WHILE YOU'RE AWAY CO. · MARTIN COUNTY, FLORIDA

The Snowbird Close-Up & Open-Up Playbook

Everything to do before you leave your Florida home for the summer, how to set it up so you can see it from up north, and what to check the day you get back. Written for Stuart, Palm City, Jensen Beach, Hobe Sound and the rest of the Treasure Coast.

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Edition 1 · November 2026. General information only, not legal, insurance or engineering advice. Follow your manufacturers' instructions and hire licensed professionals for plumbing, electrical, HVAC and structural work.

1. How to use this playbook

Print it, or keep it open on a tablet, and work through it in order. Each section ends with checkboxes so you can see at a glance what's done. The worksheets at the back are the part most owners skip and later wish they hadn't: they turn "I think the shutoff is in the garage" into a written record anyone you trust can follow.

> **The big three.** Nearly every expensive summer surprise in an empty Florida home traces back to one of these:
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> 1. **Moisture.** Leave the A/C on and keep indoor humidity under 60% (the EPA's guidance for limiting mold).
> 2. **Water.** Shut off the main if you can, or at least put leak sensors at the usual failure points.
> 3. **Storms and power.** Hurricane season runs June 1 to November 30, which overlaps almost exactly with the months most snowbirds are away. Decide now who does what if a storm threatens or the power goes out.
>
> Everything else supports those three.

2. Close-Up timeline

4 weeks before you leave

- [ ] Call your insurance agent. Ask how long the home can be unoccupied before vacancy terms apply (many policies use a 30–60 day window, per the Insurance Information Institute), whether you need a periodic-inspection log, and what your hurricane deductible is.
- [ ] Book A/C service, including clearing the condensate drain line. Spring appointments fill up fast.
- [ ] Line up summer pest control, lawn and pool service. Write down each company and schedule on the contacts sheet at the back.
- [ ] Decide who has keys, gate cards and alarm codes. Tell your HOA or condo office who is authorized to enter.
- [ ] Decide who will check the house and how often. FPL's seasonal-resident checklist suggests having someone check every two weeks.
- [ ] Make your shutter plan: who puts them up, when, and whether they go up before you leave or only if a storm threatens.

2 weeks before

- [ ] Set up mail: USPS Hold Mail covers up to 30 days, so use mail forwarding for a longer absence.
- [ ] Pause or reduce services you won't need (newspaper, cable/streaming boxes, deliveries). If you keep internet on for sensors or cameras, keep that bill paid on autopay.
- [ ] Put bills that keep running (FPL, water, HOA, insurance) on autopay or e-billing.
- [ ] Start using up the fridge and pantry.
- [ ] Test any leak, temperature or camera alerts you rely on while you're still there to fix them.

1 week before

- [ ] Take your photo and video baseline of every room and the exterior (section 7).
- [ ] Bring in or secure patio furniture, planters, grills, hoses and anything that could blow around.
- [ ] Replace the A/C filter. Buy one extra and leave it with your key holder.
- [ ] Check smoke alarm batteries (FPL lists this on its seasonal checklist).
- [ ] Fill in the home settings record at the back while you can still walk to each valve and breaker.

Departure day

- [ ] Set the thermostat (section 4) and confirm it's in cool mode, not off.
- [ ] Shut off the main water (section 5), then the water heater breaker.
- [ ] Ice maker off; dishwasher and washer doors cracked open.
- [ ] Empty all trash and recycling; nothing perishable left anywhere.
- [ ] Faucets off, toilets not running, stove and oven off.
- [ ] Windows, sliders and doors locked; alarm set; garage door down.
- [ ] Send your key holder the "we're gone" message with your return date.

3. Room-by-room Close-Up checklist

Room	Do this
Kitchen	Empty fridge and freezer. If you leave the fridge on, FPL suggests its warmest setting; if you turn it off, clean it with a baking-soda solution, dry it and prop the door open. Ice maker off. Run and empty the dishwasher, then leave it cracked open. Clear the pantry of anything that attracts pests. Unplug small appliances.
Bathrooms	Check that no toilet is running. Leave shower doors and curtains open so they dry. Remove bath mats and towels that hold moisture.
Laundry	Close the washer supply valves if the main stays on. Leave the washer door open. Clean the dryer lint trap.
Bedrooms and closets	Leave closet and interior doors open so conditioned air reaches them. Don't pack clothes tightly against outside walls. Strip beds or cover mattresses.
Living areas	Unplug TVs and electronics. Put one or two lamps on timers. Pull furniture an inch or two off outside walls so air can circulate.
A/C closet or attic	New filter in. Drain pan dry and clear. If you use drain pan tablets or a float alarm, check them now.
Garage	Nothing flammable near the water heater. Car on a battery maintainer or with the battery disconnected (follow the maker's guidance). Garage door locked or the opener unplugged.
Lanai and pool	Furniture in or secured. FPL suggests running the pool pump no more than six hours a day and having someone check chemicals and water level.
Outside	Grills, planters, decor and hoses put away. Irrigation timer set to Martin County's current watering days. Gutters and downspouts clear.

