



THE ULTIMATE HOME WATCH INTERVIEW GUIDE

HELPING THE SEASONAL HOMEOWNER
HIRE THE RIGHT HOME WATCH PROVIDER



www.ihwalliance.org

The International Home Watch Alliance™ is a non-profit organization dedicated to the education, mentoring, and professional development of Home Watch providers. The IHWA is the leading resource for the seasonal homeowner.



SEASONAL RESIDENTS THIS BOOK IS FOR YOU!

DEAR SEASONAL RESIDENT,

There are more people who own second, third, and fourth homes than ever before. Those who own these homes are known by many names: Seasonal Homeowner, Snowbird, Absentee Homeowner, Seasonal Resident, and Winter Visitor.

There can be many challenges with multiple home ownership. Your vacant home is a vulnerable home. Engaging the services of a Home Watch Professional is an excellent way to help protect your investment.

If you recently purchased your seasonal home; this guide is for you!

If you already have a seasonal home and are looking for a Home Watch provider for the first time; this guide is for you!

If you have used a Home Watch provider, in the past, and are looking for a change; this guide is for you!

“You don’t know, what you don’t know, until you know what you don’t know.”

It is all about making an informed decision before you hand over the keys to your home. The Ultimate Home Watch Interview GuideSM is designed to help you do just that.

**Utilizing the services of a Home Watch Professional
can be the Difference between Damage and Disaster.**

MEET THE AUTHOR

DIANE PISANI



Diane Pisani learned about Home Watch after moving from the Midwest to Southwest Florida in 2003. She worked for a Home Watch company and later became the Director of Property Services for a local real estate office. In 2006 she launched a Home Watch company with a business partner, and quickly realized that the market was being under-served. There were no regulations or professional standards.

Many seasonal residents gave their keys to friends, Neighbors Doing Favors and Hobby Home Watchers believing, they knew how to care for a vacant home. They often found that visits were not made, damage was undetected, and properties were being misused. In 2008 Diane tested the market to see if there was any demand for helping skilled, often transitional, professionals start their own Home Watch businesses. There was plenty of demand and in 2009 she founded Your Home Watch Professionals Training and Resources.

Diane is usually calm, and even a bit reserved, until she hears a story about a seasonal resident being taken advantage of or a business that misrepresents their services. She has a common-sense attitude and understands that people “don’t know what they don’t know, and what they don’t know can hurt them.” This applies to seasonal homeowners as well as untrained Home Watch providers. She is passionate about educating and sharing information, so people truly comprehend what Home Watch is and what should be expected.

Diane is a co-founder and Vice President of the International Home Watch Alliance™ which was launched in early 2017. The IHWA is a non-profit professional organization that offers accreditation to Home Watch companies so seasonal residents can locate a Real Deal Home Watch Professional that serves their community. The IHWA is the first organization that offers a competency-based certification test whereby individual Home Watch Reporters can earn the designation of Certified Home Watch ReporterSM.

WHAT IS HOME WATCH

Home Watch is a service offered to people who own multiple homes. It is very popular in areas that have a large percentage of part-time residents like Florida, Arizona, California, North Carolina, South Carolina and many others with a heavy seasonal, and tourist, population. It was originally considered assistance by “Neighbors Doing Favors.” These were the individuals who lived in a community year-round and would offer a helping hand to their snowbird friends.

As it gained popularity, many started to take payment and promote Home Watch as a business. Unfortunately, many individuals often did not establish a business entity, get insurance coverage, or operate with an agreement or contract with their clients. They became known as “Hobby Home Watchers.”

This started to change around 2008 when Home Watch became more popular. The first trade organizations were launched as well as companies that offered professional training and consulting. The seasonal homeowners became better educated and learned to vet a business before handing over the keys to their investment property.

Home Watch is not a regulated business as of the writing of this article in 2018. Many companies state that they are Licensed, Insured, Bonded. There is no license in Home Watch and stating such is considered misleading. However, the homeowner should confirm that the Home Watch provider is properly insured, bonded, and expect to sign a contract that defines their responsibilities as well as those of the homeowner.

