Serving Central Florida & Florida's Space Coast

Pet Policy Checklist

For Florida Landlords

Why Pet Policies Matter

Owning rental property in Florida often requires making a strategic decision about pets. A "no-pet" policy can significantly reduce your applicant pool, increase vacancy times, and make your property less competitive. Allowing pets can increase rental demand and lease stability, but without structured policies, they introduce property damage risk, insurance complications, and compliance exposure. This checklist is designed to help you think about important considerations regarding pets and your rental. This is not legal advice and owners are advised to consult with an attorney before implementing any advice contained in this guide.

Market Strategy & Standards

Market Strategy Decision

- [ ] **HOA Review**: Verify if HOA or condo restrictions prohibit specific breeds or weights.
- [ ] **Demand Impact**: In Florida submarkets, restricting pets can reduce applicant volume by over 50%.
- [ ] **Competing Listings**: Evaluate if nearby rentals are pet-friendly to maintain your edge.
- [ ] **Property Suitability**: Consider flooring (tile vs. carpet) and yard fencing when deciding on pet types.

Pet Type & Size Guidelines

- [ ] **Dog Size**: Consider implementing weight limits (e.g., 15-20 lbs).
- [ ] **Breed Restrictions**: Review your landlord insurance for restricted breeds to avoid policy cancellation.
- [ ] **Maximum Count**: Establish a clear limit on the number of animals (e.g., maximum of 2).
- [ ] **Exotic Animals**: Define rules for non-traditional pets (reptiles, birds, etc.).
- [ ] **Aquariums**: Address size limits for fish tanks to prevent potential water damage.

The Screening & Financial Process

Pet Screening Process

- ☐ **Third Party Services:**: Utilize third-party screening services to verify pet profiles and risks.
- ☐ **Vaccination Records**: Require up-to-date proof of all required Florida vaccinations.
- ☐ **Behavioral History**: Review prior landlord references specifically regarding pet behavior and noise.
- ☐ **Documentation**: Require photos of the pet to ensure the animal on-site matches the application.

Pet Fees & Revenue Structure Sample (Create Your Own)

Fee Type	Market Standard	Purpose
Non-Refundable Pet Fee	$350 - $500	Covers administrative costs and minor wear.
Monthly Pet Rent	$25 - $50	Ongoing revenue for increased property risk.
Pet Security Deposit	1x Monthly Rent	Refundable deposit specifically for pet-related damages.

Risk Mitigation & Legal Compliance

Unauthorized Pet Prevention

- ☐ **Inspection Schedule**: Define quarterly or bi-annual interior inspections to verify pet status.
- ☐ **Visitor Rules**: Explicitly state that "guest" pets are not allowed without prior written consent.
- ☐ **Lease Enforcement**: Include clear penalties for unauthorized animals in the lease agreement.

Assistance Animal Compliance

- ☐ **HUD Guidelines**: Understand that service and emotional support animals (ESAs) are NOT pets under Fair Housing laws.
- ☐ **No Fees**: You cannot charge pet fees, pet rent, or deposits for assistance animals.
- ☐ **Consistent Protocol**: Implement a standard process for reviewing ESA documentation to avoid discrimination claims.
- ☐ **Joint Statement**: Read the Joint Statement of The Department of Housing and Urban Development and The Department of Justice titled Reasonable Accommodations Under The Fair Housing Act here: https://www.hud.gov/sites/documents/huddojstatement.pdf

Insurance Considerations

- ☐ **Liability Coverage**: Require tenants to carry renter's insurance with a minimum of $100,000 in liability coverage.
- ☐ **Additional Insured**: Name both the landlord and Sea Dog Property Management, LLC as "additional insured".
- ☐ **Personal Property**: Ensure tenants have at least $50,000 for their own personal property protection.

Damage & Lease Standards

Damage Accountability

- ☐ **Odor Standards**: Set specific remediation standards for pet odors and biological stains.
- ☐ **Professional Cleaning**: Require professional carpet cleaning and flea treatments upon move-out.
- ☐ **Yard Restoration**: Document expectations for sod replacement if pet activity causes yard damage.

Lease Language & Enforcement

- ☐ **Noise Standards**: Document "quiet hours" (e.g., 9:00 p.m. to 8:00 a.m.) to prevent neighbor disturbances.
- ☐ **Waste Cleanup**: Specify that all pet waste must be immediately removed and properly discarded.
- ☐ **Common Area Rules**: Define leash requirements and prohibited areas within the community.

Pet-Friendly Leasing Requires Professional Systems

Allowing pets can increase your rental income and demand, but it also introduces operational complexity. Many Florida landlords choose professional management to capture the benefits while reducing risk through institutional-grade screening and enforcement.

Learn more at: www.seadogmgt.com
Serving Greater Orlando & Florida Space Coast

IMPORTANT DISCLOSURE

This document is provided for general informational and educational purposes only. It is not legal advice, and it should not be relied upon as a substitute for consultation with qualified legal, insurance, or real estate professionals.

Laws, regulations, and local ordinances may vary by jurisdiction and may change over time. Property owners should consult with an attorney, licensed real estate professional, insurance advisor, or other qualified professional regarding specific legal obligations, risk management strategies, and compliance requirements applicable to their property.

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