4. A/C, humidity and mold

An empty Florida house needs its A/C mostly for one reason: pulling water out of the air. The EPA recommends keeping indoor humidity below 60%, ideally 30–50%. The exact temperature matters less than whether the house stays dry.

Your thermostat	A setting to start from (FPL's seasonal-resident checklist)
Programmable	72°F for two hours each morning before sunrise, 88°F the rest of the time.
Non-programmable	80°F while you're away. In a condo or apartment, FPL says 77°F.

Has a humidity (dehumidify) setting	Set the humidity target below 60% and let the system work to it.

- [ ] Never switch the A/C off for the summer.
- [ ] Put a temperature and humidity reading where someone will see it: a simple hygrometer for a visitor, or a wireless sensor that shows it on your phone.
- [ ] Write your setting on the home settings record so a visitor can tell if someone changed it.
- [ ] Know the warning signs: a musty smell, condensation on windows or vents, spots on closet walls or the backs of furniture.

> **Two things that undo a good setting:** a clogged condensate drain line (it can trip the A/C off or overflow the pan), and a summer power outage that leaves the house without A/C for days with nobody noticing. Section 8 covers how to hear about both.

5. Water

FPL and UF/IFAS Extension both recommend turning off the main water before a long absence. Then a failed hose or fitting can only release what's already in the pipes.

Your situation	What to do
Standard home, no fire sprinklers, irrigation on its own line	Shut off the main. Turn the water heater off at its breaker (electric) or follow the maker's vacation/pilot instructions (gas).
Home fire-sprinkler system	Leave the main on. Close the valves to the washer, kitchen and bathroom sinks, dishwasher and toilets instead (FPL).
Irrigation tees off the house line	Ask a licensed plumber about a separate house-side shutoff, or leave the main on and close fixture valves. Check your HOA's lawn expectations before letting it go dry.
Condo	Ask the association where your unit's shutoff is and whether you're allowed to close it. Close your fixture valves either way.

- [ ] Find and label the main valve before departure day. Note its type (round wheel or lever handle) on the home settings record.
- [ ] After you close it, open a low faucet to confirm the water actually stops.
- [ ] If any water stays on, put leak sensors at the water heater, A/C air handler, washer, kitchen sink and the oldest toilet.

6. Hurricane season for absentee owners

The Atlantic season runs June 1 to November 30. Your job before you leave is to make decisions so nobody has to guess later.

- [ ] Know your evacuation zone and bookmark the National Hurricane Center (nhc.noaa.gov).
- [ ] Sign up for AlertMartin, Martin County's free emergency alerts (martin.fl.us/AlertMartin), using the address of the Florida home.
- [ ] Shutters: decide whether they go up before you leave (FPL's checklist suggests this if you'll be gone all season) or only when a storm threatens. If the second, name the person or company, confirm they have access, and confirm where the panels and hardware are stored.
- [ ] Store shutter panels, hardware and a labeled diagram together where your helper can find them.
- [ ] Write down the order of calls if a storm hits: key holder, then insurance agent, then any repair contacts. Put it on the contacts sheet.
- [ ] Keep copies of your policy declarations page and your photo baseline somewhere you can reach from up north (cloud storage or email to yourself).
- [ ] Plan for after the storm: who looks at the house, how soon, and how they send you photos.

7. Insurance, documents and the photo baseline

- [ ] Walk every room with your phone: one slow video per room, then close-up photos of anything valuable. Open closets and cabinets.
- [ ] Photograph the model and serial labels on the A/C air handler and condenser, water heater, refrigerator, washer and dryer, and major electronics.
- [ ] Photograph the exterior from every side, the roof line as far as you can see it from the ground, the lanai or screen enclosure, and the pool equipment.
- [ ] Name the folder with the date and save it in two places.
- [ ] Ask your agent what documentation they'd want after a claim, and note the claim phone number on the contacts sheet.

The Insurance Information Institute's home inventory guide (iii.org) and the Florida Department of Financial Services' homeowners insurance resources (myfloridacfo.com) are good free references.

