

RESILIENCE & RECOVERY FACT SHEET SERIES

THE FLORIDA
HOUSING
COALITION



Topic: Landlord Requirements of the Rental Flood Disclosure Law

Effective Date: October 1, 2025

Florida Senate Bill 948 created new flood disclosure requirements for landlords, mobile home park owners, and developers of condos or co-ops, and amended existing requirements for sellers of residential property. This fact sheet provides a brief overview of the new requirements that apply to landlords as codified in [section 83.512 of the Florida Statutes](#). The checklist will help landlords coordinate with staff to plan and comply with the law.

Landlords must provide a **separate flood disclosure document** to prospective tenants before **or at lease signing** (for leases of 1 year or longer). The disclosure must include:

- A statement that **renters' insurance does not cover flood damage** and tenants are encouraged to explore separate flood insurance.
- Whether the landlord has **knowledge of past flooding** that damaged the unit.
- Whether the landlord has **filed an insurance claim** for flood damage in the unit.
- Whether the landlord has **received assistance** for flood damage to the unit.

Impacts for Non-Compliance: If a landlord violates this section and a tenant suffers a substantial loss or damage to their personal property as a result of flooding, the tenant may terminate the rental agreement by giving a written notice and surrendering possession to the landlord no later than 30 days after the date of the damage or loss. The term “substantial loss or damage” means the total cost of repairs or replacement of the personal property is 50 percent or more of the personal property’s market value on the date the flooding occurred. A landlord shall refund the tenant all rent or other amounts paid in advance under the rental agreement for any period after the effective date of the termination of the rental agreement.

Challenges for Flood Damaged Properties: This new law may present challenges for affordable housing properties impacted by flooding. If your property has units with flood damage, additional action may be needed to maintain operational viability. For example, consider supplemental communications to highlight any **resilient repairs and mitigation upgrades** made to the property (e.g., water-resistant materials, elevated outlets).

Renter flood insurance will be more expensive in high-risk zones. Landlords can consider implementing innovative insurance strategies which will appeal to renters and potentially reduce vacancy rates. Contact your insurance agent to explore **group flood insurance rates** and create a **flood insurance allowance** reimbursement program for tenants in flood-damaged units that can offset higher insurance rates. While these ideas have costs, they may make a difference in reducing impacts to renters and supporting the financial sustainability of high-risk units.

The Coalition can assist you with planning on resilience communications, risk reduction strategies and training. Contact **CJ Reynolds** reynolds@flhousing.org to discuss your program.

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RENTAL FLOOD DISCLOSURE LAW CHECKLIST FOR LANDLORDS AND PROPERTY OWNERS

Review the Legal Requirements

- ☐ Use the model disclosure language provided in the statute or a substantially similar format
- ☐ Deliver the disclosure before or at lease execution for all leases \geq 1 year.
- ☐ Ensure the disclosure is a separate document, not buried in the lease.

Program Development

- ☐ Assign a technical staff member to review flood history and prepare disclosures for each property.
- ☐ Update SOPs and property management manuals to include new documentation and communication protocols.
- ☐ Update Leases to include tenant rights regarding flood disclosure form and substantial damage clauses.
- ☐ Translate SOPs, disclosure forms and tenant notice letters into Spanish and other relevant languages.

Create Tenant Communications

- ☐ Send advance notice to tenants up for renewal.
- ☐ Provide links to NFIP flood insurance and other resources to help tenants understand coverage options.
- ☐ For impacted properties, include flood disclosure information in marketing tools.

Implement Staff Training

- ☐ Distribute SOPs and sample forms to onsite managers and leasing staff.
- ☐ Schedule training sessions to ensure staff are prepared to talk with tenants about the form requirements.
- ☐ Emphasize importance of communication for questions about units with damage.

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