founder, Cornerstone Home Watch LLC

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Why Vacant & Seasonal Homes Are at Risk

An occupied home has a built-in early warning system: a person who notices the smell of a slow leak, hears the furnace short-cycling, or feels a draft from a door that didn't latch. A vacant or seasonal home has none of that — problems that would take minutes to catch in an occupied house can go unnoticed for weeks.

The Most Common Risks

- ☐ Frozen and burst pipes, especially in unheated crawlspaces and exterior walls
- ☐ Undetected roof, appliance, or plumbing leaks that lead to mold
- ☐ Sump pump and well pump failures during storms
- ☐ HVAC or heating system failure in freezing weather
- ☐ Storm and wind damage to roofs, siding, and docks
- ☐ Break-ins, vandalism, and squatting
- ☐ Pest and rodent entry through unnoticed gaps
- ☐ Power outages that silently take down freezers, sump pumps, and security systems

WHY IT MATTERS

A pipe can freeze, burst, and flood a lower level in the time between two monthly visits from a well-meaning neighbor. The damage isn't the leak itself — it's how long it runs before anyone finds it.

What Is Home Watch, Exactly?

The National Home Watch Association (NHWA) defines home watch as a visual inspection of a home or property, looking for obvious issues, performed on a regular schedule while the owner is away. It's a distinct category of service — often confused with, but different from, the ones below.

Home Watch Is

- ☐ Scheduled, in-person visual inspections of your property
- ☐ A documented report after every visit, with photos
- ☐ A local point of contact who notices when something is wrong
- ☐ Coordination with trusted vendors when an issue is found

Home Watch Is Not

- ☐ Property management or rental hosting
- ☐ A cleaning or maintenance service on its own
- ☐ A security or alarm monitoring company
- ☐ A guarantee against damage or a substitute for insurance

GOOD TO KNOW

Home watch goes by several names — house watch, house check, home concierge, caretaker service, absentee home service — but the core idea is the same: someone local, checking your property, on a schedule, in writing.

The Hidden Cost of an Unwatched Home

The financial risk of an unwatched home isn't the initial problem — it's the multiplier effect of time. A small, cheap fix left unattended for even a few weeks routinely turns into a five- or six-figure claim.

How Small Problems Compound

Hours

FOR A BURST PIPE TO FLOOD A FINISHED
BASEMENT

24-48

HOURS FOR STANDING MOISTURE TO
BECOME MOLD GROWTH

Weeks

A SLOW ROOF OR PLUMBING LEAK CAN
RUN BEFORE IT'S VISIBLE

Beyond Repair Costs

Extended vacancy damage often brings secondary costs owners don't plan for: temporary housing during repairs, mold remediation and air quality testing, replacing ruined flooring and furnishings, and the time cost of managing contractors from out of town.

The Insurance Complication

As Chapter 8 covers in detail, many homeowner policies limit or exclude coverage for damage discovered long after it began, or on properties considered "vacant" without documented periodic inspection — turning a covered loss into an out-of-pocket one.

The Seasonal Risk Calendar

In Sussex County and the Warwick Valley, every season brings a different set of risks to a home that isn't lived in full-time.

Winter

- Frozen and burst pipes
- Heating system failure
- Ice dams & roof snow load
- Power loss to sump pumps

Spring

- Snowmelt & basement flooding
- Sump pump strain
- Pests and rodents re-entering
- Opening the house properly

Summer

- Severe storms & wind damage
- Humidity & mold growth
- AC failure in high heat
- Dock & waterfront wear

Fall

- Gutter & leaf debris buildup
- Winterizing plumbing & systems
- Closing the house properly
- First-frost pipe exposure

LOCAL INSIGHT

Lake and camp properties around Lake Mohawk, Highland Lakes, and Greenwood Lake have their own opening- and closing-season punch list — docks, water lines, and outdoor systems that inland homes don't need to worry about.