8. Seeing your home from up north

A closed house can't tell you anything unless you give it a way to. Pick the level that fits you:

Option	What it tells you	What to know
A person checking on a schedule	Everything a set of eyes can see: leaks, stains, smells, storm damage, a tripped A/C.	Only as often as they visit. Agree on what they check and how they report.
Wireless leak and temperature/humidity sensors	A phone alert the moment water touches a sensor, or when humidity or temperature crosses a limit you set.	They alert; they don't stop water. Most need the home's Wi-Fi to stay on, so keep internet paid.
A float alarm in the A/C drain pan	An alert when the pan starts to fill from a clogged condensate line.	It alerts; it doesn't shut the A/C off.
A cellular hub or power-failure alarm	Alerts even if the home's internet is off, and when the power goes out.	Cellular service is usually a monthly subscription with the device maker.
An automatic water shutoff on the main valve	Closes the valve when a paired sensor detects a leak.	Must match your valve type. Some types need a licensed plumber; check before you buy.

> Whatever you use, write down on the contacts sheet **who goes to the house when an alert comes in**. An alert at 2 a.m. in Ohio only helps if someone in Martin County can get inside.

9. Open-Up checklist: the day you arrive

Do water and A/C before you unpack; they're the problems that get worse by the hour.

Water and plumbing

- [ ] Turn the main back on slowly. With every fixture off, listen for running water.
- [ ] Look under every sink, behind toilets and around the water heater for drips, stains or warped cabinet floors.
- [ ] Run each faucet and shower for a minute; flush each toilet.
- [ ] Check washer and ice maker lines for bulges or cracks before using them.
- [ ] Turn the water heater back on per the maker's instructions and let it recover.

A/C, humidity and mold

- [ ] Set your normal temperature and confirm the house cools within an hour or two.
- [ ] Check the condensate drain line and pan. Replace the filter.
- [ ] Look and smell for mildew in closets, bathrooms, behind furniture on outside walls and inside cabinets.

Storm-season leftovers

- [ ] Walk the outside: roof tiles or shingles, soffits, gutters, fallen limbs, screen enclosure, fences.
- [ ] Check ceilings near exterior walls for new stains.
- [ ] If you find damage, take dated photos before cleaning up and call your agent.
- [ ] Season runs through November 30, so keep shutters and supplies reachable until then.

Kitchen, pests, electrical and access

- [ ] Check the pantry, under sinks and the garage for droppings, ants or roaches.
- [ ] Plug in or check the fridge; toss anything questionable.
- [ ] Reset tripped GFCI outlets (kitchen, baths, garage, lanai). Test smoke alarms.
- [ ] Run the empty dishwasher and the disposal once.
- [ ] Test door and window locks, the garage door, gate cards and codes. Restart mail and paused services; tell the HOA you're back.

10. Home settings record

Fill this in before you leave. Give a copy to your key holder and keep one with you.

Item	Location / setting / notes
Main water shutoff (location, wheel or lever)	
Irrigation shutoff and timer location	
Fire-sprinkler system? (Y/N)	
Water heater breaker number / gas valve	
Electrical panel location	
Thermostat setting left (temp / humidity)	
A/C filter size and location	
Spare filter left where	
Fridge left on or off / setting	
Lamp timers (which rooms, times)	
Shutter panels and hardware stored where	
Wi-Fi network name (password kept separately)	
Sensors / cameras installed and where	
Pool pump hours	
Car: battery maintainer or disconnected	

Contacts sheet

Who	Name / company	Phone / email
Key holder / home watch		
Backup key holder		
HOA or condo office / gate		

Insurance agent and claim line		
A/C company		
Plumber		
Electrician		
Pest control		
Lawn / pool service		
Shutter installer		
Alarm company		

Key holder brief

Fill in and hand this page to whoever looks after the house.

We leave on / return on	
Best way to reach us (and backup)	
How often to check the house	
What to check each time	
If an alert comes in (leak, humidity, power), please	
If a storm is forecast, please	
After a storm, please send photos of	
Spending you can approve without asking (up to $)	

Sources

- FPL, seasonal-resident checklist: newsroom.fpl.com (see FPL.com/seasonal)
- UF/IFAS Extension, "Closing Your Seasonal Home" (HE887): ask.ifas.ufl.edu
- U.S. EPA, A Brief Guide to Mold, Moisture and Your Home: epa.gov/mold
- Insurance Information Institute: vacancy and home inventory articles, iii.org
- USPS Hold Mail: usps.com/manage/hold-mail.htm
- Martin County AlertMartin: martin.fl.us/AlertMartin
- National Hurricane Center: nhc.noaa.gov
- Florida Department of Financial Services, homeowners insurance: myfloridacfo.com

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