A vacant home is a vulnerable home. The homeowner needs to learn about the proper care of their home and the Home Watch Reporters knowledge of potentially damaging situations. There are now many trained, qualified, Home Watch Professionals operating excellent businesses. Their job is to conduct a systematic, comprehensive visit of the home looking for any irregularities. A trained Home Watch Reporter knows how to recognize damage in the early stages before it becomes a disaster. They have resources to help remedy the situation.

There was a tipping point in the world of Home Watch in 2017 when Hurricane Irma hit South Florida. It was estimated that the storm caused at least \$50 billion in damage, making Irma the costliest hurricane in Florida history, surpassing Hurricane Andrew. Many people did not have a Home Watch service or engaged a company that did not know how to prepare homes in advance of the storm or who were ill-prepared to help in the aftermath.

This catapulted the awareness of the importance of working with a “Real Deal” Home Watch Company.

Home Watch is now a true, recognized, and respected profession. It is on the way to becoming an actual industry. Homeowners will now find many resources to learn about the service as well as how to locate a qualified, credentialed, Home Watch Reporter.

MYTHS & REALITIES

What you don't know about Home Watch can hurt you.



MYTH

People think that, because they live in a home that they are qualified to watch over someone else's home.

REALITY

That is like me saying that, because I watch Dancing with the Stars that I am a good dancer! Or, that the mechanic can work on any car because they are all the same. Or, that the college athletic superstar can join the pros and does not need practice because he is already as good as he will get. Every single home is unique, and expertise is required to perform a thorough Home Watch visit.

MYTH

I can hire a friend, or neighbor, to watch my home.

REALITY

Do you really want your neighbor undertaking that responsibility? Do you really want them going through your stuff? Can you expect them to visit on a regular schedule and to document each visit? What if damage occurs on their watch? The friendship may be destroyed. Even a "little" water, or mold, damage can cost tens of thousands of dollars to remediate. Will you take legal action against them if something happens?

WARNING

If the Home Watch provider states that they are Licensed – Insured – Bonded, beware! Some are referring to their Business Tax Receipt. This is a tax only and the person paid about \$50.00 for it. It is often written, on the document, that it is not a license.

I find this very misleading and believe that when someone says they are licensed that there is a presumption that they did something to qualify for that license; like education and testing.



STORIES FROM HOME WATCH WORLD

My Stories from Home Watch World can fill many pages and be its own series of books! Lots of seasonal homeowners share experiences with me, and they usually begin with: "You won't believe this but....."

Here are a few things I have been told:

- “ I came back to my condo, and the Home Watch guy filled out his visit check-in sheet 6 weeks in advance.
- “ I tried to reach my Home Watch person and they did not respond for 2 weeks because they were traveling. What would have happened if I had an emergency?
- “ I rewarded a couple of my top employees by sending them to my condo for a golf weekend. When they entered through the garage, they thought it was so nice that I left a car for them to use. When they went into the condo, they found someone sleeping in the bed! The Home Watch guy let his friend stay at his client's condo!
- “ I guess my Home Watcher does not realize that the new alarm I installed alerts me when he arrives and when he leaves. Does it take longer than 5 minutes for a visit?
- “ I figured that the Home Watch person was storing stuff in my garage, but I let it slide. Once I came to my villa in the middle of summer. When I arrived, someone was staying there. The Home Watch person was renting my property when I was not there!
- “ There was a water leak that caused a lot of damage. My Home Watch provider did not even begin to know who to call for repairs or what to do. I had to cut my European vacation short to fly to Florida to handle everything myself.
- “ We purchased our dream condo in the spring. You know, the home meticulously cared for and barely used. We hired the Home Watcher and headed back north in early June. We returned in October to find our dream condo destroyed by mold! The insurance company denied the claim for a remediation that exceeded \$30,000. That is the clean-up cost. We had to purchase new furniture, artwork, etc... It turns out that the Home Watcher did not even have insurance! Our dream became a nightmare.

THE DIFFERENCE BETWEEN DAMAGE AND DISASTER



**Things can, will, and do happen.
It is not a matter of if. It may be a matter of when.**

A Home Watch provider cannot prevent things from happening. It is their job to recognize damage, in the early stages, before it becomes a disaster.

