Inherited Home Center

The vacant-home checklist

An empty house needs regular care. Use this checklist for the first visit and for regular check-ins. It covers insurance, utilities, security and seasonal care.

Last reviewed: November 17, 2026 by Wendy Atherton

Online version: https://inheritedhomecenter.com/checklists/vacant-home/

First visit

- [ ] Take photos or video of every room, the outside and the roof line.
  Photos help if you ever need to make an insurance claim.
- [ ] Look for leaks, water stains, mold and signs of pests.
- [ ] Test the smoke and carbon monoxide alarms.
- [ ] Throw out food and trash, and empty the refrigerator if the power may go off.
- [ ] Lock all doors and windows, and note every key.

Insurance

- [ ] Tell the insurance company the house is empty.
- [ ] Ask what coverage applies to a vacant home, and whether you need a different policy.
- [ ] Keep a copy of the policy and the agent's phone number with you.

Utilities

- [ ] Decide which utilities to keep on. Power and heat often help protect an empty house.
- [ ] Set the thermostat to a temperature that protects the pipes and limits humidity.
- [ ] In cold places, ask a plumber whether to shut off the water or winterize the pipes.
- [ ] Keep internet or phone service on if an alarm system needs it.

Security

- [ ] Put lights on timers.
- [ ] Have the mail collected or forwarded.
- [ ] Ask a trusted neighbor to keep an eye out, and give them your phone number.
- [ ] Keep the lawn mowed or the walks cleared so the house looks cared for.

Every visit

- [ ] Walk through every room and check ceilings and floors for water.
- [ ] Run each faucet and flush each toilet.
- [ ] Check doors, windows and locks for signs that someone got in.
- [ ] Check the thermostat and the alarms.
- [ ] Pick up flyers and packages from the porch.
- [ ] Write down the date and anything you noticed.

Each season

- [ ] Before cold weather, protect the pipes and check the heat.
- [ ] Before storm season, clean the gutters and secure loose items outside.
- [ ] In hot, humid weather, check for mold and keep air moving.

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