

Breakfast on Us Meeting Notes

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Speaking notes in the order of your original material. Use the bullets to stay on track and the short passages for the equipment and training explanations.

Opening and how the association began

- Introduce myself: Bill Wright, founder and president of the Florida Home Watch Association. Founded in 2014; the idea grew out of a visit in Port Charlotte.

The oven story

- Opened the door: unusually warm, dry house; beeping from the kitchen; oven glowing red.
- Controls were off, but the oven was still heating. Shut off power at the circuit breaker.
- Two towels on the oven handle were badly scorched. Counters, cabinets and drawers were extremely hot; used the towels to open them and release heat.
- Pulled the range away from the wall and unplugged it. Appliance destroyed; fortunately, discovered before the situation became worse.
- Tried to understand the failure. Realized other homeowners and providers needed to know this could happen.

From sharing a warning to building a network

- Angie and Matt Massruha of Gulf Breeze Home Watch (Sarasota) were the only other providers I knew then. I had helped them get started in Sarasota.
- Joann and I joined Angie and Matt in spreading the word to customers, friends and family—but our reach was limited.
- Matt and I discussed connecting professionals: a few thousand people individually, potentially tens of thousands together. That became the foundation of FHWA.
- Thousands upon thousands of visits later, never encountered another situation quite as dramatic. It showed the value of connected, informed professionals learning from one another.

What home watch is and what a visit involves

Transition: What exactly does a home watch professional do?

- Regular scheduled visits; walk around the exterior and through the interior; look for changes, visible concerns and conditions needing attention. Document observations and report to the homeowner.
- ORRR: Observe, Record, Report and Repeat—then head down the street to the next home.
- Some businesses extend into property care: weeds, cobwebs, sweeping or blowing entryways and walkways, and additional checks around items.
- Shared purpose: dependable eyes on a home while its owner is away. FHWA grew from one alarming discovery and the belief that we accomplish more together.

Routine service and reasonable time expectations

- Based on my experience—not an industry survey—about 95% of the Florida companies I know follow ORRR; about 5% offer broader property care.
- Typical property: approximately 1,800 square feet of air-conditioned living space, 450-square-foot garage, no pool. A qualified, experienced professional may complete a routine visit in about 25 minutes or less, depending on agreed checks.
- Pool, dock, boat, outbuildings, larger yard and other features add time. Pool, dock and boat together may add 5- 15 minutes or more.
- Nearby homes and efficient routes: roughly two standard homes an hour; an established provider might complete 10 to 15 visits a day.
- Problems may change the schedule. Immediate action, documentation and homeowner communication take priority.
- Complex properties warrant higher fees. Three visits may require 1½ to 2 hours. These are practical estimates, not a stopwatch test of quality.
- Consistently shorter than normal visits deserve questions about whether the agreed checklist is actually being completed.

Property care and the agreed scope

- Additional work may include weeds, cobwebs and debris, blowing walkways or driveways, cleaning gutters or clearing AC condensate lines, and agreed light cleaning indoors.
- These visits may take 40 minutes to an hour or longer. Time and price should reflect the promised work and property needs.
- Ask: What is checked? What extra work is included? What happens when a problem is found?
- Mention the downloadable standard checklist. It is a starting point, adapted to the home and service agreement. Careful observation, accurate records and clear communication are the goal.

Who needs home watch and what insurance requires

Transition: Who needs a home watch service—and why?

- My recommendation: a home unoccupied for more than two weeks should receive regular professional checks. The need becomes more apparent after 30 days and, in my view, essential over several months.
- Florida snowbirds: roughly four to seven winter months here, elsewhere the rest of the year. Their Florida homes still need attention.
- Also: vacant investment properties and future retirement homes whose owners have not moved here permanently. Problems can develop regardless of why the home is empty.

