



# How to Rent Out Your House in Florida

Everything you need to know about renting your home, from a Central Florida property manager.

[Rent vs. Vacant vs. Sell](#)

[Taxes, Simplified](#)

[Costs to Plan For](#)

[Make-Ready Checklist](#)

[Florida Legal Basics](#)

**By Raul Veitia**

Founder, Belmont Management Group

Orlando • Winter Park • Central Florida  
[belmontmanagementgroup.com](http://belmontmanagementgroup.com)

## WELCOME

# A Quick Note from Raul



## Raul Veitia

Founder & Principal, Belmont  
Management Group

If your house didn't sell, or you're moving and not ready to let it go, **renting it out can be a great move.**

An empty home costs you money every month. A rented home can cover its own bills, keep building equity, and leave you free to sell later.

I've managed rental homes in Central Florida since 2009. This guide is the straight-talk version of what I share with owners in our first conversation: the math, the taxes, the costs, getting the house ready, and the legal basics. None of it is hard once you see it laid out.

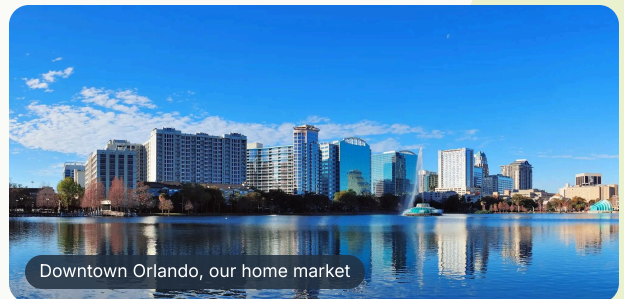
### STEP ONE, EITHER WAY

Find out what your home will actually rent for. It's free, and it's the number every decision in this guide depends on.

Glad you're here,  
**Raul**

### Inside This Guide

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Downtown Orlando, our home market



### Local, Since 2009

Rental homes across Orlando, Winter Park, Maitland and Central Florida.

### OUR 2026 LEASING SO FAR

# 3,626

Prospects

# 1,000+

Showings completed

# 297

Applications

# 28 days

Average to an approved application

Source: Belmont leasing data, January 1 – October 15, 2026.

General information, not legal, tax, or financial advice. Based on Florida law and IRS guidance as of October 2026. For your situation, talk with a Florida attorney and a CPA.



# 1 SECTION 1

## Turn a Vacant Home into Cash Flow

An empty house still has a mortgage, taxes, insurance and upkeep. **Rent turns those fixed costs into a home that pays its own way.**

### Vacancy: The Roommate Who Never Pays

Mortgage

Property Tax

Insurance

HOA Dues

Utilities

Lawn and Pool Care



# \$0

While it sits vacant, no rent comes in, but the bills keep coming.



#### ONCE IT'S RENTED

**Rent helps carry the house**

and your equity keeps building.

### Why Owners Choose to Rent Instead of Sell:



#### The price isn't there yet

Renting buys time while the market moves, and rent helps carry the house.



#### You like your mortgage rate

Keeping a lower-rate loan can beat selling. Your lender and CPA can confirm the details.



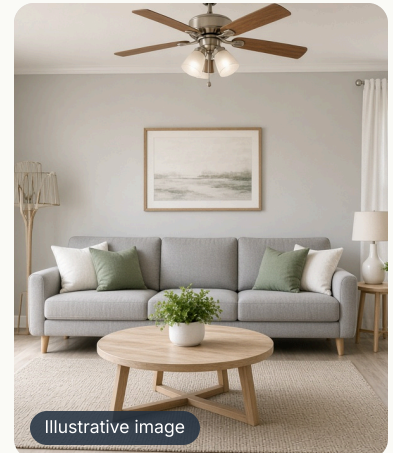
#### You may come back

Moving for a few years? Renting keeps the house in the family.



#### A Long-Term Investment

Central Florida has steady rental demand: 3,626 prospects for the homes we leased in 2026.\*



Illustrative image

### What Helps a Home Rent Well Here



Fair price from recently leased comps



Great photos



Clean home, working AC



Reasonable pet policy



Quick replies to inquiries

\*Belmont leasing data, Jan 1 – Oct 15, 2026.

**WATCH:** [How Much Rent Should I Charge?](#) · [Rental Market Mid-2026](#)

### What could **your** home rent for?

Enter your address for a suggested rent range with market data. Free.

**Get my Free Rental Analysis →**

or call 407.974.6218



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## 2 SECTION 2

# Rent it, leave it vacant, or sell it?

Every house is different, so here's the framework. **Plug in your own numbers.** Items marked \* are assumptions you choose; nothing here is a market statistic.



