

Purpose of This Checklist

Empty and low-occupancy buildings present a unique risk profile.

When activity reduces, many of the informal safeguards that exist during normal occupation disappear. Issues that would usually be noticed quickly can develop unnoticed, increasing the likelihood of damage, unauthorised access, safety hazards, and insurance complications.

This checklist has been created to support property owners and managers during these quiet periods.

What This Checklist Is Designed to Do

This checklist provides a rapid, high-level assessment of how a vacant or low-occupancy property is currently being managed.

It is designed to help you:

- **Identify early indicators of unauthorised access**
- **Highlight fire, water, and environmental risks**
- **Assess whether inspection frequency is appropriate**
- **Understand where evidence and documentation may be lacking**
- **Recognise when informal checks may be insufficient**

The checklist can typically be completed in approximately two minutes.



Who This Checklist Is For

This document is intended for organisations and individuals responsible for the oversight of vacant or low-occupancy properties, including:

- **Commercial and residential landlords**
- **Local authorities and councils**
- **Housing providers and associations**
- **Managing agents and facilities teams**



How This Checklist Should Be Used

This checklist should be used:

- **Before a property becomes vacant**
- **During extended quiet or shutdown periods**
- **When inspection frequency is reduced or reviewed**
- **When responsibility for a property changes**

It is intended to support early identification, not to replace professional inspection or formal reporting processes.

Important Context

Most serious incidents associated with vacant buildings do not occur suddenly.

They develop quietly, through missed checks, assumptions, and a lack of documented oversight. By the time damage or criminal activity becomes visible, the cost and disruption are often already significant.

This checklist is designed to help identify those risks before that point is reached.

Quiet periods don't reduce risk; they change how it behaves.

How to Use This Checklist

This checklist is designed to be completed quickly, but it should be approached carefully.

It is not intended to confirm that a property is “safe.”

It is intended to help you identify whether current controls are sufficient during periods of reduced activity.

When to Complete This Checklist

This checklist should be completed whenever a property enters, or is expected to enter, a quiet or reduced-activity period, including:

- **Planned vacancies or void periods**
- **Holiday shutdowns**
- **Reduced staffing or skeleton operations**
- **Paused construction or refurbishment works**
- **Extended periods of low occupancy**



It should also be revisited if a quiet period extends beyond its original timeframe.

How to Complete the Checklist

- **Read each question carefully**
- **Answer based on what is currently in place, not what is planned**
- **Avoid assumptions – only mark “Yes” where checks are documented or verifiable**
- **Use the notes sections to record gaps or actions required**

What This Checklist Does Not Do

- **Replace professional inspections**
- **Confirm compliance with insurance policy conditions**
- **Eliminate risk**

Instead, it highlights where exposure may exist and where further action or formal inspection may be required.

How Risk Changes During Quiet Periods

Quiet periods alter the risk profile of a property.

When buildings are occupied or active, risk is often managed informally through routine presence, regular reporting, and immediate response. During quiet periods, those informal controls are reduced or removed, increasing reliance on structured oversight and documented checks.

This change is subtle, but significant.

Quiet Period Risk Profile vs Normal Operations

Aspect	Normal Operations	Quiet Periods
Footfall	High and predictable	Low and sporadic
Visibility	Constant oversight	Minimal observation
Inspections	Regular and routine	Reduced or paused
Response Time	Immediate or same-day	Delayed or deferred
Deterrence	Natural and active	Largely absent
Risk Awareness	High and immediate	Reduced and assumption-led

Why This Matters

During quiet periods:

- Fewer people are present to notice early warning signs
- Inspections may be informal or irregular
- Responsibility can become unclear
- Small issues are more likely to escalate unnoticed



Many incidents linked to vacant or low-occupancy properties begin during these periods and are only discovered when normal activity resumes.

Do You Have the Following in Place?

This section helps you assess whether appropriate controls are currently in place to manage a vacant or low-occupancy property during a quiet period.

Answer each question based on what is actively in place now, not what is intended or assumed.

If you are unsure about an answer, treat it as a potential risk indicator.

Core Oversight & Inspection Controls

Aspect	Question	Yes	No / Unsure
Inspection Process	Is there a defined inspection process for vacant or low-occupancy buildings?	<input type="checkbox"/>	<input type="checkbox"/>
Inspection Frequency	Does inspection frequency increase when a building becomes vacant?	<input type="checkbox"/>	<input type="checkbox"/>
Responsibility	Is there a named person or organisation responsible for inspections?	<input type="checkbox"/>	<input type="checkbox"/>
Documentation	Are inspections recorded in a consistent, documented format?	<input type="checkbox"/>	<input type="checkbox"/>
Evidence	Do inspection records include time-stamped photographic evidence?	<input type="checkbox"/>	<input type="checkbox"/>
Escalation	Is there a clear process when issues are identified?	<input type="checkbox"/>	<input type="checkbox"/>
Follow-Up	Are issues tracked until resolved, not just noted?	<input type="checkbox"/>	<input type="checkbox"/>

Do You Have the Following in Place?