Understand the individual insurance policy

- Homeowners should ask their insurer or agent what their own policy requires for a secondary or unoccupied residence: who may check it, how often and what records are needed. Requirements vary.
- Sarasota agent story: last year, an agent said her agency required applicants with secondary homes unoccupied more than 30 days to sign an acknowledgment that a professional company would check the property and identify the company by name.
- I did not ask what prompted that rule. My impression: the agency wanted a clear record that the obligation had been explained and understood.
- After a claim, a disagreement can arise about what the homeowner was told. A signed acknowledgment records what was communicated. Describe this as that agency's practice, not a universal requirement.

Transition: How often should visits take place to find small issues before they become major problems?

How my recommendations changed with experience

- At first, I let homeowners choose monthly, every other week or weekly.
- Within 12 to 18 months, noticed that homes going 28 to 30 days between visits accumulated small and medium issues. More photos, notes, calls and follow-up made visits much longer.
 - Talk about the next session and the toilet leak that went on for weeks unnoticed.
- Concluded these homes needed more frequent checks; stopped offering monthly service. Homeowners wanting monthly visits needed another provider.
- After six to eight years, became more aware of the limitations of every-other-week visits. Fourteen days leaves a substantial window for damage.
- Recommendations became weekly. Higher service cost must be weighed against the cost of a problem continuing unnoticed. Savings from fewer visits can disappear quickly.
- Switching to weekly service calls also allowed me to reduce the number of homes I was responsible for — and that made all the difference. A lower home count meant I knew each property better, worked more efficiently, and wasn't constantly stretching myself thin. My worry and stress levels dropped dramatically, and my overall productivity went up.

Why visit frequency and professional service matter

The toilet leak and monthly visits

- Early customer requested visits every 28 days. Required the main water to remain on because the pool company would not take responsibility for turning it on and off while servicing the filter.
- Master bathroom toilet fill mechanism failed. Water filled the tank, reached the opening around the flush handle and leaked onto the floor for weeks.
- By the next visit, moisture had spread into the master bedroom. Mold and mildew; both rooms gutted and repaired.
- Home unavailable for more than three months. Insurance did not cover the entire loss; homeowner paid the difference.
- She had saved about \$70 a month on less frequent visits. Compare that with repairs, expense and loss of use. Weekly visits cannot prevent every problem, but provide more chances to discover it sooner.

The friend relative or neighbor approach

- Good intentions and trust are valuable, but do not automatically provide training, experience, equipment or reporting practices.
- Joann: A widow with a condominium townhouse asked year-round next-door neighbors to check it. Arrangement appeared successful for ten years.
- In year eleven, AC stopped working near the beginning of the season. Early-morning visits did not reveal the failure. No humidity-measuring equipment or suitable lighting to examine dark areas.
- Home went through summer without functioning AC. Returned in October to mold and mildew throughout.
- Temporary living costs - \$2,000 a month; remediation estimate two to three months. Housing ultimately about \$6,000.
- Filed a \$30,000 claim with her insurance company.
- The Insurance Company's claims adjuster asked: professional providers? Insured for the work? Reports, photographs and records of visits and observations?
- She could not provide those assurances or records. In this particular case, the \$30,000 claim was denied; combined with housing, expenses were about \$36,000.
- Ten years of apparent savings were erased by one serious problem. At that time, professional service might have cost roughly \$400 to \$500 a year.
- Main takeaway: consider qualifications, insurance, equipment and documentation, as well as how long a problem might remain unnoticed. A potential loss is far greater than the immediate service price.

Choosing a qualified provider

Transition: How do you find someone with the knowledge, tools, experience, insurance and training to care for your property?

- FHWA is a good place to start, but membership alone is not enough.
- Is it possible to find a good provider that would not be a member of an association? Yes, I delivered honest, dependable service for years without belonging to another organization or holding an industry certification.
- Homeowners should interview the actual provider and ask meaningful questions.

Questions to ask in this order

- Do you carry insurance for your home watch business, and are you bonded for theft?
- What experience or background prepares you for this work?
- Have you earned a certification through an organization in the home watch industry?
- What tools do you use, and what do you check with them?
- What does your standard home watch visit include?
- How long have you been providing this service?
- Who will actually enter and check my home?
- Can you provide a recent background check for the person performing the visits?
- Can you provide references from customers in this area?