### Leave It Vacant

While you decide or keep it listed

#### THE FORMULA

Mortgage (P&I)

+ Property tax ÷ 12

+ Insurance ÷ 12

+ HOA, utilities, lawn/pool, upkeep

Rental income: \$0

**= Monthly carrying cost**

Monthly cash **- carrying cost**

Equity **Kept**

Tax notes **—**

Flexibility **High cost to wait**



### Rent It Out

Annual net cash flow

#### THE FORMULA

Monthly rent × 12

- Vacancy allowance\*

- Mortgage, tax, insurance, HOA

- Maintenance reserve\*

- Management fees (if any)

**= Net cash flow (before income tax)**

Monthly cash **+ net cash flow**

Equity **Kept**

Tax notes **Rental income, deductions, depreciation**

Flexibility **Sell later (mind the 2-of-5 rule)**



### Sell It Now

Net proceeds today

#### THE FORMULA

Expected sale price\*

- Selling costs\*

- Mortgage payoff

- Repairs or concessions

- Any tax on the gain

**= Net proceeds (often no tax for a main home)**

Monthly cash **n/a (lump sum)**

Equity **Cashed out**

Tax notes **Home-sale exclusion if eligible**

Flexibility **Done**



**Quick math for a vacant month:** daily cost ≈ monthly carrying cost × 12 ÷ 365. Every empty day has a price tag.

#### THE MOST IMPORTANT INPUT

Is the rent. A real number from recently leased homes near yours makes the whole comparison clear.



#### Rent vs. Sell Calculator

Projects your wealth over a holding period from your own inputs. [Open the calculator →](#)



#### Vacancy Loss Calculator

See what an empty month really costs. [Open the calculator →](#)

Calculator results are estimates for general information, as their terms state.

## The math starts with the rent.

Get a real rent range for your address, then run the numbers with confidence.

[Get my Free Rental Analysis →](#)

or call 407.974.6218



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## 3

## SECTION 3

# Taxes: The Key Points

Good news first: **renting brings real tax advantages.** A few rules, especially homestead and the home-sale rule, deserve a CPA conversation *before* you sign a lease.



Illustrative image

## Federal (IRS Pub. 527)

- **Rental income is taxable**, generally reported on Schedule E.
- **Many costs are deductible:** mortgage interest, property taxes, insurance, management fees, repairs, utilities, and more, from the time the home is available for rent.
- **Depreciation:** the building (not the land) over 27.5 years. For a former home, the basis is generally the lower of your adjusted basis or its value when it becomes a rental.
- **Rental losses:** up to \$25,000 may offset other income if you actively participate, phasing out at \$100,000–\$150,000 of modified AGI.

## Florida & Your Homestead

- **No state personal income tax** on rental income.
- **Long-term leases** (written, longer than 6 months) are generally exempt from Florida's transient rental tax.
- **Homestead:** renting all or substantially all of the home generally ends the exemption. Under a 2026 change, it's at risk when rented more than 30 days a year for 2 years in a row.
- **Save Our Homes:** once homestead ends, expect a reassessment toward market value, then a 10% annual cap (non-school taxes). Ask your county property appraiser for an estimate, and tell them when the home becomes a rental.

## Selling later? Know the 2-of-5-year rule (IRS Pub. 523)



**Live there 2+ years**  
as your main home



**Move out & rent it**  
the clock keeps running



**Sell within ~3 years**  
of moving out, generally



**Exclude up to \$250K**  
of gain (\$500K for most married  
couples filing jointly)

Depreciation allowed or allowable after May 6, 1997 can't be excluded and is taxed separately. Your exact dates matter.



**Consult your CPA** before you sign a lease. These are general points, not tax advice; your CPA can apply them to your dates, loan and income.

## Bring your CPA a real rent number.

Your Free Rental Analysis gives you the income figure your tax plan starts with.

**Get my Free Rental Analysis →**

or call 407.974.6218



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## 4

## SECTION 4

# The Costs, and How to Plan for Them

None of these should scare you. **They're predictable once you list them.**

## Where the Rent Goes

Illustrative only. Segments are not to scale and not typical figures.



- Mortgage
- Insurance
- Maintenance reserve
- Your cash flow
- Property tax
- HOA
- Management

Your rent is the top line. Whatever remains after the costs is your cash flow, and the principal you pay down builds equity on top.

