



Helping The Seasonal Resident Hire The Right Home Watch Provider



### Seasonal Residents: This book is for YOU!

Dear Seasonal Resident,

If you recently purchased your home in paradise; this book is for you!

If you already have a seasonal home and are looking for a home watch provider for the first time; this book is for you!

If you have used a home watch provider in the past and are looking for a change; this book is for you! "You don't know, what you don't know, until you know what you don't know."

I want you to make an informed decision before you hand over the keys to your home.

WARNING: I am a "straight shooter" and may share some information that the Hobby Home Watchers will not like. That does not matter.

This book is written for YOU!

Diane Pisani

Home Watch Educator and Advocate

And now: Author!





### About the Author

In 2003, I moved from the often too cold for me weather in Indiana to sunny Southwest Florida. I had just sold my successful travel business, and was ready to explore new opportunities. A friend introduced me to the idea of offering home watch and concierge services. And so, it began...

I had never even heard of home watch before and thought you could only find a concierge at a hotel. I started out by working for a home watch company offering property management and concierge services but soon longed to start a business again! Together with my business partner Bob, I cofounded my first home watch company in 2006.

We grew quite quickly and within a couple years had a full book of business. It was time to think about expansion. We considered hiring employees but our clients "wanted us." Many seasonal home owners prefer to work directly with the business owner. In 2008, I had the idea to start teaching " Home Watch 101". Our very first class had 14 attendees confirming the demand for training.

Your Home Watch Professionals was established in 2009 and offers *The Home Watch Training Program* designed to help dynamic professionals launch, and grow, a home watch company of their own.

I am dedicated to our Seasonal Residents and helping them understand why home watch is a vital service as well as helping to make good choices when handing over the keys to their seasonal home.

I enthusiastically share my knowledge of home watch and my experience in the field, as well as my 30+ years as an entrepreneur and business owner. My focus is on the competency development of individuals and organizations as well as doing my part to help home watch become recognized as a true profession.

In 2017, I became the president of ESOA: The Entrepreneur Society of America – Naples Chapter. I am passionate about working with entrepreneurs and supporting their efforts and paths to success in business! This position also contributes to my own professional growth in a variety of ways. I continue to learn and develop my skills which makes me a better teacher.

I never stop counting my blessings. I have a career I love. I get to help people take better care of one of their largest investments. And, I have the privilege of guiding individuals on their own entrepreneurial journey.

Life is Good; indeed.



# What you don't know about home watch can hurt you. Myths and Realities

#### 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?

### MYTH:

I will just take my chances. After all, I have insurance.

#### **REALITY:**

If you leave your seasonal home for several weeks, or months, and damages occurs, your insurance carrier will ask for proof that someone was watching over the property. If you cannot prove it they may consider you negligent and deny the claim.



### What you need to know about the home watch industry

You need to know that home watch is NOT even an official industry. At this time, it is not regulated by the State of Florida or by any other state to my knowledge. My references, throughout this book, will be with a Florida viewpoint though the information is valuable to anyone who has a seasonal home.

There is absolutely no barrier to entry for home watch. There is no license requirement.

Anyone can call themselves a home watch provider. In fact, it is easier to take the keys to a home than it is to put nail polish on someone's fingers and toes! A manicurist needs a license issued by the Board of Cosmetology.



### 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 receipt only and the person paid about \$50.00 for it. It is even 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 home owners share experiences with me, and they usually begin with: "You won't believe this but....."

I always believe it and I will never say that I have seen it all!

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 clients condo!



I guess my home watch guy 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 turned into a nightmare.



### Stories from Home Watch World



### 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 drain line, an outside sprinkler head that is broken and continues to soak your wall and so much more!



### Stories from Home Watch World



### **High Humidity**

It's not the heat. It's the humidity. Nothing could be more true for our Floridian home owners as well as those in other warm weather areas. The humidity should be maintained at 55% or lower. 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. When 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!

Insurance companies often deny a mold claim.



### The Nitty Gritty

OK Seasonal Friends, this is where the rubber meets the road. I will pull back the curtain and reveal the truth; kind of like the Wizard of Oz!

I have been in this business for a long time will tell you that you really need to think twice before you surrender the keys to your seasonal home.

There are a few categories of home watch providers out there:



### **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.





### Well-meaning Individuals aka Hobby Home Watchers

These folks often start out as Neighbors Doing Favors. They begin to bring on more properties 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 high-caliber professionals. They see home watch as a career, not a hobby. They have invested in professional, and ongoing, training are properly credentialed and have a variety of resources so they are equipped to handle any situation. Any company, that is an affiliate of Your Home Watch Professionals, is truly dedicated to offering exceptional services.



"The bitterness of poor quality is remembered long after the sweetness of a low price has faded from memory." ~ Aldo Gucci - 1938



### 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.



#### **Storytime**

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!





### The Home Watch Interview

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



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

I will post 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.

Buckle up.

Here we go!





### The Home Watch Interview

#### Question to ask

How frequently do you make a home watch visit?

### Answer you want to hear

- Weekly
- ☐ Bi-Monthly (twice per month)
- ☐ 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 any time the home is vacant.

The home owner should turn the water off when they leave; whether it is for season, a short vacation, or even overnight!

Turn it off at the water main valve very slowly and gingerly. Drain the lines by turning on the hot and cold water in one of the sinks. Always leave the drain 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 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, and more.

I use my flashlight to look at ceilings, 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.

I will check the humidity level and, if it is over 55%, will adjust the thermostat so the AC operates more frequently to draw humidity out of the air.