Access, Safety & Environmental Controls

Aspect	Question	Yes	No / Unsure
Access Points	Are all doors, windows, fire exits, and roof access points physically checked?	<input type="checkbox"/>	<input type="checkbox"/>
External Areas	Are fencing, gates, and boundaries inspected for damage or movement?	<input type="checkbox"/>	<input type="checkbox"/>
Fire Risk	Are ignition risks, tampering, and fire load checked during inspections?	<input type="checkbox"/>	<input type="checkbox"/>
Water Risk	Are leaks, frozen pipes, and water ingress actively monitored?	<input type="checkbox"/>	<input type="checkbox"/>
Utilities	Are utilities and system statuses verified, not assumed?	<input type="checkbox"/>	<input type="checkbox"/>
Visibility	Is lighting checked to ensure no dark or concealed areas exist?	<input type="checkbox"/>	<input type="checkbox"/>

Important Note

If several questions have been marked No or Unsure, this may indicate that current controls rely on assumption rather than verified oversight.

This is a common source of:

- Escalating damage
- Failed insurance claims
- Delayed issue detection
- Unclear responsibility

Key Principle

In the event of an incident, the most common questions asked are:

This is a common source of:

- When was the property last inspected?
- Who carried out the inspection?
- What was checked?
- What evidence exists?

If these questions cannot be answered clearly, exposure is likely already present.

What Professional Vacant Property Inspections Cover

Vacant Property Inspections (VPIs) exist to provide structured, documented oversight during periods when informal controls are no longer sufficient.

This page outlines the areas typically reviewed during a professional VPI and explains why each is important.

Inspection Area	What Is Reviewed	Why It Matters
External Perimeter	Fencing, gates, barriers, signs of access	Demonstrates active management and deters unauthorised entry
Access Points	Doors, windows, fire exits, roof access	Undetected access is a leading cause of vandalism and theft
Internal Areas	Signs of entry, damage, disturbance	Early identification prevents escalation
Fire Risk	Ignition sources, fire load, tampering	Fire risk increases significantly in vacant buildings
Water Risk	Leaks, frozen pipes, ingress, standing water	Water damage is one of the most common and costly claims
Utilities	Power, gas, alarms, system status	Faults can cause damage or invalidate insurance

Continued

Inspection Area	What Is Reviewed	Why It Matters
Environmental	Weather impact, debris, structural issues	Quiet periods allow environmental damage to worsen
Evidence Capture	Time-stamped photographs and reports	Critical for insurers, councils, and audit trails
Escalation	Issues logged, reported, and followed up	Prevents repeat incidents and prolonged exposure

Why This Level of Oversight Is Important

Following an incident, insurers, asset owners, and regulatory bodies typically ask:

- How often was the property inspected?
- Who carried out the inspection?
- What condition was the property in?
- What evidence exists?
- What action was taken when issues were identified?



Key Point

Vacant Property Inspections are not about reacting to incidents.

They are about:

- Proving oversight
- Reducing exposure
- Protecting asset value
- Supporting insurance and compliance requirements

What Your Answers Indicate

This checklist is not intended to provide a pass or fail result.

Its purpose is to help you identify whether current arrangements provide sufficient oversight during quiet or vacant periods, or whether exposure may already exist. Use the guidance below to interpret your responses.

If You Answered “Yes” to Most Questions

This suggests that some controls are in place. However, it is important to consider:

- **Whether inspections are consistent or ad hoc**
- **Holiday shutdowns**
- **Whether checks are documented and time-stamped**
- **Whether evidence would withstand external scrutiny**
- **Whether the same standard would be maintained over a prolonged vacant period**

Even where controls exist, gaps in frequency, documentation, or follow-up can still create risk.

If You Answered “No” or “Unsure” to Several Questions

This typically indicates increased exposure. Common issues include:

- **Informal inspections carried out inconsistently**
- **Reliance on assumption rather than verification**
- **Limited or no photographic evidence**
- **Unclear responsibility for oversight**
- **Delayed escalation when issues are identified**

These gaps are frequently linked to:

- **Escalating damage**
- **Failed insurance claims**
- **Prolonged unauthorised access**
- **Increased repair and reinstatement costs**



A Practical Test

Consider the following question:

If an incident occurred tomorrow, could you clearly demonstrate:

- **When the property was last inspected**
- **Who carried out the inspection**
- **What condition it was in**
- **What evidence exists**
- **What actions were taken**

If the answer is uncertain, risk may already be present.

Key Observation

Many property-related losses are not caused by the absence of security.

They are caused by the absence of proof.

This is why professional inspection focuses as much on documentation and consistency as it does on identifying issues.



Final Considerations

Quiet and vacant periods place greater responsibility on those managing property assets.

When routine activity reduces, risk does not disappear – it becomes less visible. This is when structured oversight, clear responsibility, and documented inspection become most important.

This checklist is designed to support that process by helping you identify gaps early and prioritise action before issues escalate.

What This Checklist Provides

- **Highlights common areas of exposure in vacant or low-occupancy building**
- **Role of professional Vacant Property Inspections**
- **Supports informed decision-making during quiet periods**

Why Early Action Matters

Most damage, loss, and insurance complications linked to vacant properties are preventable.

They occur not because checks were never carried out, but because they were:

- **Inconsistent**
- **Undocumented**
- **Informal**
- **Assumed rather than verified**

Early identification reduces financial exposure, disruption, and liability.

Use This Checklist Regularly

This checklist should be revisited:

- **Before a property becomes vacant**
- **During extended quiet periods**
- **When inspection frequency changes**
- **When responsibility transfers**

Final Reminder

The strongest protection during quiet periods is not reaction.

It is proving that nothing was missed.