## Your Quick Worksheet

|                                   |                 |
|-----------------------------------|-----------------|
| Monthly rent (from your analysis) | \$ _____        |
| Mortgage P&I                      | \$ _____        |
| Property tax ÷ 12                 | \$ _____        |
| Landlord insurance ÷ 12           | \$ _____        |
| HOA dues                          | \$ _____        |
| Maintenance reserve               | \$ _____        |
| Management fees                   | \$ _____        |
| <b>= Monthly cash flow</b>        | <b>\$ _____</b> |



### Landlord Insurance

Homeowner policies usually assume you live there. Ask your agent about a landlord (dwelling) policy with liability coverage, and require renter's insurance in the lease.



### HOA Rules & Fees

Check minimum lease terms, how often you can lease, tenant approval and fees. Build approval time into your move-in date.



### Maintenance & Turnover

Set aside a reserve for AC, plumbing, appliances and make-ready between tenants (paint, cleaning, carpet). You choose the amount.



### Your Mortgage

Review your loan documents and talk with your lender about occupancy terms before renting.



### Management Fees

Ask any manager about leasing, monthly and renewal fees, and what's included. With Belmont, you pay nothing until a qualified tenant is placed and pays first month's rent.



### Licensing

Rules differ for long-term vs. short-term rentals and by city or county. Check locally before you list, or ask us.

**WATCH:** [Who Pays for AC Repair?](#) · [HOA Violation Notice on Your Rental?](#)

## Your rent sets the budget.

Start with a suggested rent range for your home, then fill in the worksheet.

**Get my Free Rental Analysis →**

or call 407.974.6218



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## 5

## SECTION 5

# Get Your Home Ready to Rent

A clean, move-in-ready, well-photographed home **rents faster and attracts better residents.** Use this list before you advertise.

## Make-Ready Checklist

TICK AS YOU GO



### AC serviced

Filters changed, thermostat working



### Everything works

Plumbing, appliances, locks, garage openers, smoke detectors



### Fresh & clean

Paint touch-ups, deep clean, carpets, tidy yard, pool serviced



### Cleared out

Personal items, valuables and stored belongings removed



### Pro photos

Taken after the make-ready, not before



### Policies set

Pets, lawn and pool care, utilities, then price for them



### Move-in kit

Keys, remotes, manuals, HOA gate access, trash-day info



### Condition documented

Dated photos and video before move-in

Florida requires working smoke detectors in single-family homes and duplexes at the start of a tenancy, unless otherwise agreed in writing (Fla. Stat. §83.51(2)(b)).



A Belmont listing, ready to show



### PRICING TIP

## 10–14 days

Price from **recently leased** comps, not asking prices. Little or no showing activity after about 10–14 days? Revisit price, photos or terms.

A rule of thumb from experience, not a statistic.

**WATCH:** [Professionally Clean Your Rental?](#) · [Why Isn't My Rental Renting?](#)

## Start with the right price.

A suggested rent range for your address, with market data. Free.

[Get my Free Rental Analysis](#) →

or call 407.974.6218



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## 6

## SECTION 6

# Florida Legal Basics

The essentials for first-time landlords. **Get these right to avoid the most common problems.**

**Numbers to Know** (Fla. Stat. §§83.49, 83.56, 83.57, 83.53)

**15** days

Return the security deposit after move-out (if no claim)

**30** days

Send a certified-mail notice of any deposit claim, or lose the claim

**3** days

Notice for unpaid rent (excludes weekends and court holidays)

**7** days

Notice to cure, or to terminate, for lease violations

**30** days

Notice to end a month-to-month tenancy

**24** hours

Notice before entering for repairs, 7:30 a.m. to 8 p.m.

**Screen Fairly, in Writing**

Write your criteria before you advertise and apply them to everyone. Fair Housing laws apply, and local ordinances can add protected classes. Denying based on a screening report? Send an adverse action notice.

**Use a Written Lease**

Include the required Florida disclosures: landlord or agent name and address, radon, flood (leases of 1 year or more), lead paint for pre-1978 homes, and the security deposit disclosure.

**Hold Deposits Properly**

Keep the deposit in a Florida financial institution as §83.49 requires, and follow the 15/30-day move-out timeline above.

**Never Use Self-Help**

No lockouts, removing doors or belongings, or shutting off utilities (§83.67). Evictions go through the county court.

**Keep Up with Repairs**

Meet the §83.51 maintenance duties. In single-family homes and duplexes, some can be shifted in writing.

**Fake IDs are now a felony**

Since Oct 1, 2026, entering a rental with forged documents or a false identity is a felony in Florida (§817.537).



**Consult a Florida attorney** about your situation. This is a summary for general information, not legal advice.

**WATCH:** [Security Deposit Law §83.49](#) · [How to Screen Tenants](#) · [Fraudulent Entry §817.537](#)

**Know the law. Know your rent.**

Get your free rental analysis, then lease with confidence.

