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EDMUND'S MASTERMIND · COURSE STUDY

WINNING PET OWNERS FROM SEARCH TO CLOSING

The Dog Has to Like It Too

Seven modules for working real estate agents. Why pet owners are a large group of clients with one specific problem; the rules, from the Fair Housing Act and Florida's assistance-animal statutes to breed rules, dog-bite liability, insurance questions and condo documents; and three systems: The Dog's Vote, The Fine Print and The Clean Slate — with six exercises, six prompts and answer keys.



PREPARED BY EDMUND BOGEN · WEDNESDAY, JANUARY 13, 2027

COURSE STUDY

How to use this course study

Three systems, in order: ask what the pets need before the first showing, find out if the dog is allowed before anyone falls in love, and send the pets out for showings while the truth about the floors stays.

This course starts with the questions you ask every client, the rules you quote instead of trusting “pet-friendly,” and a seller’s home shown with the pets out and the floors as they are. The prompts sit in Appendix C, near the end on purpose: you cannot judge an AI-drafted intake or listing description until you know which lines break the rules.

The course map

#	Module	The skill it teaches	Pages
1	Why pet owners, and what “the dog has a vote” means	Who counts pet homes; how pets shape the search; the money case	4–8
2	The rules	Assistance animals, breed and bite laws, insurance, condo and lease rules, ads, disclosure, calls	9–17
3	System 1: The Dog’s Vote	Ten questions for every client, the home check, the pet column	18–22
4	Search and showings with pets	From the MLS “yes” to the documents; showings; renters	23–26
5	System 2: The Fine Print	One pet-rules page per property, quoted or NOT FOUND	27–31
6	System 3: The Clean Slate	The pets line, showing instructions, odor and wear, photos	32–36
7	Your 30 days	Jan 13 to Feb 12, with three counts	37–38
✓	Assessment and appendices	Answer keys, Fine Print card, prompts, client lines, questions, glossary, sources	39–52

EXERCISES AND ANSWER KEYS

Six exercises sit where each skill is taught. All use invented sample data: Riley Quinn of Sample Realty Group, clients and pets with invented names, Sample Bay Towers and other places with “Sample” in the name. Do them on paper, then check Appendix A, which gives the reasoning, not just the answer.

THE APPENDICES

- **A** Answer keys
- **B** One-page Fine Print reference card
- **C** The six prompts
- **D** 25 client-conversation lines to practice on
- **E** Questions for your broker, the association or landlord, the insurance agent and counsel
- **F** Glossary and sources

WHAT YOU NEED

- Your current buyer, renter and listing files
- Your copy of The Seller’s Yes (Dec 16, 2026)
- One condo, HOA or lease document set
- An AI tool your broker approved, training off
- Your broker’s answers to page 49

Read this first. This book is education, not legal, insurance or tax advice. Follow your broker, your state’s law and your counsel; insurance questions go to a licensed insurance agent. Florida rules are examples; other states differ. An assistance animal is not handled as a pet: requests for one go to the housing provider, and an agent never asks about a disability or decides a request. Short on time? Read pages 4, 9, 10, 19, 27, 30 and 32 first.

COURSE STUDY



Why this session matters

About half of US homes have a pet: 49.6% in the Census Bureau and HUD's 2021 American Housing Survey, including 56% of owner households and 38% of renter households. For many of those buyers, sellers and renters, the pet is part of the decision. A home that doesn't work for the dog, the cat or the building's rules often gets crossed off, however good it looks online. That is a large group of clients with one specific problem, and an agent who solves it well gives that group a reason to come back and to refer.

The trouble is that "pet-friendly" is not a rule. A listing's "pets allowed" field rarely says how many, how big or which breeds; the real limits live in the declaration, the rules, the lease and the insurance policy. The rules on animals have moved too: HUD withdrew its 2020 assistance-animal notice effective Sept 17, 2025, but the Fair Housing Act, HUD's regulation and Florida's statutes did not change. An assistance animal is not handled as a pet: requests for one go to the housing provider, and an agent never asks about a disability or decides a request.

This session gives you three systems, in order. The Dog's Vote: a home that fails the dog fails the deal, so ask every buyer and renter the same ten questions about their animals before the first showing, and check each home's fence, floors and measured distances to the park and the vet. The Fine Print: before your clients fall in love with a condo, find out if their dog is allowed in it, by quoting every pet rule from its own document and page, or writing NOT FOUND and asking in writing. The Clean Slate: the pets leave for the showing, and the truth about the floors stays: known damage is fixed or disclosed, never hidden or edited out. You leave with a 30-day plan for Jan 13 to Feb 12, 2027.

What you'll learn

We will master 3 systems live, together:

1 · The Dog's Vote. A home that fails the dog fails the deal. Ask before the first showing.

2 · The Fine Print. Before they fall in love with a condo, find out if their dog is allowed in it.

3 · The Clean Slate. The pets leave for the showing. The truth about the floors stays.

COURSE STUDY

Already in your library, and what is new here

No earlier book promised this session. Where the library already teaches something, we point to it instead of teaching it twice.

When you need…	Use this	From the workbook
The condo document set, “No quote, no flag,” NOT FOUND, and the 7-day review window	The Document Pull; the Scorecard’s “Use restrictions” row	The Condo Due-Diligence Brief (Oct 7, 2026)
An HOA-packet prompt that includes pet rules; the tone for telling a buyer about a limit	The HOA-documents prompt	NotebookLM for Realtors (Aug 21, 2026)
Quoting a lease or association clause, with its page	The Permission Map	The Airbnb Agent (Oct 21, 2026)
A fair-housing scan of listing copy and search notes; what never goes into AI	The Fair Housing Firewall; The Data Line	Keeping AI Compliant (Sep 23, 2026)
Is the niche worth it; fair-housing lines; partners without referral fees	The Niche Scorecard; the PERSON row; The Partner Web	Death of the Generalist (Sep 9, 2026)
The seller’s written sign-off; a separate, unticked permission box	The Seller’s Yes	Selling to Nosy Neighbors (Dec 16, 2026)
A pet business at an open house; no referral pay to unlicensed people	The Sponsor Sort; The House Rules	Pooling Resources (Jan 6, 2027)
Florida calls and texts; a renter “with a date”	Lesson 2.7	Holiday Networking (Dec 2, 2026)
MLS rules on altered and virtually staged photos	Lesson 3.6	AI in 2027 (Nov 25, 2026)
Coding showing feedback	CONDITION; PHOTOS DIDN’T MATCH	The Price-Cut Conversation (Oct 14, 2026)
Seller intake: who lives in the home and how showings would work	The seller-intake questions	Private, Preview, or Public? (Nov 11, 2026)
The renter-to-buyer money talk; the lender owns the numbers	Illustration labels	The Golden Handcuffs Conversation (Nov 18, 2026)
The dog-park hour as a local landmark; no recognizable faces	The Landmark Library	Neighborhood Famous (Sep 16, 2026)

What is new in this session

New here: assistance animals after HUD withdrew its guidance in 2025; Florida’s 2023 breed law and who it does not bind; dangerous dogs and bite liability at showings; breed questions in insurance; pet deposits and fees in Florida leases; pet amendments with no statutory grandfather; and disclosure of known, hidden pet damage. Pet owners fit the PERSON row of the Niche Menu in Death of the Generalist (Sep 9, 2026). Run its Niche Scorecard before you claim it.

Updates to earlier workbooks

TWO UPDATES, STATED ONCE

Keeping AI Compliant (Sep 23, 2026) says HUD confirmed in 2024 that fair-housing rules apply to AI-generated advertising. The HUD guidance behind that line, its Apr 29, 2024 guidance on advertising through digital platforms, was withdrawn effective Sept 17, 2025 (91 FR 17291, Apr 6, 2026). The Fair Housing Act itself still applies to every housing ad (42 U.S.C. 3604(c)).

Older prompts that ask for crime statistics, “walkability after dark” or “who lives here” are replaced by this book’s walkability prompt: distances, sidewalks, park hours and rules (Prompt 2, page 44).

MODULE 1 LESSON 1.1

The pet is part of the decision

For many buyers, sellers and renters, a home has to work for the animals too. That is the title's joke, and it is true. Here is what it means, and what it never means.

BY THE END OF THIS MODULE YOU CAN

- Say in one sentence why pet owners are a client group with one specific problem
- Explain what "the dog has a vote" means in your work, and where it stops
- Keep pets and assistance animals apart without asking anyone a single question about health

A buyer with a 60-pound dog cannot use a condo with a 25-pound limit. A renter whose lease bans pets has a problem the day the cat moves in. A seller whose dog barks through every showing has a different one. In each case the animal shapes the decision: the home, the building, the lease, the showing plan. This course calls that the dog's vote. It covers dogs, cats and other pets; the title names the dog because the dog usually has the strongest opinion about the yard.

Where the pet shows up	What changes for the client	System
The search	Yard and fence, floors and stairs, a park and a vet within reach	The Dog's Vote (Module 3)
The rules	Number, weight, breed and species limits in condo, HOA and lease documents; insurance questions about the dog	The Fine Print (Module 5)
The sale	Where the pets go for showings and photos; odor and wear, fixed or disclosed	The Clean Slate (Module 6)
The lease	Pet rules, deposits and fees; a renter who may buy one day	The Dog's Vote and The Fine Print (Modules 3–5)

What "the dog has a vote" never means

An assistance animal is not handled as a pet. A service animal or an emotional support animal is not a preference, a lifestyle choice or a "vote." Whether one may live in a home is decided by the housing provider (the landlord, the association or the board) under the Fair Housing Act and state law. Florida says it outright for service animals: "A service animal is not a pet" (Fla. Stat. 413.08(1)(d)). The agent never asks about a disability or why someone has an animal, never evaluates a request, and never suggests how to make one. If a client mentions it, you note only that an animal will live with them, and you point them to the housing provider (page 10).

The joke stays with the pets. Everything in this book that says the dog "likes" a home, "votes" on a yard or "needs" a park is about pets. None of it is about an animal someone has because of a disability, and none of it is about the people in the household.

Avoid
"Is that a service dog, or just a pet?"

Better
"Tell me about the animals moving with you: how many, what kind, and roughly how big."

MODULE 1 LESSON 1.2

How many homes have pets depends on who is counting

Three serious sources give three different answers. Name the publisher, its interest and the year every time.

49.6%
OF OCCUPIED US HOMES HAD A PET, 2021 (CENSUS BUREAU AND HUD)

56% • 38%
OF OWNER AND OF RENTER HOUSEHOLDS

28.5%
GREATER MIAMI, LOWEST OF THE 15 LARGEST METROS

Publisher (who they are)	What they found	How they measured it	Use it as
U.S. Census Bureau and HUD, 2021 American Housing Survey (government)	63.8 million of 128.5 million occupied homes (49.6%) had at least one pet. Dogs in 49.0 million households, cats in 28.2 million. Owners 56%, renters 38%.	Households were asked about pets, including foster pets and excluding service animals and livestock.	The government count. Lead with it.
American Veterinary Medical Association (the veterinarians' association), 2025 Sourcebook, as reported by dvm360, May 5, 2026	77.5 million households (58.6%) owned at least one pet in 2025. Dogs in 42.6% of households, cats in 32.6%.	AVMA's own survey. Its method was not available to us; we read a trade-press report of it.	A second count, labelled "as reported."
American Pet Products Association (a pet-industry trade group), 2026 State of the Industry, released Mar 26, 2026	95 million US households owned a pet in 2025. Dogs in 53% of households (71 million), cats in 39%.	APPA's National Pet Owners Survey. No sample size, dates or survey firm on its public pages.	The industry's count. Its dog figures imply about 71% of households (our arithmetic).

Metro by metro (Census and HUD, 2021). Of the 15 largest metros, Phoenix had the highest share of homes with a pet, 55.0%, and greater Miami (Miami–Fort Lauderdale–West Palm Beach) the lowest, 28.5%. Our reading for South Florida: fewer homes have pets here than in any other big metro, so ask every client the same questions, every time. And where a condo, an HOA or a lease is involved, the limits are in its documents, not in the listing (page 28).

NEVER SAY "70% OF HOUSEHOLDS, ACCORDING TO NAR"

The roughly 71% figure comes from the American Pet Products Association's industry survey, not from NAR, and the Census Bureau's own survey says 49.6% (2021). Say instead: "Depending on who counts, between about half and about seven in ten US households have a pet. The Census Bureau says about half, the veterinarians' association 59%, and the pet-industry trade group about 71%."

Census Bureau and HUD, "2021 Household Pets" (2021 AHS; published 2022). AVMA figures via dvm360, May 5, 2026 (secondary). APPA, 2026 State of the Industry and release of Mar 26, 2026. The Census Bureau's survey has asked about pets in at least 2013, 2017 and 2021 (per secondary sources); check whether the 2025 survey repeats the question.

Avoid
"Seventy percent of Americans have pets."

Better
"The Census Bureau found about half of US homes had a pet in 2021: 56% of owners and 38% of renters."

MODULE 1 LESSON 1.3

How pets shape the search, the rules and the sale

NAR (the National Association of REALTORS®, the agents' trade association) has asked buyers and its own members about pets. Here is what they said, with the year, because most pet-housing numbers are older than they look.

