



PROTECTING YOUR PROPERTY

Property Preservation in Canada 🍁

A Guide to Managing Vacant Properties

A detailed guide about the various risks and issues a property is faced with when left vacant for an extended period of time.

12 Gates Property Services

www.12GatesPS.com

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THE RISKS AND ISSUES PROPERTIES ARE FACED WITH WHEN LEFT VACANT FOR AN EXTENDED PERIOD OF TIME.

When a situation arises when a house or investment property is vacant for an extended period of time, it's important to protect it from the potential of damage, burglary, or vandalism. A house left unoccupied for 30 consecutive days or more is how most insurance companies define as vacant. Let's look at the many risks and issues that a vacant house may experience while left alone.



EXTERNAL THREATS

Vandalism: Graffiti and intentional damage done to the vacant home can occur the moment an outsider suspects that a home has been unoccupied for an extended period of time. Some “street artists” look for the chance to have a new canvas to express themselves. There is no need for your property to be host to their next masterpiece.

It is sad to think that there are people who deliberately walk onto public or private properties and intentionally write, tag, or draw on the exterior walls using spray paint or markers, and when one vandal decides to leave his/her mark, it becomes an invitation for future “self-expression”. With all this activity comes additional damage such as broken windows, doors and the external air conditioning unit, porch, garage, and backyard shed.

To make matters worse, is when a vandal manages to get inside the property and continues to destroy the hot water heater, electrical panel, furnace, or any of the appliances in the house. If the appliance isn't subject to theft, it is at risk of vandalism. If there still remains hydro on in the house, there is an additional risk of fire.



Theft: Anything on the interior or exterior of your property is at risk of theft sometimes regardless of there being a security alarm system or not. Once an alarm company has been notified of an intruder, there is often enough time delay where a skilled burglar could break in and take a significant amount of personal property within minutes.

When a home is vacant, there is a greater risk of theft, vandalism, fire and all kinds of other types of damage. Under normal circumstances, these risks are covered under most property insurance policies. However, most policies become null in void once the property is classified as vacant.



Weather damage affecting: Roof, flashing, gutters, decks, windows, and foundations. Due to the effects of the sun, snow, ice, frost, rain and wind. Damages due to water can occur for several reasons; the roof of the property may be damaged, causing rain water to enter property and cause further damage.

Flood and Storm Damage: Both walls and floors can show signs of water damage. Wallpaper lifting, paint cracking and peeling, and in more extreme cases, walls may warp, and bow as a result of prolonged water seepage. Water damage can sometimes occur due to storms and floods, and such damage can go undetected for some time.





Structural Damage: If the foundation of a property is damaged or the walls are cracked it is called structural damage. If the damage is minor such as shallow cracks on the walls and foundation, it can be repaired through using sealant/caulking. If, however, the damage is extensive, inspection by Structural engineer (Structural Inspection) is needed to assess the damage. Structural damage can also be reported if the floors of the property are extensively damaged or are caving in.

Leaking toilets, faucets, and pipes: A very subtle leak, drip, or dribble may seem normal; however, continual water flow can lead to high water bills, water damage to floors and walls, and possible mould and rotting. Plumbing leaks often play a significant role in causing water damage.

Moisture Issues: Dampness can easily encourage the growth of mould, a fungus. Mould will appear under carpets, cabinets, wood and other organic materials. If you can't spot mould, you can sometimes smell it. Mould is often times seen in washrooms, on walls and other surfaces either as dark green or black in colour, or sometimes a white powdery substance.

Freeze Damage: If a property is not winterized before the cold weather begins, the plumbing system in a vacant house may freeze and break causing freeze damage.

If there is a Vacancy Permit Insurance coverage in place, restrictions would be applied and coverage is basic. Water damage among others most likely would not be covered and the house as it remains in a vacant state could possibly become uninsurable.

Pest Control: Cockroaches, mice or other pests. The importance of effective pest control cannot be overstated. Pests are looking for an opportunity to take over an empty or unoccupied property.

Wood Destroyers: There are the seen, and also the unseen pests that requires proactive maintenance. The principal types of wood-destroying pests are termites, carpenter ants, carpenter bees, and bark beetles. They come in and quietly have a feast behind your walls.



Generally, damages caused by rodents and insect infestations aren't covered by most homeowner's insurance policies, and when the property sits vacant, violations to city bylaws can be subject to fines. These are usually considered matters of home maintenance, and the onus is typically on the homeowner to pay for repairs or pest control measures.

