

FREE RESOURCE - EDITION 01

# The STR Host Safety Checklist

*A practical safety & risk management framework for short-term rental operators.*

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Safety is one of the most overlooked operational systems in short-term rentals. Most hosts focus on aesthetics, occupancy, and guest experience while unintentionally neglecting the unglamorous work that prevents claims, lawsuits, and licensing problems.

This checklist is built from the same risk framework Threshold STR uses in client audits. Use it to identify common vulnerabilities, reduce preventable incidents, improve guest preparedness, and operate your property like a professional — not a casual host.

**What's inside:** 11 sections covering fire & life safety, fall prevention, pool/hot tub, kitchen, security, child safety, weather, rural property risks, operations, insurance review, and recordkeeping — plus a final operator self-assessment.

Prepared by · Threshold STR · [thresholdSTR.com](https://thresholdSTR.com)

# How to Use This Checklist

Print this document, walk your property, and check items off in person — not from memory. Operators consistently overestimate the state of their own property when reviewing from a desk.

Plan a 60–90 minute walkthrough. Photograph any item that fails inspection and log it in your maintenance system the same day. Re-run the checklist quarterly, with extra attention before peak season and after any extended vacancy.

This is not a legal or engineering inspection. Local building codes, platform requirements, and insurance policy terms vary by jurisdiction — consult licensed professionals for compliance decisions. Use this as an operator's framework, not a substitute for them.

## A note on documentation.

Every item you check should be supported by something a claims adjuster could review — a photo, a dated log entry, a service receipt, or an inspection note. Checked boxes without documentation don't survive a serious claim investigation.

## Why this matters

In claim investigations — whether by an insurance adjuster, a platform trust & safety team, or an attorney handling a guest injury suit — the first question is almost always the same: *what did the host actually do to prevent this?*

The answer rarely depends on whether the host cared. It depends on whether the host can demonstrate the systems and routines that show due diligence. Smoke detectors tested on a logged schedule. A pool maintained against a written chemistry record. A hot tub temperature verified and capped. Furniture anchored. Vendors documented.

Operators with these systems in place pay lower premiums, win more disputes, and settle claims faster — not because their property is safer in the abstract, but because their **operational record is provable**.

## SECTION 01

## Fire &amp; Life Safety

- Smoke detectors installed in all required areas (every bedroom, hallway adjacent to sleeping areas, and on each floor including basement).
- Smoke detectors tested monthly with batteries replaced at least annually; testing dates logged.
- Carbon monoxide detectors installed within 10 feet of every sleeping area and on every level with a fuel-burning appliance.
- Fire extinguishers (minimum 2A:10B:C rating) accessible in the kitchen and on each floor; gauges inspected and tags current.
- All exits unobstructed, deadbolts openable from the inside without a key, and clearly identifiable to guests.
- Emergency escape routes documented in the guest welcome materials, with secondary egress identified from upper floors.
- Electrical outlets in working order; no overloaded power strips, daisy-chained extension cords, or signs of arcing or scorching.
- HVAC systems serviced annually by a licensed technician; filters changed on a documented schedule.

## SECTION 02

## Fall &amp; Injury Prevention

- Stairs structurally sound, evenly spaced, and well-lit at top and bottom; no loose treads or worn nosings.
- Handrails secure, continuous, and at code-compliant height on every staircase of four or more risers.
- No loose area rugs, curled mats, or tripping hazards in high-traffic walkways.
- Exterior walkways, steps, and patios level and maintained; cracks, heaving, and ice/algae addressed promptly.
- Bathroom tubs and showers fitted with non-slip mats or treads; grab bars installed where appropriate.
- Decks, balconies, and railings inspected for rot, loose fasteners, and load capacity at least annually.

## SECTION 03

## Pool, Hot Tub &amp; Water Safety

- House rules for pool and hot tub use clearly posted on-site, including supervision and depth/temperature warnings.
- Water chemistry (pH, sanitizer, alkalinity) tested at least twice weekly when in season; results logged.
- Maintenance logs maintained showing service dates, chemicals added, and any corrective actions.
- Pool barriers, fences, and self-closing/self-latching gates fully functional and code-compliant.
- Slip-resistant surfaces around pool decks, hot tub surrounds, and entry steps.
- Drain covers compliant with the Virginia Graeme Baker Pool and Spa Safety Act; no missing or damaged covers.
- Hot tub temperature capped at 104°F and verified; thermostat tamper-prevention in place.

## SECTION 04

## Kitchen &amp; Food Safety

- Gas range/oven inspected for leaks and proper ignition; electrical appliances tested and free of damaged cords.
- Knives and other sharp implements stored in a block, drawer organizer, or magnetic strip — not loose in a drawer.
- Gas shutoff valve location identified; main electrical breaker location clearly documented for guests if relevant.
- Refrigerator and freezer operating at safe temperatures (refrigerator at or below 40°F; freezer at or below 0°F).