Explain training and certification

When we talk about trained or certified members, we are talking about more than a title. The training process we are discussing involves approximately 12 to 20 hours of training sessions, depending on the learning path and the individual's needs. We work through practical situations, service procedures, recognizing concerns, documenting findings and communicating with homeowners. A prep quiz helps identify areas that need more review before the final exam. Completing training and passing the final exam provides a way to demonstrate understanding of the material; homeowners should still ask about experience, insurance and the person who will actually perform their visits.

Explain the tools that support a quality visit

A qualified professional should arrive with tools suited to the service. A hygrometer measures relative humidity, and a unit that also measures temperature helps us record conditions rather than relying only on how the room feels. A headlamp leaves both hands free while lighting areas under sinks, around appliances and in other dark spaces; a reliable flashlight is useful as a backup. A phone or camera, together with a consistent checklist and reporting system, helps document what we observe and communicate it clearly to the homeowner.

A moisture meter (hygrometer) can help investigate the relative humidity levels, a very bright flashlight or headlamp will help display/show even the tiniest imperfections while eliminating natural light or standard residential lighting shadows, and a small inspection mirror can improve visibility in awkward spaces. But owning equipment is only part of the job. The provider must know how to use it, compare readings with the home's usual or past conditions, recognize when something needs attention and

refer technical diagnosis or repairs to an appropriate professional. Tools support careful observation; they do not replace judgment or training.

- [FINICO Rechargeable LED Headlamp 99000 High Lumens](#), or a powerful flashlight
- [PT6508 Temperature Humidity Meter](#)
- [Klein Tools ET140 Pinless Moisture Meter](#)
- [Klein Tools Infrared Thermometer with Targeting Laser](#)
- [Klein Tools RT250 GFCI Outlet Tester](#)

Qualifications honesty and support

A new provider should have someone to call

- If they are new, appreciate their honesty. Ask: “Who helped you get started, and do you have an experienced mentor you can call when you find something you don’t understand?”
- A responsible provider recognizes the limits of their knowledge and knows where to turn for help.
- Every FHWA member has my cell number. When available, I can connect through FaceTime from the property, see what they are seeing and help determine an appropriate next step. I have done this many times.
- Honesty plus support is better than guessing. Choose someone thorough, candid about what they know and willing to ask for help. That is the professionalism FHWA encourages.

What homeowners are really looking for

- Pay attention to how answers are given: directness, honesty, acknowledging limits and whether you feel comfortable trusting the person.
- Three recurring concerns: AC failure and mold or mildew; break-ins or unauthorized occupants; having someone dependable nearby who can respond and ease uncertainty.
- “Boots on the ground” is not my favorite expression, but the need is clear: a local person who does what they say they will do.

My first customers and the lasting lesson

Transition: To bring this discussion full circle, let me tell you how I got my first customers.

- Shelley Rochon invited me to meet with her and Ray, along with her sister Linda and Linda's husband David. Both couples owned Punta Gorda condos and were Canadian snowbirds.
- Ray, a contractor in Canada, asked what I would actually do during a condo visit.

My answer

"Well, if you hire me, you'll be my first customers. I'm hoping you'll help me develop a list of things you want checked. But I can promise you this: I will be here when I say I'll be here, and I will do everything we agree should be done."

Ray's response

"You're hired. Not because you have experience—you've told us you don't—but because you're honest answer to my question."

- I have never forgotten that. This business rests on relationships, honesty and the reliability customers come to expect.

Final thought

"The knowledge, tools and procedures matter. But at the heart of it is a simple commitment: do what is right, do what you promised, and show up when you said you would."

Thank you and questions

"Thank you for your time today. I hope this has helped you understand the value of professional home watch service and what to look for when choosing a provider. I would be happy to take your questions."