What a Home Watch Visit Actually Includes

Not all home watch visits are equal. A thorough visit is a systematic walk-through — not a quick drive-by. Here's what a proper inspection should cover.

Exterior

- ☐ Doors, windows & locks secure
- ☐ Roof, gutters & siding condition
- ☐ Signs of pest or animal entry
- ☐ Standing water or drainage issues
- ☐ Storm, wind, or fallen-tree damage

Systems

- ☐ Heating & cooling operation
- ☐ Water heater & visible plumbing
- ☐ Sump pump & well equipment
- ☐ Electrical panel & smoke/CO detectors

Interior

- ☐ Signs of leaks, moisture, or odors
- ☐ Temperature & humidity levels
- ☐ Appliances running as expected
- ☐ Signs of pest activity
- ☐ General security & condition check

After Every Visit

- ☐ Written, time-stamped report
- ☐ Photos documenting condition
- ☐ Immediate alert if an issue is found
- ☐ Vendor coordination if needed

How Often Should Your Home Be Checked?

There's no single right answer — the right frequency depends on your property, the season, and what your insurance policy requires. A good provider will help you decide rather than sell you a one-size-fits-all package.

What Increases Frequency

- ☐ Winter months, or any period of extreme weather
- ☐ Older heating, plumbing, or electrical systems
- ☐ Waterfront or flood-zone location
- ☐ A recent storm, outage, or known issue
- ☐ Insurance policy requirements for vacant property

A General Starting Point

Many seasonal homeowners in our area start with a **weekly** visit through winter and shoulder seasons, and move to **biweekly** in stable summer months — then adjust after storms, cold snaps, or extended absences. The goal isn't a fixed number; it's making sure no problem has more than a few days to grow before someone sees it.

ASK YOUR INSURER

Before you finalize a schedule, ask your insurance agent directly what inspection frequency your policy expects for an unoccupied or seasonal property — it may set the real minimum.

Home Watch vs. Other Options

A helpful neighbor and a security camera both have real value — but neither replaces a scheduled, documented inspection.

	Neighbor / Friend	Cameras / Alarm Only	Professional Home Watch
Physical, in-person presence	Sometimes	No	Yes, on schedule
Checks systems & interior condition	Rarely thorough	No	Yes
Written, photo-documented report	No	Alerts only	Every visit
Vendor coordination if issue found	No	No	Yes
Meets insurer's inspection requirements	Rarely	Rarely	Typically, yes
Accountability & liability coverage	None	None	Insured & accredited

THE TAKEAWAY

Cameras and neighbors are excellent complements to home watch — not substitutes for it. Cameras can miss what they can't see (a slow leak behind a wall); a well-meaning neighbor can miss what they don't know to look for.

Insurance & Your Vacant Home

Many homeowner policies quietly redefine your property as “vacant” after a set period of non-occupancy — often somewhere between 30 and 60 days — and restrict or exclude certain coverage once that happens, particularly for water damage.

Questions to Ask Your Agent

- ☐ At what point does my policy consider the home “vacant”?
- ☐ What coverage changes once it does?
- ☐ Does my policy require documented periodic inspection?
- ☐ Do I need a vacant home or seasonal property endorsement?

How Home Watch Reports Help

A dated, photographed inspection report is exactly the kind of documentation insurers ask for when a claim is filed on a seasonal or vacant property. It shows the home was actively monitored and helps establish when a problem was first discovered — which can be the difference between a covered claim and a denied one.

NOT LEGAL OR INSURANCE ADVICE

Policy terms vary widely by carrier and state. Always confirm your specific requirements directly with your insurance agent or carrier.

Questions to Ask & Red Flags to Avoid

Home watch is largely unregulated in most states, which means quality varies enormously. Use these questions to evaluate any provider — including us.