**Get my Free Rental Analysis →**

or call 407.974.6218

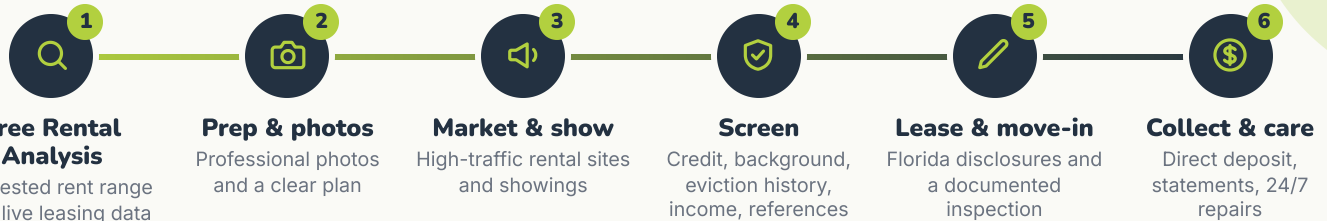


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## 7 SECTION 7

# How Belmont Handles It

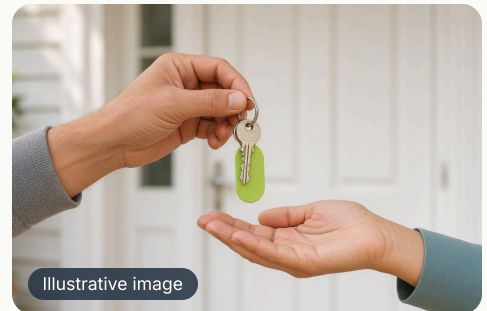
Want your home rented and cared for **without becoming a full-time landlord?** Here's how it works with us.



### Our Guarantees

- Pay nothing until it's leased** Until a qualified tenant is placed and pays first month's rent.
- 30-day leasing guarantee** No approved applicant and signed lease within 30 days? Your next month of management is free.
- 9-month tenant guarantee** If a tenant we place breaks the lease in the first 9 months, we re-lease free, with eviction costs covered under our Eviction Protection Guarantee.
- Pet damage protection** Up to \$500 beyond the deposit, for pets we approve.
- Month-to-month** Cancel any time, without penalties.

Full terms: [belmontmanagementgroup.com/guarantees](https://belmontmanagementgroup.com/guarantees)



**3,626**  
Prospects

**1,000+**  
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Applications

**28 days**  
Avg. to approved application

Belmont leasing data, Jan 1 – Oct 15, 2026.



**"Every home is different, so let's start with yours."**

Send me your address or call the office. I'll give you an honest rent number and a plan, whether you hire us or not. — **Raul**

**WATCH:** [Meet Raul, Founder of Belmont](#)

**Start here: your Free Rental Analysis.**

Then let's talk. I'm happy to walk your home and give you a number in person.

**Get my Free Rental Analysis →** or call 407.974.6218



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## Let's talk.

Whether you rent it yourself or want us to handle it, the first step is the same: find out what your home will rent for.



**407.974.6218**

Call Raul's office



**RVeitia@BelmontManagementGroup.com**

Email



**belmontmanagementgroup.com**

Free Rental Analysis on the homepage



**1133 Louisiana Avenue, Suite 101**

Winter Park, FL 32789



**Mon–Fri, 8:30 a.m.–4:30 p.m.**

Weekend showings by appointment



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Scan or tap to enter your address

[Get my number →](#)

**1**

**Get your Free Rental Analysis**

Enter your address at  
[belmontmanagementgroup.com](https://belmontmanagementgroup.com)

**2**

**Run the numbers**

Rent vs. vacant vs. sell, with  
your real rent

**3**

**Talk with Raul**

A local plan for your home, no  
pressure

**Disclaimer.** This guide is general information for Florida homeowners, not legal, tax, financial or insurance advice, and it doesn't create a client relationship. Laws, IRS rules and local requirements change; content reflects Florida statutes and IRS publications as of October 2026 ([flsenate.gov/Laws/Statutes](https://flsenate.gov/Laws/Statutes); [irs.gov/forms-pubs](https://irs.gov/forms-pubs)). Talk with a Florida attorney and a CPA about your situation before acting. Rental analysis and calculator results are estimates. Belmont statistics: Belmont leasing data, Jan 1 – Oct 15, 2026. Some images are illustrative. Guarantee terms are subject to the management agreement; see [belmontmanagementgroup.com/guarantees](https://belmontmanagementgroup.com/guarantees). © 2026 Belmont Management Group.