Physical Deficiency: Windows, doors, and skylights naturally lose energy efficiency with age. Resulting in heat loss, drafts, condensation, and frost causing cracks, mould, and financial loss. When left unattended, these normal deficiencies accelerate within a shorter time frame.



Heating/cooling Issues: Failure to change out HVAC filters on time will place undue strain on individual heating and cooling components which will eventually stop working properly or fail altogether. These must be inspected and changed regularly.

Squatters: Usually if there is an alarm system in place, any unwelcomed guests will be deterred from seeking shelter at your home. However, in cases where the power goes out, or unsecured areas on the property such as the garage, shed, or back yard steps to the cellar. These are areas where a squatter may make themselves at home in an effort to keep warm and dry at the mercy of your vacant property.

INTERNAL THREATS

There are more common factors that cause different types of damages to a property, such as accidental damage, wear and tear, and neglect. It is important to know the differences between the external and internal types of damages; the external threats could possibly be hidden and causing reoccurring problems when left unattended to. Internal threats are often isolated incidents that could possibly be repaired on the surface.

Owner/Tenant Neglect: Damage caused by neglect of previous occupants of the property can be termed as Owner Neglect, damaged cabinets, broken hinges, holes in walls, a damaged fence, window, door trims, or a damaged light fixture can be due to owner neglect.

Wear and Tear: Similarly, any damage caused by deterioration through ageing can be due to “wear and tear”. A damaged roof is a good example of this as it may be due to the roof being old and has thus deteriorated.

Fire/Smoke Damage: Fire and smoke damages can be easily evident whether it is a portion of the interior or exterior part of the house will be burnt to black. If the damage is extensive and the house is partially burnt down it will have to be demolished entirely.

Unfinished Renovation: Properties sitting vacant having unfinished renovation: missing or unfinished walls in rooms having no drywall and only the wooden frame, cabinets on kitchen or bathroom missing or bathrooms having no items installed in them, then it will be a clear indication that property still has not been fully renovated, and not to be confused with damage.

Leaving a house alone for an extended period of time comes with risks. That is when you need the professional services of 12 Gates Property Services to attend to your property as it sits vacant or unoccupied. With regular property inspections, maintenance and upkeep, removal of newspapers, flyers and mail.

MAINTENANCE

When it comes to maintaining a vacant property, there are some maintenance items that occur as a single event, and other items that are reoccurring. Here is a list of those maintenance activities:

Single Event Repairs:

Damage Repairs – Light painting, compounding dry wall, fixing floor tiles, doors, hinges etc. Focusing on repairing possible safety issues, damages, and unappealing wear and tear.

Renovations – When the damages go beyond a quick fix. In cases where there was unfinished renovation work that needed completing; a fire, after water damage or possibly roof repair was done and further renovations were needed on affected areas.

Securing/Lock change – After Power of Sale, or an eviction, the locks would need to be changed and the property re-secured.

Residential Cleaning – Along with trash outs and damage repairs, a deep and thorough clean up in preparation for sales or rental listing.

Spring/Fall Clean Ups – Landscaping work trimming shrubs and trees, cleaning out gutters, and downspouts, removing weeds, and cleaning up all the twigs and debris at the beginning and end of the season.



Trash Outs – Removal of left behind furniture and household debris.

Winterization – When a house becomes vacant any time between the months of October 1st and April 30th, it would be to turn off the water supply of the property and drain all the water and pour liquid antifreeze in all the toilets and drains to prevent the plumbing from freezing during the winter.

Other: Hazardous waste removal, asbestos removal, and toxic mould treatments.



Reoccurring Maintenance:

Debris Removal – The removal of newspapers, flyers, and yard debris, keeping the yard and front porch area clean.

Lawn Maintenance - Grass cutting season in most Canadian provinces start from April 1st and ends at October 31st. Grass must be cut on a routine basis and keep within municipal bylaws and regulations.

Snow Removal – Snow must be cleared after each snow fall according to municipal bylaws and regulations.



MAINTENANCE INSPECTIONS

A property that is sitting vacant for an extended period of time is exposed to various risks, certain types of damages are covered by the insurance company, or covered only up to a certain amount. Other circumstances and situations aren't covered at all. The costs to repair that go beyond the coverage becomes an out of pocket expense. Along with paying the deductible, these out of pocket expenses can easily add up to being a few hundred to thousands of dollars depending on the severity of the damage. What is sad is that a lot of the threats that became a reality could have been prevented altogether.