Story Time

We enter many of our homes through the garage using the key pad for access. I opened a client's garage door one day to find water dripping onto the Maserati. The drain line, in the AC air handler located in the attic, backed up, filled the secondary pan and started to leak, through the ceiling, onto the car.

No biggie. It was a weekly visit and was discovered in the early stages. I pulled the car out of the garage and had the AC tech there within the hour to make the repair. The only damage was a water spot on the ceiling. I had the car washed and all was back to normal.

Contrast with this similar story: Friends, who are house cleaners, were hired by a seasonal client who found them on Facebook. She engaged their services after a phone interview. They were told to access the house via the garage. When they walked into the garage they found that the ceiling was soaked and caved in; on top of their BMW. It had been wet for so long that mold had grown on the walls throughout the garage. The damage was in the thousands of dollars!

It was the exact same cause, a backed-up AC drain line, as the one my client experienced.

My client had a Real Deal Home Watcher and theirs did not have Home Watch at all.

Indeed, the Difference Between
Damage and Disaster!



DON'T FORGET ABOUT THESE...



Water Damage

Water can destroy your home more quickly than you can ever imagine!

Even a small leak, over time, will soak a carpet, warp your wood floor, or be a moisture source that can cause mold to grow.

Common water situations, that can destroy your home, include toilet supply lines, ice supply lines, roof leaks, a leak or burst pipe, overflowing toilet, dripping faucet that fills the sink and overflows, water from a neighbor above or sharing a common wall, a backed up AC supply line, an outside sprinkler head that is broken and continues to soak your wall and so much more!



High Humidity

"It's not the heat. It's the humidity." Nothing could be truer for our Floridian homeowners as well as those in other tropical weather areas. The humidity should be maintained below 50%. Mold can start to grow in as little as 72 hours when the humidity is high and there are other conducive conditions.

Imagine if you leave your home in May and your AC breaks soon thereafter. If you return several months later, it is almost certain that your home will be destroyed by mold. A "small" mold remediation can cost over \$15,000.00. It is not uncommon for a claim to exceed \$35,000 or much, much, more!

TYPES OF HOME WATCH PROVIDERS



Neighbors Doing Favors

They intend to be helpful but are ill equipped to watch over your home. They are untrained and certainly not insured. Remember, they live in paradise too. If they are busy, have a tee time, or go on vacation, your home will not be their priority. Do they know how to help when a storm, fire, or other disaster is imminent?



Hobby Home Watchers

These folks often start out as Neighbors Doing Favors. They begin to bring on more clients and figure they now have a Home Watch company. Often, they never establish a business entity and many do not have insurance. They are flying solo and have not been trained. How do they know they are doing the right things? How do they increase their knowledge and skill level if they are not interacting with others in the same field?



Scoundrels

Yes, there are downright scoundrels in the world of Home Watch. These are the people who lie about their credentials. They are the ones who see Home Watch as “easy money”. They may have another business or trade and intend to drive business to that entity. And they are the ones who do not show up or misuse your property.



Real Deal Home Watch

Your best choice by far. These are dedicated professionals. They see Home Watch as a career, not a hobby. Many have invested in professional, and ongoing training, are properly credentialed and have a variety of resources so they are prepared to handle any situation.



THE HOME WATCH INTERVIEW

After all, it is called the Ultimate Home Watch Interview Guide!

My format, in the upcoming pages, is to share information about things that you really need to know about your home and how it is cared for in your absence.

I will pose the question you can ask, the answer you “want” to hear, followed by some BONUS Comments.