If there is an irregularity, I will troubleshoot in an appropriate manner. I will contact, or connect you with, the appropriate professional to remedy the situation.







#### **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 know 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 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. Check the correct procedure for your water heater.



### The Home Watch Interview

#### Question to ask

Do you have a home watch license? What about insurance?

### Answer you want to hear

There is no license, or official requirement, in home watch. It is not a regulated industry.

I carry a General Liability Insurance Policy in the amount of 1 million dollars with a 2 million dollar aggregate.





#### **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 home owner 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 of 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 to ask

How do you handle a problem or damaging situation?

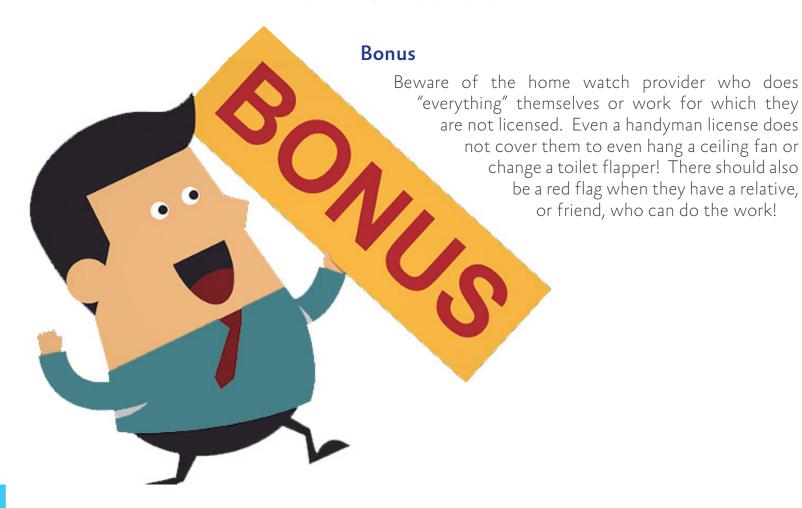
### Answer you want to hear

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











### The Home Watch Interview

#### 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 \$40 per visit and increases based on the size of the property.

Concierge services, like meeting service providers, shopping, accepting deliveries, etc. also bill at \$40 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 Home Watch Interview

#### 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 who make visits with our company.

We use GPS enabled software. You have a customized checklist that I can open on my mobile device only when I am at your property. You will get a report after each visit that you can access from your private portal any time, from any where.







#### **Bonus**

So many home owners 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 is 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 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 equally trained, and credentialed, colleagues who could help out. It is a benefit of my affiliation with Your Home Watch Professionals.

\* This answer is exclusive to affiliates of Your Home Watch Professionals





#### **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 has to 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 to ask

What qualifies you to watch over my home?

### Answer you want to hear\*

I have invested in, and graduated from, the Home Watch Training Program. I have a properly registered business, am insured, bonded, and passed a background check. I take part in ongoing training and testing.

\* This answer is exclusive to affiliates of Your Home Watch Professionals





#### **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 and Real Deal Home Watchers invest in education, professional alliances, and keep up to date with trends and ways to continue improving the quality of their visit and the services offered.





### The Home Watch Interview

#### 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**

It is a best practice to visit the home shortly after you leave to make sure everything is in order. Often, the home owner 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.





# Time for a plug for the Affiliates of Your Home Watch Professionals

I trust you have found this guide to be informative. I take this opportunity to tell you a bit about my company.

I am very proud of the Home Watch Training Program. The program is not inexpensive: price is the first barrier to entry for many. The training is pretty darn intense; not everyone who completes the training even starts a business. The affiliate program has rules and standards; not everyone qualifies to join the team. Our Home Watch Affiliates are the REAL DEAL HOME WATCHERS.

If you live in an area where we have affiliates, please interview them. My promise to you is that they have invested in training, and credentials, in an industry that requires nothing. I am confident you will be pleased and will, likely, hire the Home Watch Professional who will serve you for many years.

#### Resources

There is a ton of great info on the website and, my BLOGS rock! Also, be sure to follow my business, and personal, Facebook pages as well as my profile on Linked In.





### Some useful advice and words of wisdom

Insurance: Check your policy very closely. There will 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! Please have some perspective. 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.

I know people who, regularly, spend over \$300 for dinner for two but think that \$80 to \$160 per month for home watch is expensive.

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 is that you make an educated selection and that you have the same home watch professional for as long as you own your seasonal home.

**Trust and Verify:** Request the service provider's Certificate of Insurance and follow up for yearly renewals. Even when you hire an affiliate of Your Home Watch Professionals, check the website to make sure they are still an active part of the program.



### Closing thoughts

Dear Seasonal Resident,

I wrote this guide for you and I hope find it useful. I see so many, avoidable, situations that cost home owners a lot of money as well as lost memories when their home is damaged and cannot be used for a season or two.

I have been an entrepreneur since 1986 so, home watch is my encore career. I make every decision with the Seasonal Resident at the top of mind. I can effect the most change through education; of you, those who work with part time home owners, the insurance industry, real estate professionals, and others. Most importantly, I exist to train high-caliber professionals and help them launch, and operate, their own home watch businesses.

What more can I ask for? I get to help you learn how to protect your home and have the privilege of training fine professionals and help them become business owners.

Please let me know what you think about this guide. Your suggestions are welcome. And, feel free to reach out to me if you have any questions at all. I will help in every way I can.

Lastly, I wish you peace of mind for your piece of paradise.

Most sincerely,



Diane Pisani

Home Watch Educator, Advocate, Author



### Legal Disclaimer and Copyright Information

The **Ultimate Home Watch Interview Guide** 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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