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Common Property Crimes in Florida and How They Impact Businesses

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Florida ranks third among the top states for business in America and has one of the most active commercial development industries in the country. However, that growth comes with a level of exposure that many business owners may not fully account for.

Florida's overall property crime rate is 19.3% below the national average. Although this sounds reassuring, the same data shows that property crimes in the state actually grew by 6% between 2023 and 2024, while the national average dropped by 9% over the same period.



Crime isn't a new threat for businesses, but what's worth paying attention to is which specific types of property crime are most likely to affect both commercial properties and construction jobsites.

What Counts as Property Crime?

Property crime is a relatively broad category, but it typically involves the theft or destruction of someone's property without necessarily involving any direct violence against a person.

According to the FBI, the main categories of property crimes include:



Vandalism is also considered a crime against someone else's property, but rather than being recorded as one of the main offences, it's generally treated as a minor offence linked to a major property crime.

Florida has seen a consistent decline in residential property crimes over the last few years. However, the same can't be said for non-residential property crimes (including those targeting commercial buildings and construction jobsites) and motor vehicle theft offenses, which increased by 12% and 53%, respectively, in 2024.

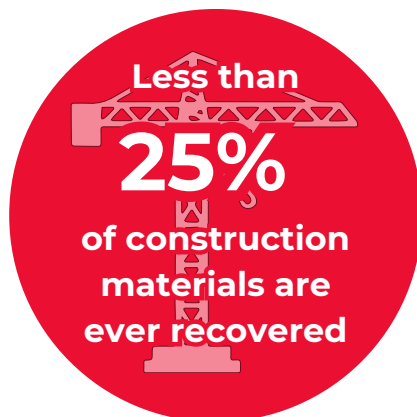
The 5 Most Common Property Crimes in Florida

Florida's crime data points to 5 property offenses that consistently affect businesses across the state. While the risk profile looks different depending on whether you're running a construction site or managing a commercial building, the potential for financial and operational consequences can be serious across the board.

Larceny-theft

Larceny-theft is considered the unlawful taking of real or personal property without force or breaking and entering. It's the most frequently reported property crime in Florida, with **131,745 reports filed in the last year** alone. It covers everything from shoplifting and package theft to tool and equipment theft on construction jobsites.

For jobsites and commercial properties, the financial exposure resulting from larceny-theft is significant. According to the National Equipment Register, construction site crime costs the U.S. construction industry up to \$1 billion every single year. And what makes this number worse is that less than 25% of stolen construction materials are ever recovered, so in most cases, the loss is permanent.



Burglary

Burglary is a felony offense, but it isn't quite the same as theft. It requires someone to enter or remain inside a building with the intent to commit a crime, including stealing a business's or a person's property.

Florida law (Florida Statute §810.02) doesn't require anyone to be physically present for the charge to qualify. For commercial properties, that means any unauthorized access/unlawful entry with criminal intent counts, regardless of whether the business is open or temporarily closed.



In 2023, construction jobsites accounted for nearly **13,000 recorded burglaries** across the U.S, making them among the most commonly targeted types of commercial properties.



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Besides the value of what is taken during a burglary, forced entry usually means that there may be physical damage to doors, windows, and other access points. This creates repair and insurance claim costs on top of the original loss.

Motor vehicle theft

Grand theft auto offenses include the theft (or attempted theft) of any vehicle, and they're consistently among the most reported crimes in Florida. For businesses that operate fleet vehicles or store heavy equipment on their jobsites overnight, the risk is substantial.

In 2023, a crime ring in Miami racked up **\$1.7 million in stolen property**, including heavy machinery and construction equipment. Equipment and construction vehicles are commonly targeted on jobsites because they can be dismantled and sold for scrap.

Beyond the direct cost of the property stolen, businesses may also face higher fleet insurance premiums after repeated theft incidents. In the case of heavy plant equipment, replacements may also take weeks, pushing project schedules back.



Arson

In 2023, arson offenses in the United States cost commercial properties **\$73,010 in damages**.

Arson refers to deliberately setting fire to property and tends to be much less frequent than other property crimes in Florida, but the damage it can cause is disproportionately severe.

Arson offenses cost commercial properties

\$73,010 in damages

Construction jobsites usually have flammable materials stored on-site. This means that a single arson incident can cause a fire to quickly spread across a site and result in the loss of equipment, lengthy insurance and police investigations, extended project downtime, and, in some cases, regulatory compliance challenges if hazardous materials are involved.