16%
OF RECENT BUYERS WEIGHED VET ACCESS AND OUTDOOR SPACE FOR PETS (NAR, 2025 PROFILE)

31% vs 19%
NAMED WALKABILITY: BUYERS WHO WEIGHED PETS VS THOSE WHO DID NOT

43%
OF US HOUSEHOLDS WOULD MOVE OR CHANGE HOW THEY LIVE FOR A PET (NAR, 2020)

Finding	Figure	Source
Recent buyers who said being near a vet and having outdoor space for their pets mattered when choosing a neighborhood	16%	NAR 2025 Profile of Home Buyers and Sellers, reported by NAR economists, Oct 27, 2026
Buyers who weighed pets vs those who did not: nearby parks · walkability · larger lots or acreage	35% vs 29% · 31% vs 19% · 26% vs 16%	Same
Recent buyers whose main reason to buy was a better home for their pets	1%	Same
US households willing to move or change their living situation to accommodate a pet	43%	NAR, "Animal House: Pets in the Home Buying and Selling Process," April 2020
REALTORS® who said community animal policies influenced clients' decisions to rent or buy in a community	68%	Same
REALTORS® said their clients rated these "very important" in a home search: fenced yard · a home big enough for household and pet · flooring	49% · 27% · 24%	Same
Prospective buyers with pets who said they would pass on a dream home that didn't accommodate their pets	72%	Realtor.com, survey by HarrisX, Dec 2022: a portal's own survey, online, 3,001 adults; subgroup size not given

NAR's 2020 report: consumer figures from 2,710 phone interviews, Jan–Mar 2020; member figures from 4,532 responses, Feb–Mar 2020. Fieldwork was before the pandemic, so say the year. The 2025 Profile covers purchases from July 2024 to June 2025.

THERE IS NO 2021 "ANIMAL HOUSE" REPORT

NAR published two: February 2017 and April 2020. News stories in 2021 repeated the 2020 figures, and one turned "43% of households" into "43% of pet owners." Cite NAR, April 2020, and say "households." And do not put NAR's 2025 "16%" next to its 2024 "about one-fifth" in one sentence: they come from different surveys, worded differently. Pick one and give the year.

Avoid
"Three-quarters of buyers would pass on their dream home for their pet."

Better
"In a 2022 Realtor.com survey, 72% of would-be buyers with pets said they'd pass on a dream home that didn't work for the pet."

MODULE 1 LESSON 1.4

The money case: one group, one problem

Pet owners are a large group of clients with a specific problem. Solve it well and you give that group a reason to refer you. We found no data that measures how often, so this book gives you no rate.

The case is simple. About half of US homes have a pet. Many of those clients share the same few questions: will the home work for the animals, will the rules allow them, and how do we show the house with them in it? An agent who answers those questions the same careful way every time solves a real problem for a large group, and any referrals would come from that same group. That is the whole money case. It is a reason to be good at this, not a forecast.

What the data shows	What is missing
Pet owners are a large group: 49.6% of homes, 56% of owner households, 38% of renter households (Census Bureau and HUD, 2021 American Housing Survey).	Any conversion rate or return on investment for pet-niche marketing with a stated method. We found none.
NAR members reported that a median 38% of their clients in the past year owned a pet, companion animal or service animal, and 18% had represented clients who moved solely because of their animal (NAR, April 2020).	Any source that tracks renters with pets into homeownership. Claim no conversion rate.
Renters with pets pay for permission: medians of $25 a month in pet rent, a $300 refundable deposit and a $300 non-refundable fee among the properties that allow pets, in a study of 27,284 rental properties in four metros (Neal, Cornelison and Muriello, *Frontiers in Built Environment*, Aug 24, 2026; peer-reviewed; one author works for Michelson Found Animals; no Florida data).	Data on whether a pet résumé changes a board's or a landlord's decision. A statistic for a "typical" South Florida condo pet limit.
Pet-friendly rentals on Zillow leased about eight days faster in 2024, and nine days faster in the Miami metro (Zillow press release, Jul 2, 2025; the portal's own analysis of its listings).	Independent data on what pet damage costs to repair. Only vendor estimates exist.

1.5 Fair-housing lines for this niche

Death of the Generalist (Sep 9, 2026) drew the line: niche by property, situation and profession, never by a protected class. Owning a pet is not a protected class, so pet owners are a fine niche. **"People with service or support animals" is never a niche, a segment or an ad audience**, because that is a disability niche. Personalize on behavior and stated preference, never on who people are. And do not let the pet become a back door to people-language: "ideal for families with pets" is about a family, not a pet.

1.6 What agents do today: practice ideas, not data

An NAR article (May 4, 2023) describes agents who brand themselves as pet-friendly, meet people at training classes and run pet social accounts; one calls dog-training classes a "soft sell." It is coach advice in an NAR outlet, and it reports no results. In NAR's 2020 survey, 13% of REALTORS® who love animals or volunteer for animal groups said they advertise that to clients. Use the ideas that fit you, and follow the calls-and-texts and referral rules in Module 2 when you do.

Avoid
"Pet owners convert at twice the rate."

Better
"It's a large group with one specific problem, and I solve it the same careful way for every client."

MODULE 1 LINES YOU CAN SAY

Lines you can say out loud, and Exercise 1

Every line below is sourced. Each says who found it and when, and names the publisher's interest where it has one.

A line you can say	Source
"The Census Bureau found about half of US homes had a pet in 2021: 56% of owners and 38% of renters. In greater Miami it was 28.5%, the lowest of the 15 biggest metros."	Census Bureau and HUD, 2021 American Housing Survey
"In NAR's 2025 buyer survey, 16% of buyers said being near a vet and having outdoor space for the pet shaped where they bought."	NAR 2025 Profile, via NAR economists, Oct 27, 2026
"NAR's 2020 Animal House survey found 43% of US households would move or change how they live to accommodate a pet."	NAR, April 2020
"Insurers paid $1.86 billion on 28,450 dog-related injury claims in 2025, per the Insurance Information Institute, an insurance-industry group, and State Farm. Florida had the second-most claims."	Triple-I and State Farm, 2025 data, Apr 13, 2026
"A peer-reviewed study found condos with unrestricted pet policies sold at a significant premium, and pet-restricted buildings at a discount."	Lin, Allen and Carter, *Journal of Real Estate Finance and Economics* 47(1), 2013. Direction only; no percentage.
"The average American household spent $880 on pets in 2024, and that average includes homes without pets."	Bureau of Labor Statistics, Consumer Expenditure Survey (FRED series, Dec 19, 2025)

EXERCISE 1 · KEEP, FIX OR DROP

Eight lines you might hear in an office meeting or read in a vendor's email (sample wording). For each, write Keep, Fix or Drop, and then the version you would say.

1. "NAR's 2021 Animal House report says 43% of pet owners would move for their pet."
2. "According to NAR, 70% of households have a pet."
3. "Florida is number two in the country for dog bites."
4. "Pet-friendly condos sell for 11.6% more."
5. "Tenants with pets stay 46 months instead of 18."
6. "More than 80% of listing agents tell sellers to remove the pets for showings."
7. "Pet odor knocks 10% off a home's value."
8. "About half of US homes had a pet in 2021, per the Census Bureau and HUD."

Answer key: Appendix A, page 40.

MODULE 1 REVIEW · ANSWER FROM MEMORY

1. Why is "the dog has a vote" true for pets, and why does it never apply to an assistance animal?
2. Give the Census Bureau's 2021 figures for all homes, owners and renters, and name two other counts with each publisher's interest.
3. Which NAR pet reports exist, and which year does not?
4. What is the money case, in one sentence, and what data is missing?
5. Why is "people with service or support animals" never a niche?

MODULE 2 LESSON 2.1

Assistance animals: the HUD notice is gone, the duty is not

In 2025 and 2026 HUD withdrew its assistance-animal guidance and narrowed its own enforcement. The statute, HUD's regulation and Florida's statutes did not change.

BY THE END OF THIS MODULE YOU CAN

- Say accurately what HUD withdrew, when, and what replaced it
- Name the rules that still stand, federal and Florida
- Explain why none of it changes the agent's job

WHAT CHANGED

- **WITHDRAWN.** HUD notice FHEO-2020-01 (Jan 28, 2020), on assessing requests for an animal as a reasonable accommodation, and FHEO Notice 2013-01 (Apr 25, 2013), effective Sept 17, 2025. HUD's memo says they "should not be relied upon by internal or external parties." Published at 91 FR 17291 (Apr 6, 2026).
- **GUIDANCE, May 22, 2026.** A HUD enforcement memo says HUD will find reasonable cause on a pet-policy waiver "only where the animal has been individually trained to perform work or perform tasks directly related to the complainant's disability." It "permanently" rescinds the 2020 notice. It is an internal enforcement-priority memo, not a rule.
- **ANNOUNCED, NOT PUBLISHED.** HUD says it "intends to engage in notice and comment rulemaking." As of Nov 6, 2026, no proposed rule appeared in the Federal Register.

WHAT DID NOT

- **The statute.** Refusing "reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary" for equal opportunity to use and enjoy a dwelling is discrimination (42 U.S.C. 3604(f)(3)(B)).
- **HUD's regulation.** 24 CFR 100.204, unamended since at least 2017. Its own example: a building with a no-pets policy may not refuse a blind applicant with a seeing eye dog.
- **Private suits.** The memo says: "Nothing in this enforcement guidance affects the rights of parties to seek redress through a private action in court."
- **Florida.** 760.23(9)(b) (accommodations), 760.27 (emotional support animals, by name), 413.08 (service animals) and 817.265 (false ESA claims), all in force.
- **The courts.** *Bhogaita* (11th Cir. 2014) binds federal courts in Florida, Georgia and Alabama (page 11).

What it means for you. HUD's memo changes what HUD itself will charge. It does not change what a court, the Florida Commission on Human Relations or a private plaintiff can pursue (our reading). Whether a Florida association or landlord may now deny an emotional support animal is a question for its counsel, never for the agent. And the agent's job is the same as before: ask about the animal, never the person, and route any request to the housing provider.

DO NOT SAY

- "HUD says emotional support animals aren't pets." That framing came from the withdrawn notice. In Florida, cite the statutes; nationally, the Act and 24 CFR 100.204.
- "Support animals don't count anymore." The statute and Florida's 760.27 still stand.
- "They still pay the pet fee." In Florida, the statute says otherwise for an approved animal (page 10).

Avoid
"HUD changed the rules, so the board can say no now."

Better
"HUD changed its own enforcement. The law didn't change, and the board decides requests with its lawyer. It isn't my call."

MODULE 2 LESSON 2.2

The agent's lane: ask about the animal, never the person

Four rules keep you on the right side of every request: never ask, never decide, never coach, and know Florida's fee rule.

Rule	What it says	Source
Never ask about a disability	It is unlawful "to make an inquiry to determine whether an applicant … has a handicap or to make inquiry as to the nature or severity of a handicap." Florida bars a housing provider from requesting information that "discloses the diagnosis or severity of a person's disability or any medical records." So you never ask why a client has an animal, whether it is a service or support animal, or anything about anyone's health.	24 CFR 100.202(c); Fla. Stat. 760.27(3)(a)
Never decide a request	The housing provider (the landlord, the condo or HOA board, the co-op board) decides, ideally with counsel. Florida's "housing provider" covers anyone engaging in conduct covered by the federal Act, "including the owner or lessor of a dwelling" (the definition is broad; ask your broker how it applies to you). Timing matters: in *Bhogaita*, failing to decide in time was treated as a denial.	Fla. Stat. 760.27(1)(b); *Bhogaita* (2014); routing is our reading
Never coach a request	Never suggest a client "get an ESA letter" to get around a pet rule, a fee or a weight limit. Falsifying ESA information, or knowingly misrepresenting a need for one, is a second-degree misdemeanor, and so is misrepresenting a service animal. A practitioner who supports an ESA without personal knowledge faces discipline. An online registration, ID card, patch or certificate is "not, by itself, sufficient."	Fla. Stat. 817.265; 413.08(9); 456.072(1)(pp); 760.27(3)(c)
Know Florida's fee rule	A person with an approved emotional support animal "may not be required to pay extra compensation for such animal," and the same words cover a service animal in housing. The owner stays liable for any damage the animal does.	Fla. Stat. 760.27(2), (4); 413.08(6)(b)

2.3 If a client volunteers it

Sometimes a client tells you, unasked, that an animal is a service or support animal. Thank them and keep it short. In your notes write only that an animal will live with the client, with its species and size. Never record the reason, in your CRM or in an AI chat: a client's disability, or why an animal lives with them, never goes into either (our reading, added to The Data Line from Keeping AI Compliant). Then tell the client that requests go to the housing provider, and make sure they have the right contact and know the dates in their contract.

> *"Thanks for telling me. That request goes to the association, and they handle it under their own process. I'll get you the right contact and make sure you know the dates in your contract. The pet rules I quote you are the rules for pets."*

Outside Florida. The federal rules on this page apply everywhere. The 2004 HUD/DOJ Joint Statement on Reasonable Accommodations, still listed by the Justice Department, says providers may not require "extra fees or deposits as a condition of receiving a reasonable accommodation." It is guidance, not law, and HUD's position on it is unclear. Your state's own statute and your broker decide the rest.

Avoid
"If you get a letter, the weight limit won't apply."

