

THE ABSENTEE OWNER'S OKANAGAN WINTER CHECKLIST

Prepared by Larkspur Estate Management. A builder's short list for protecting an empty Okanagan home through winter.

Before you leave

- **Hold the heat, do not shut it off.** Set no lower than 12 to 15 C. A cold house is a frozen-pipe house.
- **Know your water shut-off.** Locate the main. If the home will sit empty for weeks, shut it off and drain the lines, or fit an automatic shut-off valve.
- **Protect the exposed lines.** Confirm heat trace on any pipe near an exterior wall, and that the crawlspace stays above freezing.
- **Winterize the outside.** Blow out irrigation, disconnect hoses, drain the dock lines, and close the pool properly.
- **Clear the roof and gutters** so meltwater drains and does not back up under the shingles.
- **Test the sump pump** and its backup. A January thaw finds a dead pump fast.
- **Set the alarm and confirm monitoring,** and tell your monitoring company the home is unoccupied.

While you are away

- **Someone should physically check the home** on the interval your insurer requires. Many vacant-home policies void a claim without it.
- **Watch temperature and humidity,** not just security. A slow leak or a failing furnace does more damage than most break-ins.
- **Keep the home looking lived in.** Lights on timers, blinds moved, tracks in the snow. An obviously empty home is a target.
- **Have a plan for the 2am problem.** Who can be at the home within the hour, with the authority to act, when a pipe bursts at night?

The wildfire-to-winter transition

- Okanagan risk does not end with fire season. Clear the last of the deadfall and needles, then pivot straight to freeze protection.
- Confirm your insurance renewed cleanly. Coverage in fire-exposed areas is getting harder to hold, and a documented, maintained home is easier to insure.

When to call a professional

Call someone with a builder's eye if you see staining on a ceiling, hear an unfamiliar sound in the mechanical room, smell must, or find a warm spot in the snow on the roof. These are rarely cosmetic.

This is the short version. Larkspur runs this whole list for absentee owners across the Okanagan: live sensors, documented checks, and a builder on call when something is wrong. If you would like your home run this way, request a private introduction at larkspur.pages.dev.