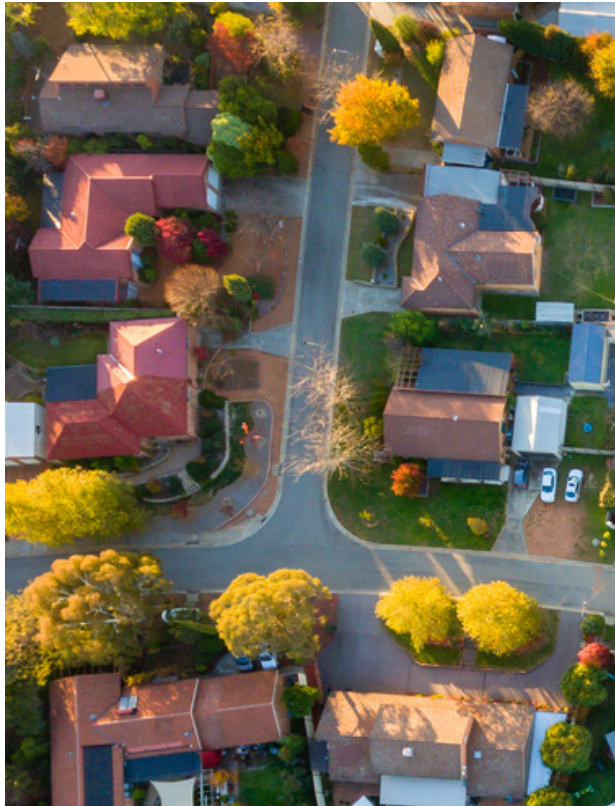
All of this is intended to help you be an informed consumer and have enough knowledge to make the best decision about the care of your seasonal home.

The info I share is not, necessarily, scientific. I share what I have learned by being a long-time Home Watch Professional. There is also a good dose of my personal opinions. Not everyone will agree with me on everything. In fact, I may just aggravate some of those Hobby Home Watchers and Scoundrels!

That is A-OK with me. I am a purveyor of information with the intention of helping you, help yourself.

THE HOME WATCH INTERVIEW

QUESTION ONE



QUESTION TO ASK

How frequently do you make a Home Watch visit?

ANSWERS YOU WANT TO HEAR

- ☐ Weekly
- ☐ Bi-Weekly (every other week)
- ☐ More frequently

BONUS

If the provider offers a once per month visit, RUN!! It is absolutely ineffective. Way too much can happen between visits. Monthly makes no sense.

It is IMPERATIVE that you check your homeowner's insurance policy. There may be requirements that state that a Home Watch provider is necessary. If you do not abide by the insurance carrier's visit requirement, and damage occurs, they may deny the claim.

It is the BEST PRACTICE of Real Deal

Home Watchers that the water is OFF, if possible, any time the home is vacant. The homeowner should turn the water off when they leave; whether it is for season, a short vacation, or even overnight!

Turn it off at the home's water main valve very slowly and gingerly. Drain the lines by turning on the hot and cold water in one of the sinks. Leave the drains stoppers open. The procedure, for hot water heaters, varies. In many cases the water heater should be OFF as well as the re-circulation pump.

THE HOME WATCH INTERVIEW

QUESTION TWO

QUESTION TO ASK

What are some of the things you do on your Home Watch visit?

ANSWER YOU WANT TO HEAR

On each visit, I will cycle the water which includes: brushing and flushing toilets, running water in sinks, tubs, and showers, to keep the drain traps wet so there are no smells or drain flies, checking for visible leaks, run the dishwasher and washing machine regularly.

I use my flashlight to look at ceilings, visible walls and baseboards for signs of water or other damage. I am trained to identify irregularities and to catch a damaging situation in the early stages.

In a tropical climate, like Florida, I will check the humidity level and, if it is over 50%, will adjust the thermostat so the AC operates properly to draw humidity out of the air. Please know that all procedures vary by climate, type of home, and equipment.

BONUS

Many Hobby Home Watchers offer to open your home before you return. They will turn the water, and water heater, ON.

NOT GOOD!!

The Real Deal Home Watcher knows that your water should be OFF any time the home is vacant and vulnerable. It is a

BEST PRACTICE to NOT turn the water on in advance of your arrival. We do not want to leave your home vulnerable, even for a few hours. You need to turn your own water on, very slowly and gingerly, at the water main when you get home.

BE sure to check the correct procedure for your water heater.

THE HOME WATCH INTERVIEW QUESTION THREE



QUESTION TO ASK

Do you have a Home Watch license? What about insurance?

ANSWER YOU WANT TO HEAR

There is, currently, no license, or official requirement, in Home Watch. It is not a regulated industry at this time.

Expect at minimum a General Liability Insurance Policy in the amount of 1 million dollars with a 2-million-dollar aggregate. Many companies also carry professional liability and other coverages.