Better
"I can't advise on that. Requests go to the association, and I'll get you the contact."

MODULE 2 LESSON 2.4

Service animals at showings, open houses and offices

Federal and Florida law use different words for different places. The safe practice: ask nothing about the dog or the visitor, don't turn anyone away on your own, and call your broker before anyone decides.

Rule	Where it applies	Which animals	What may be asked	Source
ADA Title III	Public accommodations: your brokerage office, a leasing or rental office, a new-development sales office, including one inside a model home	"Any dog that is individually trained to do work or perform tasks." Emotional support is not a task. Trained miniature horses have a separate rule.	Two questions: is the animal required because of a disability, and what work or task has it been trained to perform. No documentation, no surcharge.	28 CFR 36.104, 36.207, 36.302(c); DOJ Title III Technical Assistance Manual
Fair Housing Act	Housing, and services "in connection with" a sale or rental: on our reading, including your showings and the information you give	Can include other species and untrained animals, as an accommodation the housing provider decides (our reading; HUD's May 2026 memo says HUD will find cause only for trained animals)	Nothing about a disability. The housing provider handles any request.	42 U.S.C. 3604(f); 24 CFR 100.202, 100.204
Florida 413.08	Public accommodations, including "other places to which the general public is invited," and housing	In public accommodations, a dog or miniature horse trained to do work or tasks (413.08(1)(d)). In housing, (6)(b) is not limited to those species.	The two questions; no deposit or surcharge. "Allergies and fear of animals are not valid reasons for denying access."	Fla. Stat. 413.08(1)(c)–(d), (3)(b)–(c), (3)(f)
Florida 760.27	Housing providers	Emotional support animals, which need no training	If a disability is not readily apparent, the provider may ask for reliable information; never a diagnosis or records	Fla. Stat. 760.27(1)–(3)

Our reading for open houses: confirm it with your broker. A seller's home held open is probably not an ADA public accommodation, by the same reasoning that leaves most model homes out. But Florida's definition is broader, and a Florida open house advertised to the public is arguably one of the "other places to which the general public is invited." If it is one, a seller's allergy or fear is not a valid reason to refuse (413.08(3)(f)), and refusing access is a second-degree misdemeanor (413.08(4)). So when a visitor arrives with a service dog: ask nothing about the dog or about anyone's health, don't turn the visitor away on your own, and if the seller objects, don't decide it yourself either way: call your broker before anyone decides. The two questions in the table are what a business's own staff may ask; whether anyone at your brokerage uses them is your broker's call (page 49).

2.5 The Florida case to know: a condo, a weight limit and a dog

In *Bhogaita*, 765 F.3d 1277 (11th Cir., Aug 27, 2014), a condo association enforced its pet weight policy, a 25-pound limit, and demanded that an owner remove his emotional support dog. A jury found that the association violated the federal and Florida Fair Housing Acts and awarded $5,000 in damages; the district court awarded more than $100,000 in attorneys' fees; the appeals court affirmed. The court also said that failing to make a timely determination after meaningful review "amounts to constructive denial." For you: when a client has a request in front of a board, the dates in the contract matter, and the decision is the board's.

Avoid
"The seller is allergic, so no dogs at the open house, period."

Better
"Visitors' pets stay home. If someone arrives with a service dog, I won't ask questions or turn them away on my own. I'll call my broker right then."

MODULE 2 LESSON 2.6

Breed rules, dangerous dogs and bites

Florida's 2023 breed law binds local governments and public housing authorities, not associations, landlords or insurers. And a seller's dog at a showing carries strict liability.

Rule	What it says	Source
Local breed rules preempted	No local government or public housing authority rule may be "specific to breed, weight, or size." The 2023 act struck the exception for local ordinances adopted before Oct 1, 1990, the grandfather that had kept Miami-Dade's pit bull ordinance alive (our reading; we did not pull the county code). Effective Oct 1, 2023.	Fla. Stat. 767.14; ch. 2023-253, Laws of Fla. (**SB 942**). HB 941, the House companion, was laid on the table.
Who it does not bind	A condo declaration, an HOA rule, a private landlord's lease or an insurer can still restrict breeds, subject to the assistance-animal rules. Never tell a buyer "breed bans are illegal in Florida."	Our reading of "any local government or public housing authority"
Dangerous dog	A dog an authority's records show has aggressively bitten, attacked or endangered a person; has more than once severely injured or killed a domestic animal off the owner's property; or, unprovoked, has chased or approached a person on streets, sidewalks or public grounds in a menacing fashion.	Fla. Stat. 767.11(3)
Dangerous-dog duties (as amended July 1, 2025)	Annual registration; a proper enclosure and a warning sign at all entry points; a microchip; spay or neuter; liability insurance of at least $100,000; tell animal control when the dog moves to another address; muzzled and restrained outside the enclosure. Fines up to $1,000 per violation. The microchip, spay or neuter and $100,000 insurance requirements, and the $1,000 fine, took effect July 1, 2025.	Fla. Stat. 767.12; ch. 2025-61 (CS/HB 593, the "Pam Rock Act")
Bites: strict liability	The owner of a dog that bites a person lawfully on private property, "including the property of the owner of the dog," is liable "regardless of the former viciousness of the dog." The bitten person's own negligence reduces damages by its share. A "Bad Dog" sign is a defense, except for a child under 6 or where the owner was negligent.	Fla. Stat. 767.04
Any damage	A dog owner is liable for any damage the dog does to a person, a domestic animal or livestock. An owner who knows of dangerous propensities must securely confine the dog.	Fla. Stat. 767.01

What it means at a showing (our reading). An agent or buyer at an authorized showing is there "upon invitation." If the seller's dog bites, the seller is liable without proof the dog was ever vicious, and a sign does not help with a child under 6 or with a seller who left the dog loose after a showing was confirmed. An agent who opens a door despite a "dog inside, do not open" note may be found partly negligent. That is why The Clean Slate puts the pets out of the house, or secured, for every showing (page 32).

For buyers and renters. The Dog's Vote asks every client one question here: has any animal in the household been declared dangerous by an authority? It is a question about the dog, not a breed screen (our reading). If yes, the new home needs a proper enclosure and a warning sign, which may clash with association rules, and the $100,000 coverage has to be found. Those become Fine Print questions for the association and the insurance agent.

Avoid
"The county can't ban the breed, so the HOA can't either."

Better
"The 2023 law binds local governments. The HOA's documents can still restrict breeds, so let's read them."

MODULE 2 LESSON 2.7

Insurance: “ask your insurer,” every time

Some insurers consider a dog’s breed and bite history. You never say a dog is covered or excluded. You tell the client who to ask, and when.

28,450
DOG-RELATED INJURY CLAIMS PAID BY INSURERS IN 2025

$65,450
AVERAGE CLAIM, NATIONALLY

2,347
CLAIMS IN FLORIDA, THE SECOND-MOST OF ANY STATE

Insurance Information Institute (Triple-I, an insurance-industry group) and State Farm, 2025 data, published Apr 13, 2026. Total paid: $1.86 billion. Florida’s average claim: $62,375. These are homeowners-insurance liability claims for bites and other dog-related injuries, ranked by number of claims, not per resident. They are not a count of bites.

Triple-I says homeowners and renters policies “typically cover dog bite liability legal expenses, up to the liability limits,” that the owner is responsible above the limit, and that “some insurance companies will not insure homeowners who own certain breeds of dogs categorized as dangerous.” After a bite, an insurer “may charge a higher premium” or nonrenew. That is an insurance-industry group describing its industry, not advice for any client.

Where	What we verified against the text (Nov 2026)	Source
Nevada	Insurers may not refuse, cancel, nonrenew or raise a rate based on a dog’s breed or mix of breeds, or ask about breed, except about a dog known or declared dangerous or vicious. Covers homeowners, renters and several other policy types.	NRS 687B.383 (added 2021; amended 2025)
Illinois	For homeowners and renters policies, no refusal, cancellation, higher premium or coverage limit “based solely upon” a dog’s breed, except an individual dog determined dangerous or vicious.	215 ILCS 5/143.10e (effective Dec 9, 2023)
Colorado	For homeowners and dwelling fire policies (extended in 2025 to residential structures used as a residence and occupied by an owner or renter), no refusal, cancellation, nonrenewal or higher rate based on breed, and no breed questions, except about a dog known or declared dangerous.	C.R.S. 10-4-110.8(16): HB23-1068 (effective Jan 1, 2024), amended by HB25-1207 (effective Aug 6, 2025; enacted text not re-read)
Florida	We found no statute that limits breed-based homeowners underwriting, and no filed bill for 2025–2027 (searched Nov 9, 2026). Florida insurers may consider breed. A declared dangerous dog needs $100,000 in liability coverage by statute (page 12).	Our reading (an absence, found by search)

A handful of states, including Nevada, Illinois and Colorado, limit breed-based decisions. We did not verify any other state’s law against its text, so this book names no others. Citizens Property Insurance’s dog-liability terms were not checked: that is a question for the client’s insurance agent.

“Before you write the offer, call your insurance agent and ask how they treat your dog, by breed and by bite history.”

Avoid
“Your policy will cover the dog.” · “Your insurer won’t care about the breed.”

Better
“I can’t tell you what a policy covers. Your insurance agent can. Here are three questions to ask before we write the offer.”

MODULE 2 LESSON 2.8

Condo and HOA rules: the documents decide

Florida law sets the review window and the fines. It does not protect an existing pet when a declaration is amended.

Rule	What it says	Source
Where condo limits come from	The declaration "may include covenants and restrictions concerning the use, occupancy, and transfer of the units." Pet limits live in the declaration, bylaws, rules, board resolutions and the application package. Whether a limit is enforceable is a question for a community association attorney, never for the agent.	Fla. Stat. 718.104(5)
The resale window	The contract lets the buyer cancel in writing within 7 days, excluding Saturdays, Sundays and legal holidays, after signing and receiving the declaration, articles, bylaws and rules, unless the buyer acknowledged receiving them more than 7 such days before signing. Any waiver is "of no effect." The Fine Print lands before the offer, or inside this window.	Fla. Stat. 718.503(2) (checked Nov 9, 2026)
No grandfather for pets	Florida protects owners from a later amendment that restricts renting: it applies only to owners who consent and to later buyers. We found no such protection for pets in chapters 718, 719 or 720. Whether an existing pet may stay after an amendment depends on its wording and on case law: a question for the association or its counsel.	Contrast 718.110(13) and 720.306(1)(h)1; our reading of chs. 718–720
New construction	The developer's prospectus must summarize use restrictions, including whether pets are restricted, and give the volumes and pages of the documents where the restrictions are found.	Fla. Stat. 718.504(17); 719.504(16) for co-ops
Condo fines	Up to $100 per violation and $1,000 in the aggregate; never a lien. At least 14 days' notice and a hearing before an independent committee. Tenants and invitees are bound by the documents, so a tenant's pet violation exposes the owner.	Fla. Stat. 718.303(1), (3)
HOA fines	Up to $100 per violation and $1,000 in the aggregate, "unless otherwise provided in the governing documents." A fine of less than $1,000 may not become a lien; larger fines may, depending on the documents. A violation cured before the hearing carries no fine.	Fla. Stat. 720.305(2)
The assistance-animal overlay	Weight, breed and number limits, pet fees and elevator rules are "rules, policies, practices" under the accommodation duty. Associations are housing providers. On The Fine Print write: "Pet limits below apply to pets. Requests for an assistance animal go to the association under its accommodation process." Never "ESAs exempt" or "ESAs not allowed."	3604(f)(3)(B); Fla. Stat. 760.23(9)(b), 760.27(1)(b); application is our reading

Co-ops. Chapter 719 has no pet rule beyond the developer's prospectus. A co-op's approval of a buyer's animal comes from its own documents. Prepare the buyer to describe the animal: vaccinations, licensing, training, size. Never the reason they have it, and never coach a request (our reading).

Avoid
"Don't worry, your dog will be grandfathered."

Better
"No Florida statute protects an existing pet if the rules change. I'll put that question to the association in writing."

MODULE 2 LESSON 2.9

Leases with pets, and pet words in ads

In Florida a pet deposit is deposit money, there is no cap, and unauthorized pets are a lease violation. In ads, pet terms are fine; disability limits are not.