Maintenance Checklist

When a house is left vacant for more than 30 consecutive days, there are certain precautions required to protect and preserve the home from damage, deterioration, and potential fire hazards. Careful inspection of potential threats, followed by routine maintenance can significantly reduce the costs of unnecessary repair work down the road.

The following is a checklist of areas of concern to maintain and protect properties from most common and costly problems.

- ☐ Turn OFF gas furnace and fireplace pilot lights where possible.
- ☐ Check smoke, carbon monoxide and security alarms and replace batteries.
- ☐ Inspect electrical service lines for secure attachment where they enter the house, and make sure there is no water leakage into the house along the electrical conduit.
- ☐ Check furnace air filters. Ventilation system, such as heat recovery ventilator.
- ☐ Check and record last service date of furnace:
- ☐ Check and record last service date of A/C system:
- ☐ Cover outside of air conditioning units.
- ☐ Check chimneys connected to any wood burning appliance or fireplace, and inspect them for end-of-season problems.
- ☐ Check basement pipes for condensation or dripping
- ☐ Check security of all guardrails and handrails.
- ☐ Check for window security.
- ☐ If there is a door between the house and the garage, check the adjustment of the self-closing device to ensure it closes the door completely.
- ☐ Due to vacancy, the house will have plumbing fixture that are not being used frequently, such as a laundry tub or spare bathroom sink, tub or shower stall, run some water briefly to keep water in the trap.
- ☐ Check for any holes in exterior cladding that could be an entry point for small pests, such as racoons and squirrels. Check chimneys for obstructions such as nests.
- ☐ Check roof for sagging, and for shingles that might need repair or replacement. Examine all roof flashings, such as at chimney and roof joints, for any signs of cracking or leakage.
- ☐ Monitor the house for excessive moisture levels—for example, condensation on the windows, which can cause significant damage over time can cause mildew and mould.
- ☐ Check electrical cords, plugs and outlets for all indoor and outdoor seasonal lights to ensure fire safety: if worn, or if plugs or cords feel warm to the touch, unplug them immediately.
- ☐ Bleed air from hot water radiators.
- ☐ Check gauge on all fire extinguishers; recharge or replace if necessary.
- ☐ Clear all drainage ditches, gutters, and culverts of debris.
- ☐ Check steps, driveway, and walkways for safety hazards.
- ☐ Ensure all doors to the outside shut tightly, and check other doors for ease of use. Ensure windows and skylights close tightly.
- ☐ Test plumbing shut-off valves to ensure they are working and to prevent them from seizing.
- ☐ Check the basement floor drain to ensure the trap contains water. Refill with water if necessary.
- ☐ Check the house for safety hazards such as a loose handrail, lifting or buckling carpets.



ABOUT PROPERTY PRESERVATION

A residential property located in the Greater Toronto Area has historically been known to dramatically appreciate in value over the years simply based on a fast-paced housing market. However, physical deterioration is also a major issue that properties experience. It is an issue that negatively affects property value.

Property Preservation is the action taken to preserve and protect a property. The act of the property preservation is intended to prevent or lessen deterioration of the property that may result from vacancy, abandonment, or the neglect of a bad tenant.

At 12 Gates Property Services we provide Vacant Property Management and Preservation services for residential houses that are sitting vacant for 30 days or longer. We protect properties from unexpected events and repair issues that often occur as they sit vacant, while providing you peace of mind and freedom from hassles of day to day maintenance.

What usually happens is a Realtor may be hired to handle properties that are in Power of Sale/Foreclosure or in between tenancies. It becomes that Realtors job to play the role of a General Contractor, and running around to get the necessary improvements done.

With 12 Gates Property Services, the solution is our All-in-One Property Services: maintenance, restoration and presentation of residential properties. We work with Realtors who can now focus on making the best sale, while we focus on the maintenance and restoration work.

12 Gates Property Services examines the unique needs of every property and creates a maintenance plan to increase the well-being and value of the property. Routine preservation services can restore the overall physical integrity of a property, necessary to command more in cash flow and overall return on your investment.

Preservation Services

- Grass and Grounds maintenance
- Housekeeping
- Removal of trash and debris
- Completing roof repairs
- Hazard & Debris removal
- Removal of large appliances, vehicles etc.
- Repairs & Restoration
- Extermination
- Winterization /Plumbing
- Lock changes
- Toxic mold
- Securing swimming pools

HOW TO CONTACT US:

We are here to help provide you with solutions with your vacant property.

To request a free consultation for our ***All-in-One Maintenance Strategy*** visit us online:

www.12GatesPS.com Or call us at 647 345-3456

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