Ask This

- Are you licensed, insured, and bonded?
- Are you accredited by the NHTA or a similar body?
- What exactly does a visit include, in writing?
- Do I get a report with photos after every visit?
- Who covers my property if you're sick or on vacation?
- Can you provide local references?

Watch For This

- No proof of insurance or accreditation
- Vague answers about visit frequency or scope
- No written report — just a phone call “all’s fine”
- No backup plan if your regular inspector is unavailable
- Pressure to bundle with unrelated services
- No local presence or knowledge of your area

What Accreditation Really Means

The National Home Watch Association (NHWA) is the industry's leading accrediting body. Because home watch isn't licensed like real estate or home inspection in most states, accreditation is one of the few objective signals of standards a homeowner can check.

What NHWA Accreditation Requires

- ☐ Adherence to a formal code of ethics
- ☐ Proof of appropriate business insurance
- ☐ Documented inspection & reporting standards
- ☐ Ongoing education in the field

Why It Matters to You

Accreditation doesn't just signal quality — it gives you recourse. An accredited provider operates under standards you can verify independently, rather than taking their word for it. Cornerstone Home Watch is the only NHWA-accredited provider serving Sussex County, NJ.

Before You Leave: A Departure Checklist

A few minutes before you lock up can prevent weeks of trouble later. Keep a copy of this list by the door.

- ☐ Set thermostat to a safe minimum (typically 55°F or higher)
- ☐ Shut off & drain exterior water lines where applicable
- ☐ Check sump pump & battery backup are working
- ☐ Unplug non-essential appliances & electronics
- ☐ Confirm all doors, windows & garage are locked
- ☐ Leave a key or access method with your home watch provider
- ☐ Share emergency contacts & any known issues to watch
- ☐ Notify your alarm company of your absence dates
- ☐ Set exterior lighting on timers
- ☐ Confirm your home watch schedule & visit frequency

LOCAL INSIGHT

Closing a lake or camp property adds its own steps — winterizing docks and water lines, securing outdoor furniture, and shutting down seasonal systems. Ask your home watch provider for an area-specific closing list.

What to Expect: Reports & Communication

Good communication is what separates real peace of mind from a vague promise that “someone checked on it.” Here’s what a professional relationship should look like.

Every Visit Should Include

- ☐ A written report delivered soon after the visit
- ☐ Time-stamped photos of key areas
- ☐ Notes on anything unusual, even if minor
- ☐ A clear record you can share with insurers if needed

If Something’s Wrong

- ☐ Immediate notification — not buried in a weekly report
- ☐ A clear recommendation on next steps
- ☐ Coordination with a trusted local vendor, with your approval
- ☐ Follow-up confirming the issue was resolved

Why Local Expertise Matters

A national call-center franchise can dispatch someone to your address. It can't give you thirty years of knowing the area — which contractors are reliable, how each lake community handles docks and easements, or what a normal ice dam looks like versus one about to cause real damage.

What Local Knowledge Provides

- ☐ Established relationships with trusted local vendors
- ☐ Familiarity with lake community & HOA specifics
- ☐ Faster response because help is genuinely nearby
- ☐ Real estate background that spots issues others miss

Our Service Area

Cornerstone Home Watch serves Vernon, Sparta, Lake Mohawk, Highland Lakes, Lake Hopatcong, Greenwood Lake, Warwick, NY, and the surrounding communities of Sussex County — the same area our founder has worked in real estate for over three decades.

ABOUT US

Cornerstone Home Watch

Cornerstone Home Watch is the only NHTA-accredited home watch provider in Sussex County, New Jersey, serving seasonal, vacation, and lake-home owners throughout Vernon, Sparta, Warwick, and the surrounding communities. Backed by more than thirty years of local real estate experience, we serve as your local eyes and ears — monitoring your property, coordinating trusted vendors, and giving you documented peace of mind while you're away.

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Serving Vernon · Sparta · Lake Mohawk · Highland Lakes · Lake Hopatcong · Greenwood Lake · Warwick, NY