Rule	What it says	Source
A pet deposit is deposit money	"Deposit money" includes a "pet deposit," so it follows the same holding, notice and claim rules as any security deposit. Chapter 83 sets no cap on pet deposits and does not mention nonrefundable pet fees or pet rent; a nonrefundable fee is a lease term, not deposit money (our reading).	Fla. Stat. 83.43(4); 83.49
No local caps	Landlord-tenant matters, including security deposits, rental-agreement terms and landlord fees, are preempted to the state. A Florida city or county cannot cap pet fees.	Fla. Stat. 83.425
Unauthorized pets	"Having or permitting unauthorized pets" is a listed example of curable noncompliance. If it recurs within 12 months after notice, an eviction action may begin without another notice. Get the pet clause in writing before the lease is signed.	Fla. Stat. 83.56(2)(b)
No pet fee for an approved assistance animal	Florida's "extra compensation" rule covers rentals; the tenant pays for actual damage. A pet-fee schedule should say it applies to pets.	Fla. Stat. 760.27(2), (4); 413.08(6)(b)
Small landlords are covered once you list	The single-family owner exemption is lost when the home is rented with the use of "the sales or rental services of any real estate broker, agent, or salesman." Your involvement brings the full Act to the pet and animal rules.	42 U.S.C. 3603(b); Fla. Stat. 760.29(1)(a)
Another state, for contrast	Colorado caps an extra pet security deposit at $300, refundable, and pet rent at $35 a month or 1.5% of monthly rent, whichever is greater. Florida has no such cap.	Colo. HB23-1068 (C.R.S. 38-12-106), effective Jan 1, 2024

2.10 Pet words in ads and listings

No ad may indicate a preference, limitation or discrimination based on a protected class, and disability is one (42 U.S.C. 3604(c); 24 CFR 100.75; Fla. Stat. 760.23(3); NAR SOP 10-3). Florida also disciplines misleading ads (475.25(1)(c)). Pets are not a protected class. Our reading of the wording:

Generally fine: pet terms	Risky: signals a disability limit	Safer pattern for a rental
"Fenced yard" · "dogs welcome" · "cats only" · "no pets" · "2 pets max, 25 lb"	"No service animals" · "no emotional support animals" · "no exceptions to pet policy" · "must be able to walk dog" · "perfect for active owners"	"Pets: [policy]. Assistance animals: requests reviewed under applicable law."

Accuracy is a second test. "Pet-friendly" is a pet term, so it is not a fair-housing problem, but it is not a fact about a building until you can quote the rule and its page (Module 5). Run all pet copy through the Fair Housing Firewall (Keeping AI Compliant, Sep 23, 2026).

Avoid
"Pet-friendly building, perfect for active owners."

Better
"Association pet rules apply; see the declaration and rules. Fenced dog run on the east lawn."

MODULE 2 LESSON 2.11

Disclosure, calls and texts, and paying partners

A known, hidden pet problem is a disclosure question for your broker. A person you met at the dog park is not an exception to Florida's Do Not Call law. And nobody unlicensed is paid for referrals.

Rule	What it says	Source
Known, hidden defects	Where a seller "knows of facts materially affecting the value of the property which are not readily observable and are not known to the buyer, the seller is under a duty to disclose them to the buyer." The court cited cases applying the same rule to termite and roach infestations.	*Johnson v. Davis*, 480 So. 2d 625 (Fla. 1985)
Your own duty	A Florida licensee must disclose "all known facts that materially affect the value of residential real property and are not readily observable to the buyer." The listing agent who sees a stained subfloor on a walk-through now knows of it.	Fla. Stat. 475.278(2)(a), (3)(a), (5)(a)
Pets are not on the "not material" list	Florida's list of facts that need not be disclosed covers an occupant's HIV/AIDS and a death on the property. Pets are not on it.	Fla. Stat. 689.25
Calls and texts	A sales call includes a text or voicemail. A Florida number on the national Do Not Call registry is on Florida's list, and may get a sales call or text only at the person's express request, with a prior or existing business relationship, or under two other narrow exceptions. **There is no family, friend or acquaintance exception**, so the person you met at the dog park, the vet's client and the groomer's customer are no exception. The licensee exception covers calling sellers and landlords about their property after a yard sign or ad, not pet-business owners or pet-owner leads.	Fla. Stat. 501.059(1)(c), (j), (k), (3)(d), (4)
Stop requests, autodialers, damages	Honor every stop request, from businesses too. No automated dialing or recorded message without prior express written consent. A called party may recover actual damages or $500, whichever is greater, and up to three times that for willful or knowing violations.	Fla. Stat. 501.059(5), (8)(a), (10)(a)
No referral pay to unlicensed people	No fee "or other compensation" to a person not licensed as a broker or sales associate for the referral of real estate business. No per-client payments, gift cards or "thank-you" fees to a groomer, vet, trainer, rescue or pet store.	Fla. Stat. 475.25(1)(h)

Our reading of disclosure for pet homes. If known, material and not readily observable, it is a disclosure question: urine in the pad or subfloor under new carpet, a flea or other pest infestation treated but not resolved, damage hidden by fresh paint or rugs. Generally not required: that pets lived there, or scratches anyone can see. "The odor is gone" is a representation; never make it for the seller. Your broker and the seller's attorney decide the wording.

Partners. Vets, groomers, trainers, pet stores and rescues are, on our reading, not settlement-service providers, so they sit in the local-business column of Pooling Resources (Jan 6, 2027). The relationship runs on reciprocity and good work. A pet business at an open house goes through The Sponsor Sort, FTC disclosure and The House Rules there.

Avoid
"You met them at the dog park, so you can text them."

Better
"Would you like me to send you that list? If so, write your number here and tick the box."

MODULE 2 EXERCISE 2

Who decides what, then ten situations to sort

Most mistakes in this niche are an agent deciding something that belongs to someone else. Know whose call it is, then sort the situations.

The question	Who decides	What you do
May this assistance animal live here?	The housing provider (landlord, association, board), with its counsel	Route the request; make sure the client knows the contract dates
Is this pet rule enforceable? Will this pet be grandfathered?	The association or its counsel; the client's attorney	Quote the rule; send the written question
Will the policy cover this dog?	The client's licensed insurance agent	Give the client the questions, before the offer
Must this pet damage be disclosed, and how?	Your broker and the seller's attorney	Report what you saw, in writing
May I call or text this person?	The law and your broker's Do Not Call process	Only at their express request or with a business relationship

EXERCISE 2 · PERMITTED, PROHIBITED OR ASK

Ten situations, all sample data. For each, write Permitted, Prohibited or Ask (and whom), and the rule that decides it.

1. At intake, Riley asks every buyer: "How many animals will live with you, what kind, and roughly how big?"
2. A buyer says her dog is an emotional support animal. Riley asks what condition it helps with, "so I can explain it to the board."
3. A renter's dog is over a landlord's weight limit. Riley suggests an online ESA letter "to make it easier."
4. A Florida landlord asks Riley to charge a $300 pet fee for a tenant's approved emotional support animal.
5. An HOA's rules ban several breeds. The buyer says, "Breed bans are illegal in Florida now." Riley agrees.
6. Riley tells a buyer, "Your homeowners policy will cover the dog."
7. At an open house, Riley turns away a visitor with a service dog because the seller is allergic.
8. Riley copies the numbers in a dog-park group chat and texts everyone a new listing.
9. A groomer sends Riley a client. Riley sends the groomer a $100 gift card to say thanks.
10. A Florida rental ad reads: "Pets: 2 max, 25 lb. Assistance animals: requests reviewed under applicable law."

Answer key: Appendix A, page 40.

MODULE 2 REVIEW · ANSWER FROM MEMORY

1. What did HUD withdraw, effective when, and what did its May 22, 2026 memo change? What did not change?
2. Which two rules bar questions about a disability, and what do you write if a client volunteers one?
3. Why do you never suggest an ESA letter? Name the Florida statutes.
4. Who does Florida's 2023 breed law bind, and who does it not?
5. What does 767.04 say about a seller's dog at a showing, and when does a "Bad Dog" sign not help?
6. Which insurance breed laws did this book verify, and what do you say to every buyer with a dog?

MODULE 3 LESSON 3.1

A home that fails the dog fails the deal

Ask before the first showing. The Dog's Vote has three parts: ten questions for every buyer and renter, a check of each home, and a pet column in your showing notes.

BY THE END OF THIS MODULE YOU CAN

- Ask the ten intake questions the same way of every buyer and renter
- Check each home for the animals, with measured distances, a named source and a date
- Keep a pet column in your showing notes, with nothing in it about anyone's health