BONUS

Some businesses that claim to have a license, or advertise such, are referring to their Business Tax Receipt that anyone can get for about \$50.00. They sometimes list a license from another business that has nothing to do with Home Watch. This is misleading and they count on the homeowner not to check their credentials.

Just because their website states that they are insured does not mean they are! It is your right and responsibility, to verify the credentials of all your service providers. Ask for their Certificate of Insurance/COI. Check their business name, coverage amounts and expiration date. Get a new COI each time the current one expires.

THE HOME WATCH INTERVIEW

QUESTION FOUR



QUESTION TO ASK

How do you handle a problem or damaging situation?

ANSWER YOU WANT TO HEAR

Every situation is unique. I will always troubleshoot appropriately and communicate with the homeowner or designated person(s). I have a variety of resources and have access to qualified service providers.

BONUS

Beware of the Home Watch provider who does “everything” themselves or work for which they are not licensed or insured. Even a handyman license may not cover them to even hang a ceiling fan or change a toilet flapper! There might also be a red flag when they have a relative, or friend, who can do the work!

THE HOME WATCH INTERVIEW

QUESTION FIVE

QUESTION TO ASK

Here is the one you have been waiting for:

How much do you charge?

ANSWER YOU WANT TO HEAR

The price, for professional Home Watch services, starts around \$45 to \$65 per visit and increases based on the size of the property.

Concierge services, like meeting vendors, shopping, accepting deliveries, etc., also bill at \$45 - \$65 or more per task or per hour.

BONUS

Will you find it cheaper? Of course. You can find virtually everything cheaper if you look long enough and are willing to settle for less. A Real Deal Home Watcher is so much more than someone who just pops in for a bit of time. True professionals know what to look for and have resources to handle just about any situation.

This is about your relationship with the person to whom you have entrusted

your home! They will be your Home Watcher, eyes and ears, representative, advocate and, maybe even become a valued friend.

Home Watch is not a commodity, so the decision should never be made based on price.

"The bitterness of poor quality remains long after the sweetness of low price is forgotten." ~Benjamin Franklin

THE HOME WATCH INTERVIEW

QUESTION SIX

QUESTION TO ASK

How do I know who is making the visit as well as if, and when, the visit was made?

ANSWER YOU WANT TO HEAR

1. I, the business owner, or my business partner will make the visit.
2. I have a team of employees/reporters/other Certified Home Watch Reporter™* who make visits with our company.
3. We use GPS enabled software. ** You have a customized checklist that I can open on my mobile device when I am at your property. You will receive a report after each visit that you can access from your private portal any time.

*Certified Home Watch Reporter™ designation is offered exclusively by the IHWA.

**If software is not used, confirm that the reporting must be in writing and properly documented.

BONUS

So many homeowners complain that they don't know when their Home Watch person makes the visit. Some have come back, after months away, to discover that the check they left on the kitchen counter is still there and no visits were made.

Sorry, dear Seasonal Resident: It is your responsibility to hold them accountable. Excellent communication is the cornerstone of a Real Deal Home Watch Company.

Hiring the one, or two, person Home

Watch company may be preferred by many seasonal residents. You are working directly with the business owner(s) and they have skin in the game.

When working with a company that has employees, ask their level of training for Home Watch as well as if the same person makes the visit or if it is rotated among staff.

It is important that you know who is in your home and that you receive a report after each visit.

THE HOME WATCH INTERVIEW

QUESTION SEVEN



QUESTION TO ASK

Who makes the visit if you have an illness or any other emergency?

ANSWER YOU WANT TO HEAR

The Plan B is very important. Should I be unable to make a visit, I have a partner, team member, or colleague who is also credentialed, that could help out. It is a benefit of my affiliation with the International Home Watch Alliance™.

BONUS

Very frequently, the Home Watch company has no contingency plan. Visits are often missed or your keys are given to someone who is neither trained nor insured.

Imagine if the Hobby Home Watcher, who has no back up plan, experiences a serious illness or must care for a loved one. At a time of tragedy, we do what we have to do. A Real Deal Home Watcher has a support system.

THE HOME WATCH INTERVIEW

QUESTION EIGHT



QUESTION TO ASK

What qualifies you to watch over my home?

