

The Tenant Guide

Renting a home in Florida: a good start to your tenancy



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This is a general guide. **Your lease is the agreement that counts:** the rent, deposit, rules and dates in your signed lease apply. If anything here differs from your lease, follow your lease, and ask your landlord if you're unsure. This guide is not legal advice.

Before you move in

- Read the whole lease and keep a signed copy.
- Walk through the home with the landlord or manager and note (and photograph) any existing damage, with the date. Keep a copy.
- Set up utilities in your name if the lease says you pay them.
- Get renter's insurance (see below) and know where the water shut-off and electrical panel are.

Insurance: what's covered

Your landlord has insurance for the **building**. It does **not** cover your belongings or your personal liability. A **renter's insurance** policy usually covers your furniture, electronics and clothes against fire, theft and some water damage, plus liability if someone is hurt in your home. It is usually inexpensive, and many leases require it.

Rent and your deposit

- Pay the rent on time, by the method in your lease. Keep proof of every payment.
- Your deposit amount and terms are in your lease. In Florida, the landlord must tell you in writing how the deposit is held.
- When you leave: give the notice your lease requires, clean thoroughly, remove all your belongings, return every key, and give your forwarding address in writing.
- After you move out, Florida law gives the landlord a set time either to return the deposit or to send a written notice of any claim, and you can object in writing.

Looking after the home

- Keep the home clean and take out the garbage.
- Report leaks, A/C problems and damage promptly, in writing (text or email is fine if your lease allows it).
- Change the A/C filter if your lease says you should (often every 1 to 3 months).
- Test smoke alarms monthly and replace batteries as needed. Never disconnect them.
- Use plumbing and appliances properly: no grease down drains or wipes in toilets.
- Be considerate of neighbors and follow any HOA rules.

Repairs and access

Your landlord must keep the home in good repair as Florida law and your lease require. They may enter with reasonable notice (at least 24 hours for repairs), or at any time in an emergency. Make repair requests in writing and keep a copy.

Hurricane season (June 1 to November 30)

- Know your evacuation zone and have a kit: water, food, medicines, flashlights and copies of documents.
- Ask your landlord who puts up shutters and what to do before a storm.
- Bring in outdoor furniture and anything that could blow away.

Thinking of buying one day?

Many renters can buy sooner than they think, sometimes with down payment assistance. Our free calculators show what you could afford and how buying compares with renting: **www.homescalculator.com**. Or call or text 352-988-4900 for a friendly, no-obligation chat.