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PART A · THE INTAKE   ten questions about the animals, asked of every buyer and renter, the same way every time
PART B · THE HOME CHECK fence, gates, pool barrier, floors, stairs, screens; distances to the park, the vet and the emergency vet, measured
PART C · THE PET COLUMN one column in your showing notes: what this home does for these animals
```

Our system, not a legal standard. AI may organize the notes (Prompts 1 and 2); you ask the questions and you walk the homes.

The rule	Why
Ask about the animals, never the person	No inquiry into whether anyone has a disability, or its nature or severity (24 CFR 100.202(c); Fla. Stat. 760.27(3)(a)). The intake never asks why the client has an animal, or whether it is a service or support animal.
The same questions, the same way, for every client	Our practice rule. It keeps the intake about the animals and the home, and it is easy to show your broker.
If a client volunteers a reason, write none of it	Note only that an animal will live with the client, with its species and size. Never the reason, in the CRM or an AI chat (our reading; The Data Line).
Walkability means distances	Distances, sidewalks, park hours and park rules, from a named map source with a date. Never "safe area," "low crime" or "after dark" (the Fair Housing Firewall).
"Pet-friendly" is not a fact yet	Not until The Fine Print quotes the rule and its page (Module 5).
Renters use the same worksheet	It is where the renter-to-buyer conversation starts, when the renter wants it (page 25).

A pet's name is a good note. A reason is not. Keeping AI Compliant (Sep 23, 2026) taught The Data Line: what never goes into an AI chat. This book adds one line to it, as our reading: a client's disability, or why an animal lives with them, never goes into an AI chat or a CRM note. Biscuit's name, size and favorite park can.

Avoid
"Let me know if there's anything about your pets I should know."

Better
"I ask every client the same ten questions about the animals moving with them. It takes a few minutes, and it saves us from homes that won't work."

MODULE 3 LESSON 3.2

Part A: the ten questions

Asked of every buyer and renter, in this order, in these words. Every one is about the animals and the home.

#	The question	Why you ask	Goes to
1	"Which animals will live with you: how many, and what kind?"	Number and species limits	Fine Print rows 1 and 3
2	"Roughly how big is each one now, and how big will it get?"	Weight limits are often "at maturity"; a puppy can outgrow one	Fine Print row 2
3	"How old is each one?"	Some documents set a minimum age: one Naples association's rules say "No pets under one year of age are permitted"	Fine Print rows 2 and 4
4	"How many hours a day are they home alone?"	Crate space, noise, a walker's access	Home check; showing notes
5	"What do they need from a yard: a fence, a height, shade, or no yard at all?"	Fence type and height, gates, pool barrier	Home check
6	"Any needs around floors or stairs?"	Slick floors, long staircases, elevator rules	Home check; Fine Print row 5
7	"What does a normal walk look like, and where do you go now?"	Sidewalks, a park, its hours and rules	Home check distances
8	"Who is your vet now, and how far would you drive to a vet, or to an emergency vet?"	The distances to measure	Home check distances
9	"How do they travel, and where do they stay when you're away?"	Boarding, sitters, a ride to the vet	Showing notes
10	"Has any animal in the household been declared dangerous by an authority?"	Florida duties follow a declared dangerous dog to a new address (767.12)	Fine Print; insurance questions

Never on the intake

Never ask	Why
"Is that a service dog?" · "What's the dog for?" · "Is it an emotional support animal?" · "Does it help with a health condition?"	Disability inquiries (24 CFR 100.202(c); Fla. Stat. 760.27(3)(a)). If a client volunteers it, follow page 10.
"Do you have kids who play with the dog?" · "Who else lives with you?" for the pet's sake	People-language. The intake is about the animals. Familial status is protected.
"Do you need a safe street for walks after dark?"	Safety coding. Ask question 7 and measure.
"What breed? I'll keep you out of neighborhoods with breed problems."	Steering. Breed matters only to check a specific building's quoted rule and for the client's own insurance questions.

Avoid
"Any special needs I should know about?"

Better
"Any needs around floors or stairs for Biscuit or Pepper?" Ask about the animals, by name.

MODULE 3 LESSON 3.3

Parts B and C: the home check, and the pet column

Walk each home for the animals the client named. Measure distances from a named map source, write the date, and never describe a neighborhood by who lives there.

Check	What you look at	Write down
Fence and gates	Type, height, gaps, gates and latches; whose fence it is	What you saw; "ask the seller" for anything you could not see
Pool barrier	Whether a pool is fenced off from the yard the animals will use	What you saw
Floors	Slick tile or wood, carpet, steps	What you saw
Stairs and elevator	Flights of stairs; elevator rules are a Fine Print row	The count; "see Fine Print row 5"
Screens and balconies	Screened porch, balcony railings, window screens	What you saw
Park	Nearest park or dog park: distance, posted hours and rules	Distance, source, date; hours and rules as posted
Vet · emergency vet	The client's current vet; the nearest emergency vet	Distance or drive time, source, date
Sidewalks	On the route to the park, or not	What you saw or what the map shows

MEASURED, NAMED, DATED

Every distance comes from a named map source with the date you checked it, for example "0.6 mi walking, [map service], checked Jan 19, 2027." If you did not measure it, write NOT MEASURED. Never write "close to," "walkable" or "safe" without the number and the source.

3.4 The pet column in your showing notes

Home (sample)	Fence · yard	Floors · stairs	Park · vet · ER vet (source, date)	Rules to quote	Client's words
12 Sample Ibis Lane	Wood, about 5 ft; gap at side gate	Tile; 2 steps to yard	0.4 mi · 2.1 mi · 6.3 mi ([map service], Jan 19)	HOA: number, breed	"Biscuit needs that yard."
Sample Bay Towers 9B	None; fenced dog run on the grounds	Wood; elevator	0.2 mi · 1.8 mi · 5.9 mi ([map service], Jan 19)	All nine rows (page 30)	"Love the balcony. Is Biscuit allowed?"

Write what the home does for the animals. Never write anything about the neighbors, the people on the block or anyone's health. The client sees these notes, so write them as if the client is reading over your shoulder.

Avoid

"Great dog neighborhood, lots of families, very safe."

Better

"Sidewalks both sides to Sample Park, 0.4 mi ([map service], Jan 19, 2027). Park posted 6 a.m.–9 p.m.; leash required in the posted rules."

MODULE 3 LESSON 3.5

An AI intake that is fluent, friendly and wrong

What a general AI tool can produce from "write a friendly intake questionnaire for buyers with pets." Find the problems before you read the table.

Sample, written for this course. *"Welcome! Let's find a home your whole family will love, including the furry members! 1. Is Max a service dog, an emotional support animal, or just a pet? 2. If he helps with a health condition, tell us about it so we can explain it to the board. 3. Good news: under HUD's 2020 guidance, support animals aren't pets, so pet fees and weight limits won't apply. 4. If Max is over a building's limit, you can get an ESA letter online in minutes. 5. What breed is he? Miami-Dade's ban ended, so any HOA has to accept him now. 6. Do you have kids who play with him? We'll focus on family-friendly areas. 7. Do you need a safe neighborhood for walks after dark? 8. Don't worry about insurance: your homeowners policy will cover him. 9. We'll only show you pet-friendly buildings, straight from the MLS. 10. If a condo changes its pet rules later, Max is grandfathered."*

Ten problems. Find them before you read on.

#	The line	What is wrong	Page
1	"a service dog, an emotional support animal, or just a pet?"	A disability inquiry (24 CFR 100.202(c); 760.27(3)(a)). The intake asks about the animal, never why.	10
2	"tell us about [the health condition]"	The same, and it would put health information in your notes and in the AI tool.	10
3	"under HUD's 2020 guidance, support animals aren't pets..."	FHEO-2020-01 was withdrawn effective Sept 17, 2025, and the agent never says how a rule applies to an assistance animal.	9
4	"get an ESA letter online in minutes"	Points toward a crime (817.265) and discipline for the writer (456.072(1)(pp)); online certificates alone are not sufficient (760.27(3)(c)).	10
5	"any HOA has to accept him now"	The 2023 law (SB 942; 767.14) binds local governments and public housing authorities, not HOAs, landlords or insurers.	12
6	"kids who play with him ... family-friendly areas"	Familial status is protected. Steering by it is what the Fair Housing Firewall catches.	15
7	"a safe neighborhood for walks after dark"	Safety coding. Use measured distances, sidewalks and park hours.	20
8	"your homeowners policy will cover him"	Insurance advice. Say "ask your insurer."	13
9	"pet-friendly buildings, straight from the MLS"	The MLS field is the listing agent's entry; the documents decide.	23
10	"Max is grandfathered"	No Florida statute protects an existing pet after a declaration is amended.	14

What the ten have in common. Every line sounds warm and helpful. Each one asks about a person instead of an animal, states a rule that does not exist, or makes a promise nobody can keep. AI wrote a friendly questionnaire because it was asked to be friendly. Give it the ten questions instead (Prompt 1), and keep the reasons out of the chat.

MODULE 3 EXERCISE 3

A sample intake, then Exercise 3

Sample data. Riley asks Sam the ten questions on Thu, Jan 14, 2027, and writes down only what Sam says about the animals.

SAMPLE · SAM'S INTAKE (INVENTED)

#	Sam's answer, as noted
1–3	Two: Biscuit, a mini goldendoodle, 21 lb at 9 months; Pepper, a cat, about 10 lb, 6 years old. Adult weight for Biscuit: NOT KNOWN (Sam will ask the vet).
4–6	About 5 hours alone on office days. Wants a fenced yard, at least 4 ft, or a condo near a park. No floor or stair needs.
7–9	Two walks a day, about 30 minutes, to a park. Current vet: Sample Animal Clinic; up to 20 minutes to a vet, 30 to an emergency vet. A sitter when Sam travels.
10	No.

EXERCISE 3 · KEEP, REWRITE OR NEVER ASK

Ten questions a new team member drafted for intake (sample). Mark each Keep, Rewrite (and write the better version) or Never ask, and say why.

1. "How many animals will live with you, and what kind?"
2. "Is your dog a service animal?"
3. "How heavy is Juno now, and how heavy will she be as an adult?"
4. "Do you want to be near other dog families?"
5. "Will you need a fenced yard? How tall?"
6. "What's your dog's breed? I want to avoid neighborhoods with breed problems."
7. "Do you need a quiet, safe street for late walks?"
8. "Why do you have two cats?"
9. "Has any animal in your household been declared dangerous by an authority?"
10. "Who is your vet, and how far would you drive to an emergency vet?"

Answer key: Appendix A, page 41.

MODULE 3 REVIEW · ANSWER FROM MEMORY

1. Name the three parts of The Dog's Vote.
2. Say the ten questions in order. Which one is about a declared dangerous dog, and why ask it of everyone?
3. What do you write when a client volunteers that an animal is a support animal, and what never goes in the CRM?
4. What four things make a walkability line, and what three words never appear in one?
5. Name five of the ten problems in the fluent-but-wrong intake.

MODULE 4 LESSON 4.1

From the MLS “yes” to the documents

The MLS pet field is the listing agent’s entry. It is where your homework starts, not where it ends: the real limits live in the documents.

BY THE END OF THIS MODULE YOU CAN

- Read an MLS pet field for what it is: a first cut
- Search with the intake, then get the documents
- Say what is typical only when you have a source

How the field works. The RESO Data Dictionary field PetsAllowed “Indicates whether or not pets are allowed at the property being leased,” with standard values such as Breed Restrictions, Cats OK, Dogs OK, Number Limit and Size Limit. The definition is written for leases; local MLSs also use it on sale listings. The listing agent fills it in, and portal filters show only what the listing said.

What an MLS “yes” doesn’t tell you	Where the answer lives	Fine Print row
How many pets, and which kinds	Declaration; rules	1 and 3
How big: now or “at maturity”; any height or age limit	Declaration; rules	2
Which breeds, if any, are restricted	Rules; board resolutions; application package	3
Registration, photos, vaccination records, fees, an interview	Rules; application package	4
Leash, carry and elevator rules	Rules	5
Whether tenants’ pets follow the same rules	Declaration; rules; the lease	6
Whether the rules may change, and what happens to existing pets	Declaration; bylaws	7
What an insurer will ask about the dog	The client’s insurance agent	8

What it means for you. A listing’s “pets allowed” field rarely says how many, how big or which breeds; the real limits live in the declaration, the rules, the lease and the insurance policy. In the association documents we read, limits of 20 or 25 pounds came up again and again, and some documents treat owners’ pets and tenants’ pets differently (page 28). We have no statistic for a “typical” South Florida limit, so never say “most buildings.” Say: “Commonly 20 or 25 pounds in the documents we read. Let’s read this building’s.”

4.2 Searching with The Dog’s Vote

- Set the search from the intake: yard, fence, floors, number of levels. Use the MLS pet field as a first cut only.
- For a condo, HOA or rental that makes the short list, ask the listing agent for the declaration, bylaws, rules and any pet policy before the showing if you can.
- Run the home check at every showing, and fill the pet column the same day.
- Build The Fine Print before the offer for any home with association or lease rules.

Avoid
“It says pets allowed, so we’re good.”

Better
“The listing says pets are allowed. That’s the listing agent’s entry. I’ll get the actual rule, quoted, before we write anything.”

MODULE 4 LESSON 4.3

Showings with pets on both sides

The client's pet comes to a showing only if the seller agrees. The seller's pet is the listing agent's to plan for. Either way, you follow the instructions you are given.

Situation	What you do	Why
Your buyer wants to bring the dog to a second showing	Ask the listing agent first. The dog comes only if the seller says yes.	Access on the owner's terms (NAR SOP 3-9 for buyers' agents; SOP 1-16 for listing agents)
The seller's dog is crated, and the note says "do not open the laundry room"	Don't open it, and keep your buyer away from it.	An agent who ignores an instruction may be found partly negligent (767.04; our reading)
You arrive and the seller's dog is loose, with no warning in the instructions	Don't go in. Call the listing agent. Wait outside or reschedule.	767.04; NAR counsel: the listing agent must tell the showing agent about pets it knows of
The notes say the cat slips out	Keep exterior doors closed; check before you leave.	The showing notes say so
A visitor brings a service dog to your open house	Ask nothing about the dog or the visitor. Don't turn them away on your own; if anyone objects, call your broker before anyone decides.	Fla. Stat. 413.08; our reading, confirm with your broker (page 11)
Your buyer has an assistance animal	Show the same homes, the same way. Never warn listing agents about it.	NAR Article 10 includes disability; 42 U.S.C. 3604(f)

What NAR's counsel says (NAR, "What if the home sellers have a dangerous pet?", Jan 3, 2023). "If the listing agent is aware of the pets in a home or on the property, they must let the showing agent know." Sellers should remove dangerous animals; "If that isn't possible, they need to ensure that everyone who enters is aware of the animal's presence." And: "If aggressive pets cannot be kenneled or properly restrained, you may not want to list the property." That is NAR guidance, not a statute.

What we could not find. NAR's 2022 Member Safety Report has no category for dog or animal incidents, and coverage of later editions shows none, so any figure for how often agents are bitten at showings is unsourced. Use the guidance above, not a percentage.

4.4 When the client brings the pet along

Some buyers bring the dog to see how it takes to the yard. That is the title's joke made real, and it works only on the seller's terms (our practice, not a rule): the listing agent says yes in writing, the dog stays leashed and outside unless invited in, and you leave the home as you found it. If the seller says no, the dog waits for the second visit or the video.

Avoid
"Bring the dog Saturday, it'll be fine."

Better
"I'll ask the listing agent whether the seller is OK with Biscuit coming to the second showing, and let you know."

MODULE 4 LESSON 4.5

Renters with pets, and the conversation that comes later

Renters with pets use the same worksheet, and their lease is a Fine Print page. Buying comes up only when the renter wants it, and you follow up only with permission.

38%
OF RENTER HOUSEHOLDS HAD A PET (CENSUS BUREAU AND HUD, 2021)

$25
MEDIAN MONTHLY PET RENT WHERE PETS WERE ALLOWED (PEER-REVIEWED STUDY, 2026)