Vandalism and property damage

Vandalism isn't its own category in national crime data, but it's a common and costly problem for businesses across the country. Graffiti, deliberate damage to equipment, broken windows and doors, and tampered access points can all lead to costly repair and replacement expenses, which are costs that are typically either uninsured or that can drive up insurance premiums over time.

Not only is there the financial impact of vandalism, but there is also commonly wider operational disruption attached to some incidents. For example, damaged access points can compromise jobsite security, and defaced signage may affect a business's professional reputation. Repeated incidents also invite opportunistic criminals, since it signals that a jobsite is poorly protected.



For construction sites and critical infrastructure in particular, damaged or tampered equipment may also create serious safety risks for workers.

How Property Crime Impacts Florida Businesses

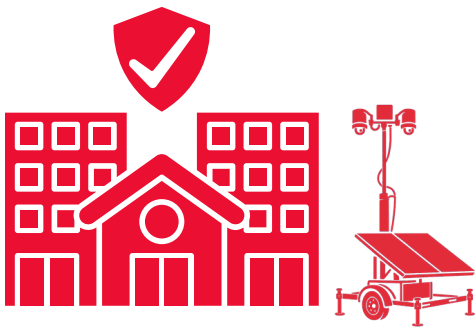
Property crime carries serious consequences for Florida businesses. The true cost extends well beyond the initial incident, with theft, vandalism, trespassing, and damage potentially creating a chain of additional expenses and disruption. From replacing stolen equipment and repairing damaged property to increased insurance premiums, delayed project timelines, and lost productivity, the financial impact can quickly add up. For businesses operating across multiple sites, repeated incidents can also place additional pressure on security teams, contractors, and operational resources.

Direct financial loss

The most immediate consequence of property crime is the loss of physical assets, including stolen tools, missing materials, damaged vehicles, or vandalized equipment. For construction managers, this can have a major impact, particularly where high-value items like copper wiring or heavy machinery are targeted.

The National Equipment Register estimates that a single instance of equipment theft costs around \$30,000, and that amount only accounts for what's taken, not the domino effect of operational disruptions.





Insurance premiums

Businesses with a long history of claims or those operating in higher-crime areas tend to pay more for their insurance premiums. Multiple claims in a short amount of time can also trigger policy reviews or coverage restrictions.



Businesses without security systems are up to 300% more likely to be targeted for burglaries, which is why insurance companies factor visible security measures into their assessments. This explains why investing in active surveillance can have a positive impact on your long-term premium costs.

Operational downtime

A burglary or equipment theft doesn't just cost money upfront; it also costs time. Waiting for law enforcement to complete their investigation and sourcing replacement equipment can pull business owners and managers away from running their projects.

When you're working with tight deadlines, even a short disruption can have a knock-on effect on your project completion.





Reputational risk

For businesses that deal directly with clients on-site, repeated security problems can affect their confidence in your operation. Clients and tenants who are aware of any ongoing crime issues may also question whether their own assets and personal property are at risk. In the long run, this can affect client relationships and impact the future and reputation of your business.

Legal and compliance costs

When your site has inadequate security, it can create a legal liability. This is especially true if a crime results in injury or any sort of damage that a business owner or construction manager had a responsibility to prevent.

If jobsites aren't properly secured, it can also put your company at risk for OSHA-related liability and personal injury claims.



Property devaluation

Ongoing or persistent vandalism and visible damage to a commercial property can lower the perceived (and appraised) value of the property. In Florida, where the market is already extremely competitive, this can cause extreme financial loss in terms of return on investment.

Which Florida Businesses Are Most at Risk of Property Crime?

Some industries are more exposed to property crime than others simply because of how they operate, what assets they hold, and how their physical sites are set up.

Construction jobsites:

These are among some of the most targeted properties because they're often associated with open perimeters and high-value materials. There are also long stretches where jobsites sit inactive, such as after hours or on weekends, creating vulnerability.



Retail and commercial properties:

Retail and commercial properties (including parking lots) face a higher risk of larceny-theft and after-hours burglary, particularly when security infrastructure is basic, visibility is limited, or sites are left unattended for extended periods.

Logistics and transport operators:

These businesses are often targeted for vehicle theft and cargo-related crimes because fleet vehicles may be stored in unsecured areas overnight, leaving valuable vehicles, equipment, and goods vulnerable to opportunistic theft.



Events and temporary venues:

Valuable staging equipment, coupled with limited (or no) permanent security infrastructure, creates short-term but very real vulnerabilities for these companies, particularly during setup, breakdown, and periods when sites are left unattended.

Government and critical infrastructure properties:

These properties are particularly exposed to crimes such as copper theft, vandalism, property damage, and criminal trespass due to the value of the materials involved and often isolated locations.



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