ANSWER YOU WANT TO HEAR

I have invested in training and ongoing education. I have a properly registered business, am insured, bonded, and passed a background check. I take part in ongoing training and testing.

As an accredited business with the IHWA, I subscribe to their high standards and best practices.

BONUS

Prior career experience matters, but it should not be the exclusive reason to hire the Home Watch provider. Home Watch skills are quite specific.

Real Deal Home Watchers keep up to date with trends, and ways to improve the quality of their visit and the services offered.

THE HOME WATCH INTERVIEW QUESTION NINE



QUESTION TO ASK

What else should I know?

ANSWER YOU WANT TO HEAR

I cannot prevent anything from happening. It is my job to make a comprehensive visit and notice an irregular, or damaging, situation in the early stages; before it can become a disaster.

BONUS

For many companies, it is a best practice to conduct a Post Departure Visit to the home shortly after you leave to make sure everything is in order. Often, the homeowner leaves a door unlocked, water on,

thermostat set improperly, and so much more!

A Real Deal Home Watcher also visits shortly before your return. In fact, we call it our Murphy's Law Visit.



THE INTERNATIONAL HOME WATCH ALLIANCE™

The International Home Watch Alliance™ is a professional organization leading the way in the fragmented, emerging, profession of Home Watch. In most places, Home Watch is not regulated, licensed or recognized as a profession or industry. The IHWA is here to change that by growing a member alliance that recognizes the importance of professional standards and raising awareness amongst Home Watch providers, seasonal home-

owners, as well as other professions and service providers who also serve the individuals who own multiple homes.

It is our mission to raise the awareness as to the importance of leveraging qualified and trained organizations to perform Home Watch visits, while providing a forum and recognized certification program that sets the bar for Home Watch businesses, groups, and professionals.

The IHWA serves as the ultimate resource for homeowners to learn more about how to care for their seasonal home as well as the place to find a Certified Home Watch Reporter™.



SOME USEFUL ADVICE AND WORDS OF WISDOM



Insurance

Check your policy very closely. There may be several mentions of how they can deny a claim if you cannot prove that someone is watching over your seasonal home. It is your sole responsibility to engage your Home Watch provider for the visit frequency that meets the rules of your insurer. Consider purchasing the maximum amount of mold coverage that is offered. I have never seen an inexpensive mold claim!

Who has your keys?

If you are going to choose your Home Watch provider based on price, please throw this guide away now! Perspective is so important. A Home Watch Professional is a key person entrusted to help care for one of your largest investments. It is about the relationship and value.

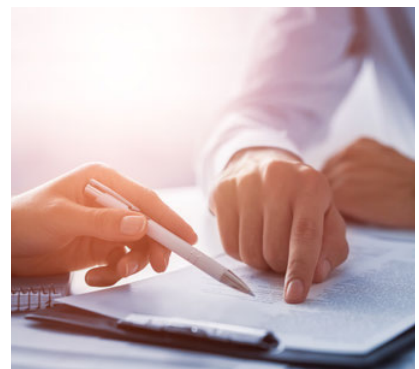


Home Watch is a Team Sport

Let your provider know your expectations. Whenever you have a question, reach out to them. Pay attention to your power and water bills. If there is a fluctuation, in usage, it could be the early sign of trouble. Communication is key. My wish, for you, is that you make an informed selection and that you have the same Home Watch Professional for as long as you own your seasonal home.

Trust & Verify

Request the service provider's Certificate of Insurance and follow up for yearly renewals. Even if you hire an accredited member of the IHWA remember to check the website to make sure they are still part of the program. Individuals earn the designation of Certified Home Watch ReporterSM, so make sure their credentials are up to date.



LEGAL DISCLAIMER AND COPYRIGHT INFORMATION



The Ultimate Home Watch Interview GuideSM contains information about home operations, Home Watch and other items. The information is not counsel and should not be treated as such.

You must not rely on the information in the guide as an alternative to legal advice or advice from other qualified professionals. If you have any specific questions about any home operations, you should consult with the appropriate professional who is an expert in their respective field.

It is your sole responsibility to interview, check credentials, and make your own best choice when hiring any service provider. It is prudent to check credentials for regular updates.

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