87%
OF THE PROPERTIES THAT ALLOWED PETS CHARGED A PET FEE (SAME STUDY)

What renters with pets face	Source
Among properties that allow pets: median pet rent $25 a month, a $300 refundable deposit and a $300 non-refundable fee; 87% of them charged a fee. Very large properties were far more likely to allow pets than 1–4 unit properties.	Neal, Cornelison and Muriello, *Frontiers in Built Environment*, Aug 24, 2026: 27,284 rental properties in Los Angeles, Dallas–Fort Worth, Philadelphia and Atlanta, Feb 2025; no Florida data; one author is from Michelson Found Animals
The median annual pet fee NAR members saw: $400 in rentals, $300 in owned homes and condos.	NAR, April 2020 (say the year)
“Often rentals have high pet fees, or may restrict the number of pets allowed in a unit,” which can make buying more appealing.	NAR’s Jessica Lautz, Nov 4, 2021 (NAR commentary)
Some condos allow owners’ pets but not tenants’: one Naples association bars pets in leased units; an arbitrator upheld a Coconut Grove board rule barring tenants’ pets.	Association rules (revised Feb 2025); a law firm’s blog (Dec 15, 2015)
Residents in pet-friendly rentals stayed 21% longer on average.	HABRI and Michelson Found Animals, Jul 19, 2021 (advocacy groups; survey by LRW)

The renter-to-buyer conversation. Holiday Networking (Dec 2, 2026) gave you the opening: a renter “with a date,” such as a lease that ends in the summer. A renter with a pet often knows exactly what the animal costs them in rent and what the rules stop them from doing. Let them tell you; don’t run the numbers for them. Any payment comparison is the lender’s, labelled as an illustration (The Golden Handcuffs Conversation, Nov 18, 2026). Nobody tracks how many renters with pets go on to buy, so promise nothing and claim no rate.

Follow up only with permission. A renter you meet at a dog park, an adoption day or a vet’s waiting room is not an exception to Florida’s Do Not Call law (501.059). Ask, and if they say yes, get it on a separate, unticked permission box (Selling to Nosy Neighbors, Dec 16, 2026).

Avoid
“Buying will save you money on pet fees.”

Better
“I can check this building’s pet rules for you now. And when your lease is up, if you’d like to talk about buying, I’m here.”

MODULE 4 EXERCISE 4

Rewrite the search notes

Sample data. Eight lines from a team member's notes and texts. Each one needs a distance, a document, the client's own words, or the delete key.

THE WALKABILITY LINE DISTANCE walking or driving · **SIDEWALKS** on the route or not · **HOURS AND RULES** as posted at the park · **SOURCE AND DATE** the named map source and the day you checked

This replaces older library prompts that asked for crime statistics, "walkability after dark" or "who lives here." AI writes it only from distances you measured (Prompt 2).

EXERCISE 4 · REWRITE THESE NOTES

Rewrite each as a line you would send a client, or mark it Delete and say why.

1. "Sample Point is a great dog neighborhood: lots of young families, very safe at night."
2. "Sample Bay Towers is pet-friendly (the MLS says yes)."
3. "Walkable to the dog park."
4. "The landlord will waive the pet fee if you get an ESA letter."
5. "Your 60-lb dog is fine anywhere in Florida now that breed bans are gone."
6. "Bring Juno to the showing Saturday, the seller won't mind."
7. "Jo, a renter I met at the dog park, gave me her name. I'll find her number and text her listings."
8. "Insurance won't be a problem for a Lab mix."

Answer key: Appendix A, page 41.

Your own notes, checked

Test	If yes
Does the line describe people: who lives there, families, ages, "quiet" or "safe"?	Rewrite it about the property and the distances.
Does it state a rule without a quote and a page?	Say "I'll get the rule in writing," and do.
Does it say what an insurer, a board or a landlord will do?	Hand it to the person who decides.
Does it mention a reason someone has an animal?	Delete it, from the notes and the CRM.
Does it plan a call or text to someone who never asked?	Stop. Permission first.

MODULE 4 REVIEW · ANSWER FROM MEMORY

1. What does an MLS "pets allowed: yes" not tell you, and where do the answers live?
2. What does the RESO PetsAllowed field say about itself, and why does that matter for a sale?
3. What do you do when you arrive and the seller's dog is loose with no warning?
4. What does NAR's counsel say a listing agent must do about pets?
5. How does the renter-to-buyer conversation start, and what may you never promise?

MODULE 5 LESSON 5.1

Before they fall in love with a condo, find out if their dog is allowed in it

One pet-rules page per property. Each row is a quote with its document and page, or NOT FOUND, which becomes a written question. It lands before your client is locked in.

BY THE END OF THIS MODULE YOU CAN

- Build a pet-rules page for any condo, HOA or rental
- Quote each rule with its document and page, or write NOT FOUND and send the question
- Land it before the offer, or inside the 7-day review window

Row	What to find	Usual source
1 · Number	How many pets per unit, and of which kinds	Declaration; rules
2 · Weight or size	Pounds or height; “at maturity” or now; any minimum age	Declaration; rules
3 · Breed or species	Species allowed; any breed list	Rules; board resolutions
4 · Approval and registration	Forms, photos, vaccination records, fees, interviews, deadlines	Rules; application package
5 · Common areas	Leash or carry, elevators, dog areas, pet waste	Rules
6 · Lease pet terms	Deposit, fee and pet rent exactly as written; any rule on tenants’ pets	Lease; declaration; rules
7 · Power to amend	Who can change the pet rules, by what vote; anything said about existing pets	Declaration; bylaws
8 · Insurer questions	Breed, bite history, liability limit: questions only	The client’s insurance agent
9 · Local rules	County or city licensing, leash and registration rules	The county’s or city’s own page

`THE RULE OF THE PAGE` `QUOTE + DOCUMENT + PAGE or NOT FOUND → a written question`

The method of The Condo Due-Diligence Brief (Oct 7, 2026), narrowed to pets: “No quote, no flag.” AI may find and quote (Prompt 3); you check every quote against its page.

The line at the top of every page: “Pet limits below apply to pets. Requests for an assistance animal go to the association [or the landlord] under its accommodation process.” Never write “ESAs exempt” or “ESAs not allowed.” Never give an opinion on whether a rule is enforceable; that goes to a community association attorney. Never suggest a way around a limit.

Avoid
“The building is pet-friendly.”

Better
“Declaration, Art. 12.2, page 31: ‘No dog may exceed twenty-five (25) pounds at maturity.’” (sample)

MODULE 5 LESSON 5.2

Where the limits hide, and when to look

Real documents we read, and what each one teaches. Then the timing: before the offer if you can, inside the window if you must.

What we read (Nov 6, 2026)	What it says	The lesson
A Miami Beach-area condo association's own website	No pets since an amendment adopted Sept 5, 1997. Grandfathered registered pets "may not weigh in excess of (20) twenty pounds at maturity." "Pets must be carried at all times in common areas." Assistance animals by board approval as a reasonable accommodation.	Pet rules change by amendment. Read the current documents.
A Naples condo association's rules (revised Feb 2025)	"Owners may have one small pet, measuring no more than seventeen (17) inches in height or twenty-five (25) pounds. No pets under one year of age are permitted." "No pets are permitted in leased units."	Height and age limits exist. Owners and tenants can be treated differently.
A Florida property owners' association's rules (adopted Mar 11, 2020)	A breed list: "No vicious breed of animal (including but not limited to ...)" followed by named breeds and "similar types of dogs." Leash required in common areas.	Associations can restrict breeds. The 2023 law binds governments (page 12).
A Coconut Grove condo, as a law firm's blog reported it (Dec 15, 2015)	The declaration allowed owners' pets under 25 pounds; an arbitrator upheld a board rule barring tenants' pets.	Check tenants' pets for any buyer who may rent the unit out later.

The documents and the blog are listed in Appendix F. We have no statistic for a "typical" limit; "commonly 20 or 25 pounds in the documents we read" is as far as the evidence goes.

5.3 When to look

Best	Backup	Too late
Before the offer. Ask the listing agent for the declaration, bylaws, rules, board resolutions on pets and the application package. Build the page first.	Inside the 7-day window under 718.503(2), weekends and legal holidays excluded. Send the NOT FOUND questions on day one; the contract and your broker set the exact deadline.	After the window, or after closing. A limit found then is a problem nobody can solve for your client.

For an HOA, also read the HOA disclosure summary (Fla. Stat. 720.401; we did not re-read its text for this book). For new construction, the prospectus summarizes pet restrictions with volumes and pages (718.504(17)). For a condo rental, the lease and the association's documents both apply: the declaration, bylaws and condo law are "expressly incorporated into any lease of a unit" (718.303(1)).

5.4 How AI helps, and where it stops

AI may	AI may not
Find and quote pet clauses with their pages (Prompt 3; the HOA-packet prompt from NotebookLM for Realtors works the same way).	Decide whether a rule is enforceable, or whether an animal is allowed.
Write NOT FOUND and draft the written question.	Fill a gap with a guess, or summarize a rule without its quote.
Draft the three request emails (Prompt 4).	Say anything about an accommodation request.

MODULE 5 LESSON 5.5

The three short emails

NOT FOUND rows become questions, in writing, to the person who can answer them. Short, about the animals and the documents, and dated.

1 · TO THE ASSOCIATION MANAGER

“Hello [name]. I represent a buyer considering Unit [ ] at [association]. In the documents we have (declaration, bylaws and rules, dated [ ]), we could not find the following. Could you answer in writing, or point us to the page? 1. Any breed or species restriction beyond Rule [ ]? 2. Any pet registration fee or pet deposit? 3. Any pet-rule amendment pending or proposed? 4. How does the association determine weight “at maturity”? The buyer’s review period ends [date]. Thank you. [Your name, licensed brokerage name]”

2 · TO THE LANDLORD OR PROPERTY MANAGER

“Hello [name]. My client is applying for [address]. The lease draft dated [ ] says, on page [ ]: “[quote].” Could you confirm in writing: the pet deposit, any non-refundable fee and any monthly pet rent; how many pets and what sizes are allowed; and whether the association’s rules restrict tenants’ pets in this building. The animals: [species, number, approximate size]. Thank you. [Your name, licensed brokerage name]”

3 · FOR YOUR CLIENT TO SEND TO THEIR INSURANCE AGENT

“Hello [name]. I’m planning to buy [address] and I have [pet name], a dog, about [ ] lb, breed [ ]. Before I make an offer, could you tell me: 1. Does my dog’s breed or mix affect whether you can write the policy, or its price? 2. Does any bite history matter, and what would you need to know? 3. What liability limit would the policy carry, and is more available?”

Rules for all three. Ask about the animals and the documents, never about anyone’s health. Quote what you have. Give the deadline. The insurance email is the client’s to send, because the policy is theirs and the advice is the insurance agent’s. Keep every reply with the Fine Print page. If an answer comes back by phone, write down who said it and when, and ask for it in writing.

Avoid
“Is the building pet-friendly? My buyer has a support dog.”

Better
“Could you point us to the page that covers pet registration and any fee? The animals: one dog, about 21 lb, and one cat.”

MODULE 5 WORKED EXAMPLE

A worked Fine Print page: Sample Bay Towers

Sample data. Riley builds the page for Sam, whose dog Biscuit is 9 months old and 21 pounds and whose cat Pepper is 6. Every quote below is invented for this course.

SAMPLE · PET RULES PAGE, SAMPLE BAY TOWERS CONDOMINIUM, UNIT 9B (INVENTED)

Top line: Pet limits below apply to pets. Requests for an assistance animal go to the association under its accommodation process. **Documents:** Declaration (recorded 2009, amended 2021), Bylaws, Rules and Regulations (rev. 2025), Application Package (2026), received from the listing agent Mon, Jan 18, 2027, before any offer.

Row	Quote, or NOT FOUND	Document · page	Question sent Tue, Jan 19
1 · Number	"Not more than two (2) household pets may be kept in a Unit."	Decl. Art. 12.1 · p. 31	—
2 · Weight	"No dog may exceed twenty-five (25) pounds at maturity."	Decl. Art. 12.2 · p. 31	How and when is weight at maturity determined?
3 · Species · breed	"Household pets are limited to dogs, cats, caged birds and aquarium fish." Breed: NOT FOUND	Rules 9(a) · p. 4	Any breed restriction in a board resolution or the application?
4 · Approval	"Each pet shall be registered with management within ten (10) days of occupancy, with a photograph and a current vaccination record." Fee: NOT FOUND	Rules 9(c) · p. 4; Application · p. 2	Any registration fee or pet deposit?
5 · Common areas	"Dogs shall be leashed in all Common Elements and shall use the service elevator only."	Rules 9(d) · p. 5	—
6 · Tenants' pets	"No Tenant shall keep any pet in a leased Unit."	Rules 9(f) · p. 5	— (noted for Sam: matters if the unit is ever rented out)
7 · Amendment	"This Declaration may be amended by the affirmative vote of two-thirds (2/3) of the voting interests." Existing pets: NOT FOUND	Decl. Art. 20.1 · p. 44	Any pet amendment pending? Would registered pets stay if one passes?
8 · Insurer	Not in the documents	—	Sam sends the three insurance questions
9 · Local rules	NOT FOUND in the documents	—	Riley checks the county's licensing and leash page; source and date noted

WHAT RILEY TELLS SAM

"Here's what the documents say, with the pages. The limit is two pets, so Biscuit and Pepper fit. The weight limit is 25 pounds at maturity, and Biscuit is 21 pounds at nine months. Your vet can tell you what Biscuit is likely to weigh full grown; that answer decides whether this building works for you. Tenants can't keep pets here, which matters if you ever rent it out. I've asked the association four questions in writing, and here are the three questions for your insurance agent."

What made it work. The page was built before the offer, from the documents, with a quote and a page in every row or NOT FOUND and a written question. Riley gave no opinion on whether the rules are enforceable, no advice on insurance and no way around the limit, asked nothing about anyone's health, and did not guess Biscuit's adult weight: the vet answers that. If Sam goes under contract, the 7-day window in 718.503(2) is the backup, not the plan.

MODULE 5 EXERCISE 5

Quote it, or NOT FOUND

Sample data. A renter, three documents and an MLS line. Fill the page, then answer five questions.

EXERCISE 5 · FILL THE PAGE

Jo, a renter, has Juno, a 60-pound dog. Below are excerpts for a rental at Sample Grove Villas, a community with an HOA (all invented). Fill rows 1–7 of a pet-rules page: quote and page, or NOT FOUND and the question you would send. Then answer the questions.

> ***Lease draft, Sample Gardens Property Management, p. 3:*** *"Pets: one (1) dog permitted with Landlord's written approval. Pet deposit: $400. Monthly pet fee: $35, non-refundable."*
> ***Sample Grove Villas HOA Rules (2024), p. 2:*** *"Dogs must be leashed in all common areas."*
> ***Management's one-page "Pet Policy" handout (undated, not part of the recorded documents):*** *"Maximum weight 50 lbs. Restricted breeds per management's list."*
> ***MLS listing:*** *"Pets: Yes. Dogs OK."*

1. Which of rows 1–7 can you fill with a quote and a page, and which are NOT FOUND?
2. The handout sets a 50-lb limit. How do you record it on the page, and what do you not say about it?
3. The MLS says "Dogs OK." Where does that go on the page?
4. Jo asks whether she can "just get an ESA letter" for Juno. What do you say?
5. Which is "deposit money" under Florida law: the $400 or the $35 a month? What follows from that?

Answer key: Appendix A, page 42.

A blank page for your own property

Row	Quote, or NOT FOUND	Document · page	Question · sent · answered
1 · Number			
2 · Weight or size			
3 · Breed or species			
4 · Approval			
5 · Common areas			
6 · Lease terms			
7 · Amendment			
8 · Insurer			
9 · Local rules			

MODULE 5 REVIEW · ANSWER FROM MEMORY

1. Name the nine rows and the rule of the page.
2. What line goes at the top of every Fine Print page, and what two phrases never appear on it?
3. When is the best time to build the page, and what is the backup?
4. Name two things real documents showed that an MLS "yes" would hide.

MODULE 6 LESSON 6.1

The pets leave for the showing. The truth about the floors stays.

Four parts: one pets line on The Seller's Yes, showing instructions about the animals, an odor-and-wear list, and photo rules. No new form to sign.

BY THE END OF THIS MODULE YOU CAN

- Add the pets line to The Seller's Yes
- Write showing instructions that tell a showing agent what it needs about the animals, and nothing personal
- Sort odor and wear into clean, repair or disclose, with your broker deciding disclosure

