

# Florida Landlord Flood Disclosure Compliance

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## **Compliance Checklist (Effective October 1, 2025)**

- Prepare a separate Flood Disclosure Form (cannot be embedded in lease).
- Disclose that standard renters insurance does not cover flood damage.
- Disclose whether the property sustained flood damage during your ownership.
- Disclose whether you have filed flood-related insurance claims.
- Disclose whether you have received government or private flood assistance.
- Provide the disclosure before or at lease signing (leases  $\geq$  1 year).
- Keep a signed copy of the disclosure with your records.
- Encourage tenants to consider obtaining separate flood insurance.
- Update lease signing procedures by October 1, 2025.

## Sample Flood Disclosure Form

Flood Disclosure Form (Florida Residential Lease – One Year or More)

Property Address: \_\_\_\_\_

1. NOTICE: Standard renters insurance does not cover damage or loss caused by flooding. Tenants may need to purchase separate flood insurance.

2. The Landlord discloses the following information to the best of their knowledge:

☐ I am aware that the dwelling has sustained flood damage during my ownership.

☐ I am not aware of any flood damage during my ownership.

☐ I have filed an insurance claim for flood damage.

☐ I have not filed an insurance claim for flood damage.

☐ I have received federal, state, local, or private assistance for flood damage.

☐ I have not received such assistance.

Definition of Flooding: Overflow of inland or tidal waters, rapid accumulation of surface water,  
or sustained standing water from rainfall.

Tenant Acknowledgment:

I/We acknowledge receiving this Flood Disclosure prior to signing the lease.

Tenant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Landlord/Agent Signature: \_\_\_\_\_ Date: \_\_\_\_\_