

# Second-Home Ownership in the Desert: Insurance + Maintenance Basics

Buying a second home in the Coachella Valley is different than buying a primary residence. A place that sits vacant for stretches of time needs a plan for insurance, utilities, and routine maintenance—so you don't get surprised by a claim issue, a leak, or repairs that snowballs.

This guide covers the basics to think through before you close, plus a simple upkeep checklist once you own it.

## **Start with the right insurance conversation (before you remove contingencies):**

In California, insurance can be the bottleneck—especially for homes with certain roof types, older systems, or higher-risk zones. For a second home, it is also about how the home is used (vacant, short-term stays, guests, or rental use).

- Tell the agent/broker it is a **\*\*second home\*\*** and how often it will be occupied.
- Ask whether the policy has **\*\*vacancy/occupancy language\*\*** (some policies have limits if the home is unoccupied too long).
- Confirm coverage for **\*\*water damage\*\***, **\*\*wind\*\***, and any special endorsements common for desert properties. Earthquake insurance is also an option.
- If the property has a **\*\*pool/spa\*\***, confirm liability and any specific requirements.
- Consider an **\*\*umbrella policy\*\*** if you want extra liability coverage beyond the home policy.

## **A second home has different “risk points”:**

- **\*\*Water leaks\*\***: small leaks can run longer before anyone notices. Smart water shutoff or leak sensors can help.
- **\*\*HVAC\*\***: desert heat is hard on systems; a failed AC in summer can cause secondary issues (humidity, warping, etc.).
- **\*\*Pool/spa\*\***: equipment, leaks, and chemistry need consistent attention—even when you are not there.
- **\*\*Roof + sun exposure\*\***: UV and heat cycling matter; routine inspections prevent expensive surprises.
- **\*\*Pests\*\***: vacant homes can attract insects/rodents faster than an occupied home.

### **Utilities and services to set up on day one:**

Most second-home problems come from “set it and forget it.” A good baseline looks like this:

- Electric + gas: set accounts and confirm how to manage seasonal usage.
- Internet: needed for cameras, alarms, smart locks, thermostats, leak sensors.
- Trash: confirm pickup schedule (or suspend properly if allowed).
- Landscaping: irrigation timers, seasonal adjustments, monthly walk-throughs.
- Pool service: weekly (most common), with a backup contact if equipment fails.

### **Smart-home basics that reduce risk:**

- Smart thermostat (alerts if temperatures spike—important in summer).
- Leak sensors under sinks, near the water heater, and behind the fridge (if it has a water line).
- Optional automatic water shutoff valve if you want stronger protection.
- Cameras + doorbell (not just for security—also to confirm vendors showing up).
- Smart locks (access for vendors without hiding keys).

### **Maintenance cadence (simple and realistic):**

You do not need a complicated system. You need a repeatable one.

- **\*\*Monthly (or every 4–6 weeks):\*\*** walk-through, check for leaks, run water, flush toilets, check AC filter, test smoke/CO detectors.
- **\*\*Quarterly:\*\*** HVAC service check (at least before peak summer), inspect roof/attic visually, inspect irrigation and landscaping.
- **\*\*Annually:\*\*** deep HVAC service, water heater check, reseal as needed, review insurance coverage and replacement costs.

### **If you plan to rent it (even occasionally):**

Rental use changes everything—insurance, local rules, HOA rules, and liability. If you are even considering renting, talk about it up front so your plan matches your intent.

- Confirm HOA rules on rentals (minimum days, registration, fines).
- Ask your insurance agent whether you need a different policy/endorsement for rental use.
- Plan for turnover: cleaning, inspections, and a local contact if something breaks.

**What I recommend doing during escrow:**

- Get an insurance quote early (do not wait until the end).
- During inspections, ask specifically about: roof condition, HVAC age/health, plumbing supply lines, and pool/spa equipment.
- If it is an HOA, review rules that affect second homes (rentals, parking, exterior changes).
- Decide your post-close “care plan”: you, a property manager, or a small local vendor team.

If you send me the property type (condo/HOA vs single-family) and whether you’ll use it purely as a second home or possibly rent it, I can point you to the exact 3–5 items that usually matter most for that scenario.

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