```
PART A · THE PETS LINE on The Seller's Yes: where the pets are for showings, open houses and the photo shoot, and who moves them
PART B · THE INSTRUCTIONS showing-instruction wording: the animals, where they are, what not to open
PART C · ODOR AND WEAR sorted CLEAN · REPAIR · DISCLOSE?, with your broker deciding disclosure
PART D · THE PHOTOS the pets and their gear physically out of frame; damage never edited out
```

It adds one line to The Seller's Yes (Selling to Nosy Neighbors, Dec 16, 2026); it is not a third signed form in four weeks. AI drafts it with Prompt 5.

PART A · THE PETS LINE (SAMPLE WORDING)

"Pets. During showings, open houses and the photo shoot, our pets [names, species] will be [off-site with ___ / crated in ___, door closed]. [Name] will move them. The showing instructions will say where they are and what not to open. ☐ *Agreed. Seller's initials ____"*

PART B · THE SHOWING INSTRUCTIONS

Write what a showing agent needs about the animals: where they are, what not to open, what to watch for. Nothing personal about the people who live there (our reading). NAR's counsel: if the listing agent knows about pets, "they must let the showing agent know" (NAR, Jan 3, 2023). Field names vary by MLS and showing service. Put any warning about an animal where agents see it before they book.

Avoid
"Owner works from home and has anxiety; the dog is her support animal; please be quiet."

Better
"Dog crated in laundry room, door closed: do not open. Cat may hide under beds; keep exterior doors closed. Both pets off-site for the Sat open house."

Why the pets go out (our reading of 767.04). Anyone at an authorized showing is there by invitation, and a bite makes the seller liable regardless of the dog's history; a "Bad Dog" sign does not cover a child under 6 or a seller who was negligent. Off-site is best. If not, crated in a closed room that the instructions name. NAR's staging surveys had 83% of sellers' agents recommending removing pets during showings in 2019 and 2023, and 27% in 2025. NAR does not explain the drop, so give the year if you quote it, and write the plan into the listing either way.

MODULE 6 LESSON 6.2

Odor, wear and the photos

Fix what you can, put what you must in front of your broker, and photograph the home as it is, without the pets in it.

Sort	Examples (sample)	Who decides
CLEAN	Pet hair, a litter area, a smell in fabrics, a stained rug that can go	The seller, with your advice; a professional if needed
REPAIR	Scratched floors, chewed trim, a gouged door, a torn screen, a gap in the fence	The seller; a licensed contractor where the work needs one
DISCLOSE?	Known, material and not readily observable: urine in the pad or subfloor under new carpet, a flea or other pest infestation treated but not resolved, damage hidden by paint or rugs	**Your broker and the seller's attorney.** Not you alone, and never AI.

In NAR's 2020 survey, members said they always or often make these pet-related changes for sellers: take the animal out for showings 78%, replace anything a pet damaged 72%, clean to remove animal scent 70%, professional cleaning 61%, remove pet objects 47%. None of NAR's 2019, 2023 or 2025 staging surveys asks about odor. We found no US source with a method for how much pet odor lowers a price, and no independent data on repair costs. So: no number, and **no promise that the odor is gone**. You can say what was done, by whom and when.

6.3 Photos without the pets

Rule	Why
Pets, bowls, beds, crates, toys and litter boxes physically out of frame	Cheap to fix before the photographer arrives.
Never edit out damage: scratches, stains, gouges, chewed trim	Florida disciplines misleading ads (475.25(1)(c)). AI in 2027 (Nov 25, 2026), Lesson 3.6, covers MLS rules on altered photos, including Stellar MLS's bar on removing defects such as damaged floors, as that lesson reported it. Re-check your MLS's live rule.
Label virtual staging the way your MLS requires	Lesson 3.6. Whether digitally removing a pet or a crate counts as virtual staging is a question for your MLS (page 49). Physically moving them avoids the question.
Never say no pets lived here unless it is true and the seller confirms it in writing	A representation about the property (475.25(1)(c); our reading).

6.4 Feedback about pets

Code pet odor or wear in showing feedback as **CONDITION**, as The Price-Cut Conversation (Oct 14, 2026) taught. If buyers say the photos didn't match a home that still smells of pets, that is **PHOTOS DIDN'T MATCH**. Neither one is a price signal on its own.

Avoid
"We'll retouch the floor scratches, and the odor will be gone by Saturday."

Better
"We'll refinish the worst boards before photos, and a cleaner is booked Thursday. I won't promise the odor is gone. If buyers ask, I'll tell them what was done."

MODULE 6 WORKED EXAMPLE

An AI-drafted prep kit, run well

Sample data. Riley drafts with Prompt 5, checks with Prompt 6 and by hand, and then the broker and the seller decide.

STEP 1 · THE INPUTS (SAMPLE)

Unit 4B, Sample Bay Towers, listed by Riley Quinn, Sample Realty Group. Seller Pat has Rocket, a dog, 18 lb, and Miso, a cat. Walk-through, Mon, Feb 1, 2027: scratches on the living-room floor by the balcony door; a chewed hall baseboard. Pat says the bedroom carpet and pad were replaced in 2025 after urine damage, and shows the invoice. Pets: with Pat's sister for the photo shoot and the open house; Rocket crated in the laundry room for weekday showings. Pet rules: Declaration Art. 12 and Rules 9, from the building's Fine Print page.

STEP 2 · THE DRAFT (SAMPLE OUTPUT FROM PROMPT 5, EXCERPT)

"Pets line: During weekday showings Rocket (dog) will be crated in the laundry room, door closed; Miso (cat) may hide under the beds. For the photo shoot and the open house, both pets will be off-site with the seller's sister, who will move them. · Showing instructions: Dog crated in laundry room; do not open. Cat indoors; keep exterior and balcony doors closed. · Odor and wear: CLEAN: hall rug. REPAIR: living-room floor scratches; hall baseboard. DISCLOSE? BROKER DECIDES: bedroom carpet and pad replaced in 2025 after urine damage (invoice on file). · Photos: bowls, beds, crate and litter box out of frame; floors repaired, not retouched. · Listing remarks: Corner unit with balcony. Association pet rules apply (Declaration Art. 12; Rules 9); copies available. No pets have ever lived here."

STEP 3 · THE CHECK (SAMPLE OUTPUT FROM PROMPT 6, THEN RILEY BY HAND)

Check	Result	Riley's fix
Showing instructions: the animals only, nothing personal	PASS	None
Disclosure items: decided by AI, or flagged?	PASS: marked "BROKER DECIDES," not decided	Sent to the broker with the 2025 invoice
Anything beyond parts A–D?	**FLAG:** listing remarks were not requested (Prompt 5 writes no marketing copy)	Deleted; listing remarks are written separately and run through Prompt 6
Statements about pets or odor	**FLAG:** "No pets have ever lived here."	Deleted. Untrue, and a representation (475.25(1)(c)).
Pet rules stated with their source	PASS: points to the declaration and rules	None
Photo plan: damage edited out?	PASS	Floor repaired before the shoot
People-language or safety words	PASS	None

STEP 4 · THE PEOPLE

Pat initials the pets line on The Seller's Yes. Riley's broker reads the odor-and-wear list and decides, with Pat's attorney, what the disclosure says about the carpet. The floor is repaired before the photographer arrives.

What made it work. The prompt held only Pat's real facts, so the draft had little to invent. It added listing remarks nobody asked for, with one false boilerplate line, and the check caught both. The disclosure item went to the broker marked as a question, not answered. The showing instructions describe the animals and nothing else. AI drafted and sorted; people decided.

MODULE 6 LESSON 6.5

A listing description that is fluent, friendly and wrong

What a general AI tool can produce from "write an exciting listing description that appeals to pet lovers." Find the problems before you read the table.

Sample, written for this course. *"PERFECT FOR DOG LOVERS! Stunning corner unit in a pet-friendly building where your furry family is always welcome. Gleaming wood floors throughout (see photos!). The ideal home for an active couple or a family with pets. Steps to the dog park on a safe, quiet street, great for evening walks. No emotional support animals, no exceptions. Breed restrictions don't apply in Florida anymore. Pet odor professionally eliminated, and no pets have ever lived here. Showing instructions: owner's large dog is home; Bad Dog sign posted; enter at your own risk." Photo notes: "Photo 4: floor scratches removed in editing. Photo 7: dog crate removed in editing."*

Twelve problems. Find them before you read on.

#	The line	What is wrong	Page
1	"PERFECT FOR DOG LOVERS!"	Copy about who the home is for. Describe features instead (Fair Housing Firewall).	15
2	"a pet-friendly building"	Not a fact until the rule is quoted with its page; risks a misleading ad (475.25(1)(c)).	27
3	"Gleaming wood floors (see photos!)" + Photo 4	Damage edited out of photos is misleading (475.25(1)(c)); MLS rules bar removing defects (Lesson 3.6).	33
4	"an active couple or a family with pets"	People-language and familial status; "perfect for active owners" is risky wording.	15
5	"Steps to the dog park"	No measured distance, no source, no date.	20
6	"a safe, quiet street, great for evening walks"	Safety coding. Distances, sidewalks and park hours instead.	26
7	"No emotional support animals, no exceptions."	Signals a disability limitation (3604(c); 24 CFR 100.75; our reading).	15
8	"Breed restrictions don't apply in Florida anymore."	Wrong: 767.14 binds local governments and public housing authorities only.	12
9	"Pet odor professionally eliminated"	A promise that the odor is gone. Say what was done, by whom and when.	33
10	"no pets have ever lived here"	Untrue here, and it contradicts line 9. A representation (475.25(1)(c)).	33
11	"large dog is home; Bad Dog sign; enter at your own risk"	The dog should be out or crated in a named room. A sign does not cover a child under 6 or a negligent owner (767.04).	32
12	Photo 7: crate removed in editing	Move it before the shoot. Ask your MLS whether digital removal counts as virtual staging and needs a label.	33

What the twelve have in common. Every line was written to excite pet lovers, and every one says something about people, a rule or the property that isn't true or isn't known. Give AI the seller's real facts and the quoted rules (Prompt 5), run Prompt 6 on the result, and let your broker read anything about condition.

MODULE 6 EXERCISE 6

Go, fix it, or stop

Sample data. Eight moments from the first week of listing Unit 4B. Decide each one, and name the rule or the part of The Clean Slate that decides it.

EXERCISE 6 · GO, FIX OR STOP

For each, write Go, Fix (and how) or Stop (and what has to happen first).

1. Photo day. Rocket's crate is in the corner of the living room. The photographer offers to "take it out in editing."
2. Pat initialed the pets line. On Saturday the sister can't come, and Pat plans to leave Rocket loose "because he's friendly."
3. A buyer's agent writes in feedback: "Strong pet smell in the bedroom."
4. Pat asks you to mark "no pet damage" on the disclosure form. You have seen the 2025 invoice for the urine-damaged pad.
5. A team member's draft showing instructions says: "Owner has a disability; the dog is her service animal; ring twice."
6. At the open house, a visitor arrives with a service dog. Pat, by phone, asks you to turn them away: "I don't want strange dogs in my home."
7. A groomer down the street offers to send you clients if you pay her $50 for each one who lists, and asks to leave her cards at the open house.
8. The listing remarks say: "Association pet rules apply (Declaration Art. 12; Rules 9); copies available."

Answer key: Appendix A, page 42.

Before you read the key

Test	If yes
Would an animal be loose, or in a room the instructions don't name?	Stop: crate it in a named room, move it off-site, or reschedule.
Would a photo or a line hide damage, or claim something nobody knows?	Fix it: repair, or show it; say what was done.
Is a known, hidden problem about to go undisclosed?	Stop: your broker and the seller's attorney, today.
Does an instruction or a note say anything personal about the occupants?	Fix it: the animals only.
Does money move because of a referral?	Stop if you would pay an unlicensed person (475.25(1)(h)).

MODULE 6 REVIEW · ANSWER FROM MEMORY

1. Name the four parts of The Clean Slate, and say why it adds a line instead of a new form.
2. What goes in showing instructions about pets, and what never does?
3. Which odor-and-wear items does your broker decide, and with whom?
4. Name three photo rules, and the feedback code for pet odor.

MODULE 7 LESSON 7.1

Thirty days, Jan 13 to Feb 12

One client through The Dog's Vote, one property through The Fine Print, one listing through The Clean Slate. File-based work, not more events.

BY THE END OF THIS MODULE YOU CAN

- Run all three systems from Jan 13 to Feb 12, 2027
- Turn your intake, your rules check and your seller prep into habits
- Keep score with three counts you control

When	Do this	Done means
Wed, Jan 13 today	Send your broker the Appendix E questions on assistance animals, open houses, showing instructions and disclosure. Add the pets line to your copy of The Seller's Yes. Do Exercises 1 and 2.	Questions sent; pets line drafted
Thu–Fri, Jan 14–15	Build your Dog's Vote worksheet. Use it with one buyer or renter you are working with now, by phone or in person. Do Exercise 3.	One intake, the same ten questions