## SECTION 05

## Security &amp; Access Control

- All exterior doors equipped with functioning deadbolts; sliding doors fitted with security bars or pin locks.
- Smart lock codes rotated between every stay; no codes shared across guests or vendors.
- Exterior lighting adequate at every entry point and along walkways; motion sensors or dusk-to-dawn timers used where possible.
- Any cameras strictly limited to exterior, common-area placement, fully disclosed in the listing, and compliant with state and platform rules. No cameras in interior living spaces under any circumstance.
- Noise monitoring devices, if used, configured within platform terms and disclosed in the listing.

## SECTION 06

## Child &amp; Family Safety

- Tall furniture (dressers, bookcases, televisions) anchored to wall studs to prevent tip-overs.
- Cleaning supplies, detergents, and any chemical agents stored out of sight and reach — ideally in a locked or latched cabinet.
- Blind cords secured with cleats or replaced with cordless blinds; no looped cords accessible to children.
- Pool and hot tub access points secured during off-hours; child-resistant covers used where applicable.

## SECTION 07

## Weather &amp; Environmental Risk

- Storm and severe weather response plan documented and accessible to guests (shelter location, communication path, evacuation cues).
- Flashlights with fresh batteries staged at the property; battery inventory checked seasonally.
- Main water shutoff valve location identified, accessible, and labeled; guests informed where appropriate.
- Snow and ice management procedures established — vendor on contract, salt/sand stocked, walkways treated before guest arrival.

## SECTION 08

**Rural, Cabin & Remote Property Risk**

- Emergency response access verified: GPS coordinates, nearest cross street, and any private road or gate codes documented for first responders.
- Wildlife considerations (bears, snakes, ticks, wildfire smoke, etc.) disclosed in guest materials where relevant to the region.
- Fire pit, outdoor stove, and bonfire procedures clearly explained, with seasonal burn-ban notices honored.
- Backup communication options — landline, satellite messenger, or signal-boosted Wi-Fi — available for properties with poor cellular coverage.

## SECTION 09

**Operational Risk Management**

- Emergency contact sheet posted at the property and included in digital guest materials (local police non-emergency, nearest hospital, plumber, electrician, host or co-host).
- Incident response procedures documented: who is contacted, in what order, with what documentation, within what time window.
- Maintenance issues tracked systematically — in a property management system, shared spreadsheet, or dedicated platform — not by memory.
- Routine property inspections performed on a defined cadence (turnover, monthly, seasonal) with completion logged.

## SECTION 10

## Insurance &amp; Documentation Review

- Short-term rental activity disclosed to your insurance carrier in writing. (Hosts who assume coverage without disclosure are often surprised at claim time.)
- Liability limits reviewed annually against the property's revenue, asset exposure, and amenity profile.
- All amenities — pools, hot tubs, trampolines, ATVs, watercraft, animals on the premises — disclosed accurately to the carrier.
- Umbrella liability policy in place or formally evaluated and declined for reason of record.
- Incident documentation process established: who photographs, who reports to the carrier, what gets archived, where.

## SECTION 11

## Documentation &amp; Safety Recordkeeping

- Maintenance inspections documented with date, scope, findings, and corrective action.
- Smoke and carbon monoxide detector testing dates logged.
- Hot tub and pool maintenance logs maintained continuously through the season.
- Vendor and service invoices retained for a minimum of three years (longer where state record-retention laws or carrier requirements apply).
- Property inspection photographs archived by date and saved in a backed-up location.
- Incident documentation process actively in use — not just established on paper.
- Seasonal safety inspections scheduled in advance and added to the operating calendar.
- Emergency repairs documented with photos, invoices, and before/after notes.
- Safety concerns tracked through to resolution — nothing left in “open” status indefinitely.

## SECTION 12

## The Operator's Self-Assessment

When the checklist is complete, sit with these four questions. Honest answers are more valuable than checked boxes.

- If a serious incident occurred at this property tomorrow, would I feel operationally prepared?
- Would my documentation actually support a claim investigation if one arrived next week?
- Have I reduced preventable risk on this property as much as reasonably possible — or have I been telling myself I have?
- Am I operating this property like a casual host — or like a professional operator with assets to protect?

## Want a second set of eyes on your coverage?

If you completed the checklist and found gaps you weren't expecting, that's usually a signal that the insurance side is worth a closer look too. Threshold STR's free Risk Score audits four key domains in about three minutes — no sales call required.

**Get your free score → [thresholdSTR.com](https://thresholdSTR.com)**

***Disclaimer.** This checklist is intended for educational and operational planning purposes only and should not be considered legal, regulatory, engineering, or insurance advice. Safety requirements vary by jurisdiction and property type. Hosts should consult appropriately licensed professionals regarding local compliance obligations and insurance coverage considerations.*

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