



■ Property Risk Checklist for Homeowners

Protect your home & property—before the unexpected hits.

■ Structural & Exterior

- Inspect roof for missing shingles or flashing damage
- Check gutters and downspouts for blockages
- Ensure exterior paint, siding, or stucco is intact
- Trim overhanging trees or branches
- Test exterior lights and motion sensors
- Confirm deck/porch railings are secure

■ Water Protection

- Test sump pump operation (if applicable)
- Inspect for signs of leaks near plumbing or appliances
- Make sure grading directs water away from foundation
- Install water leak sensors near water heaters & laundry
- Ensure hose bibs and pipes are winterized in cold climates

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■ Fire Safety

- o Install & test smoke detectors and carbon monoxide detectors
- o Keep fire extinguishers in kitchens and mechanical rooms
- o Ensure tenants know emergency exits
- o Avoid overloading outlets or using extension cords long-term
- o Clean dryer vents annually

■ Electrical & Mechanical

- o Have HVAC systems serviced seasonally
- o Check electrical panels for signs of wear or corrosion
- o Replace air filters quarterly
- o Ensure hot water heater pressure valve is functional
- o Test GFCI outlets in kitchens and baths

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■ Security & Liability

- o Check locks for damages – replace if needed
- o Install deadbolts on all entry doors
- o Check for tripping hazards on walkways, stairs, and driveways
- o Ensure fencing or pool barriers meet code (if applicable)
- o Confirm tenant renters' insurance requirement in lease

■ Documentation & Insurance

- o Review your insurance policy annually
- o Keep updated inventory of appliances, fixtures, contents and upgrades
- o Store inspection photos and maintenance records
- o Understand what your policy doesn't cover
- o Know when to file vs. fix—and when to call a public adjuster

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