Mon–Fri, Jan 18–22	Run the home check at that client's next showings: fence, floors, distances measured with source and date. Fill the pet column the same day. Do Exercise 4.	A pet column in your showing notes
Mon–Fri, Jan 25–29	Build one Fine Print page: a buyer's target condo or HOA, a renter's lease, or your own listing's building. Quote every row or write NOT FOUND, and send the questions. Do Exercise 5.	Every row quoted or asked in writing
Mon–Fri, Feb 1–5	Run The Clean Slate on one listing with pets: pets line initialed, showing instructions rewritten, odor-and-wear list to your broker, photo plan set. Do Exercise 6.	Pets line initialed; broker has the list
Mon–Fri, Feb 8–12	List the vets, groomers, trainers, pet stores and rescues you would recommend, and tell them so: reciprocity, never referral pay. Follow up with people you met only where a permission box is signed. On Fri, Feb 12, count.	A partner list; three counts

KEEP SCORE ON THESE THREE COUNTS

CLIENTS ASKED THE SAME TEN QUESTIONS	PROPERTIES WITH A FINE PRINT PAGE, EVERY ROW QUOTED OR ASKED	LISTINGS WITH THE PETS LINE INITIALED AND PHOTOS WITHOUT THE PETS

Those are the only targets in this book. There is no lead target, no listing count and no conversion rate, because we found no data that would support one. If you set a number of your own, call it a goal, not a forecast. If a call or text is part of your plan, Florida's Do Not Call law comes first, and it has no acquaintance exception (Fla. Stat. 501.059; Holiday Networking, Lesson 2.7).

MODULE 7 LESSON 7.2

Things that will go wrong, and what to re-check

Every one of these is normal. Each has a fix.

Symptom	Likely cause	Fix
A client volunteers that the dog is a support animal	Trust	Thank them. Note only the animal. Route any request to the housing provider. Nothing in the CRM or AI.
The listing agent says, “Pets are fine, it’s in the MLS”	Habit	“Thanks. Could you send the declaration and rules? I quote the rule for my client.”
The association doesn’t answer before the window closes	Busy	Tell the client in writing what is still NOT FOUND and when the window closes. Their attorney advises on the contract.
The AI summary says “pet-friendly” with no quote	Its habit	Reject it. Prompt 3 quotes or writes NOT FOUND.
The puppy may outgrow the limit	A limit “at maturity”	The client asks the vet. You quote the rule.
The seller won’t move the dog for showings	Their home	Crated in a named room, and the instructions say so. If the dog can’t be secured, talk to your broker; NAR’s counsel says you may not want to list.
Showing agents mention odor	Condition	Code it CONDITION. Clean or repair. No promises.
A pet business asks for a referral fee	Habit	“Thanks. I can’t pay for referrals. I’d be glad to recommend you to clients who ask.”

RE-CHECK BEFORE YOU RELY ON IT

- ☐ **HUD.** Any proposed rule on animal accommodations in the Federal Register (none as of Nov 6, 2026). Checked on: _____
- ☐ **The 2027 NAR Code of Ethics.** Not posted as of Nov 9, 2026. Check Article 10 and SOP 10-3 against it. Checked on: _____
- ☐ **NAR’s 2026 Profile of Home Buyers and Sellers.** If it is out, look for a newer pet-neighborhood figure, and quote one year only. Checked on: _____
- ☐ **Each building’s documents.** Pet rules change by amendment. Before you quote one, confirm you have the current set. Checked on: _____
- ☐ **Your MLS’s photo and virtual-staging rules.** Read the live rule. Checked on: _____

The honest promise. None of this guarantees a lead, a listing or a referral, and we are not promising one. What it gives you is a way of working: every client is asked the same questions about the animals; every pet rule your client relies on is quoted from its page or asked in writing; every seller’s pets leave for the showing, and the truth about the floors stays. And every assistance-animal request goes to the housing provider, where it belongs.

ASSESSMENT COURSE STANDARD

Can you do these fourteen things?

Nobody is marking this but you. Tick only what you could do tomorrow, with a client or your broker, without this book open.

✓	I can…	Module
☐	Explain what “the dog has a vote” means, and why it never applies to an assistance animal	1
☐	Quote the Census Bureau and HUD’s 2021 figures, and name the AVMA and APPA counts with each publisher’s interest	1
☐	Say what HUD withdrew in 2025, what its May 22, 2026 memo did, and what did not change	2
☐	Route any assistance-animal request to the housing provider without asking a single question about a disability	2
☐	Explain why I never suggest an ESA letter, and Florida’s rule on extra compensation	2
☐	Say who Florida’s 2023 breed law binds and who it does not	2
☐	Explain strict liability for a seller’s dog at a showing, and when a “Bad Dog” sign doesn’t help	2
☐	Answer every insurance question with “ask your insurer,” and name only the states this book verified	2
☐	Ask the ten Dog’s Vote questions, the same way, of every buyer and renter	3
☐	Write a walkability line with a distance, sidewalks, park hours and rules, a named source and a date	3–4
☐	Build a Fine Print page with a quote and a page in every row, or NOT FOUND and a written question	5
☐	Land The Fine Print before the offer, or inside the 7-day review window	5
☐	Add the pets line to The Seller’s Yes, and write showing instructions about the animals only	6
☐	Sort odor and wear into clean, repair and disclose, shoot photos without the pets, and never edit out damage	6

My commitment

Item	My answer
The buyer or renter who gets the first ten-question intake	
The property for my first Fine Print page, and the date the questions went out	
The listing for my first Clean Slate, and the date the pets line was initialed	
The date my broker answered the questions on page 49	
Where I keep pet notes, and the one thing that never goes in them	
The three counts on Fri, Feb 12, 2027	
Who holds me to these dates	

The line to carry out of this book: Ask before the first showing. Find out if the dog is allowed before anyone falls in love. Send the pets out, and keep the truth about the floors in. And leave every assistance-animal request to the housing provider.

APPENDIX A | EXERCISES 1 & 2

Answer key: Exercises 1 and 2

Your wording will differ. Check it for the idea, not the words. Verdicts are our reading of the cited sources; your broker decides. Education, not legal advice.

EXERCISE 1 (PAGE 8)

1. **Fix.** NAR has no 2021 Animal House report. NAR's April 2020 report found 43% of US *households* would move or change their living situation to accommodate a pet.
2. **Fix.** The roughly 71% is the American Pet Products Association's, a pet-industry trade group (95 million households, 2025). The Census Bureau and HUD found 49.6% in 2021. Name the publisher.
3. **Fix.** "Florida had the second-most dog-related insurance claims in 2025, per Triple-I, an insurance-industry group, and State Farm." The count includes non-bite injuries and ranks by number of claims, not per resident.
4. **Fix to the direction, or drop.** The 11.6% comes from press coverage of one study of a South Florida retirement community and could not be confirmed in the paper. Say: "A peer-reviewed study found condos with unrestricted pet policies sold at a significant premium."
5. **Drop.** It traces to early-2000s research, published in 2005, that could not be checked. If you need a figure, HABRI and Michelson Found Animals (advocacy groups, 2021) found residents of pet-friendly rentals stayed 21% longer on average.
6. **Fix.** 83% in NAR's 2019 and 2023 staging surveys; 27% in the 2025 survey, with no explanation from NAR. Give the year, or show both.
7. **Drop.** We found no US source with a method for any such figure.
8. **Keep.** Census Bureau and HUD, 2021 American Housing Survey: 49.6%.

EXERCISE 2 (PAGE 17)

#	Verdict	Why
1	**Permitted**	A question about the animals, asked of every buyer. The ban is on disability inquiries (24 CFR 100.202(c)).
2	**Prohibited**	A disability inquiry (100.202(c); 760.27(3)(a)). Note only the animal, and route the request to the association.
3	**Prohibited**	Points toward a crime (817.265) and practitioner discipline (456.072(1)(pp)); online documents alone are not sufficient (760.27(3)(c)).
4	**Prohibited**	In Florida an approved ESA carries no "extra compensation" (760.27(2)); the tenant still pays for actual damage (760.27(4)). The landlord's counsel answers any question.
5	**Prohibited** to agree	767.14 binds local governments and public housing authorities only. Quote the HOA rule; its enforceability is for the association's counsel.
6	**Prohibited**	Insurance advice. "Before you write the offer, call your insurance agent and ask how they treat your dog, by breed and by bite history."
7	**Prohibited**: ask your broker	Riley decided alone. Our reading, to confirm with your broker: a public open house is arguably a Florida public accommodation; if it is one, allergies are not a valid reason (413.08(3)(f)) and refusing access is a second-degree misdemeanor (413.08(4)). Ask nothing about the dog or the visitor, don't turn the visitor away on your own, and call your broker before anyone decides.
8	**Prohibited**	No acquaintance exception; registered numbers need an express request or a business relationship (501.059). Ask first, on a permission box.
9	**Prohibited**	A gift card is "other compensation" to an unlicensed person for a referral (475.25(1)(h)). Send a thank-you note.
10	**Permitted** (our reading)	Pet terms, plus the safer assistance-animal sentence. Use your brokerage's standard wording if it has one (page 49).

APPENDIX A | EXERCISES 3 & 4

Answer key: Exercises 3 and 4

Where more than one answer is defensible, the key says what makes the difference.

EXERCISE 3 (PAGE 22)

#	Verdict	Why, or the better version
1	**Keep**	Question 1 of the ten.
2	**Never ask**	A disability inquiry (100.202(c)).
3	**Keep**	Weight limits are often “at maturity.”
4	**Rewrite**	“Would you like a park or dog park within a certain distance? How far?” “Dog families” is people-language.
5	**Keep**	Question 5.
6	**Rewrite**	“If you’d like, I’ll quote each building’s breed rule, if it has one. Your insurance agent may ask about breed too.” Never steer by neighborhood.
7	**Rewrite**	“What does a normal walk look like, and where do you go now?” Then measure: distances, sidewalks, park hours.
8	**Never ask why**	Rewrite: “Tell me about your two cats: ages, sizes, and anything they need from a home.”
9	**Keep**	Asked of every client; Florida duties follow a declared dangerous dog (767.12; our reading).
10	**Keep**	Question 8; you measure the distances.

EXERCISE 4 (PAGE 26)

1. **Rewrite.** “Sample Park is 0.4 mi walking from the house ([map service], Jan 19, 2027), with sidewalks both sides; posted hours 6 a.m.–9 p.m.” Drop “young families” (familial status) and “safe at night” (safety coding).
2. **Rewrite.** “The MLS says pets are allowed; that’s the listing agent’s entry. I’ve asked for the declaration and rules, and I’ll quote the actual rule.”
3. **Rewrite.** Give the distance, the source and date, the sidewalks, and the park’s posted hours and rules.
4. **Delete.** Never suggest an ESA letter (817.265; 456.072(1)(pp)). Requests go to the landlord, who decides.
5. **Rewrite.** “The 2023 law binds local governments. Each association, landlord and insurer can still set its own limits, so I’ll quote each building’s rule.” A 60-lb dog is over every weight limit in the documents we read (page 28).
6. **Rewrite.** “I’ll ask the listing agent whether the seller is OK with Juno coming, and let you know.” (SOP 3-9.)
7. **Delete.** No hunting for numbers, no texts without an express request (501.059). Next time ask, and use a separate, unticked permission box.
8. **Rewrite.** “Before we write an offer, call your insurance agent and ask how they treat Juno, by breed and by bite history.”

APPENDIX A | EXERCISES 5 & 6

Answer key: Exercises 5 and 6

The documents, your broker and the seller's attorney decide most of these. You quote, you route, and you keep the pets safe.

EXERCISE 5 (PAGE 31)

1. **Quoted:** row 1 ("one (1) dog permitted with Landlord's written approval," Lease p. 3); row 4 in part (written approval, Lease p. 3; the process is NOT FOUND); row 5 ("Dogs must be leashed in all common areas," HOA Rules p. 2); row 6 ("Pet deposit: $400. Monthly pet fee: $35, non-refundable," Lease p. 3). **From the handout only:** rows 2 and 3 (see 2). **NOT FOUND:** the breed list itself, the approval process, and row 7 (no declaration provided). Each becomes a written question.
2. Quote it exactly, with its source: "Management handout, undated, not part of the recorded documents." Ask the landlord in writing whether the 50-lb limit and the breed list are terms of the lease or the HOA's documents, and ask for the list. Tell Jo what it says: Juno, at 60 lb, is over it. Do not say it is invalid or unenforceable; that is for an attorney.
3. Nowhere as a quote. It is the listing agent's entry, not a document. At most a note: "MLS says Dogs OK; not a source."
4. "I can't advise on that. Any request for an assistance animal goes to the landlord, who handles it under its process." Never suggest an ESA letter (817.265; 456.072(1)(pp); 760.27(3)(c)). Note only the animal.
5. The $400 pet deposit is "deposit money" (83.43(4)), so it follows 83.49's holding and claim rules. The $35 non-refundable fee is a lease term, not deposit money (our reading). Florida sets no cap, and a city or county cannot set one (83.425).

EXERCISE 6 (PAGE 36)

#	Verdict	Why
1	**Fix**	Move the crate out of the room before the shot. Any digital removal is a question for your MLS and may need a label (Lesson 3.6).
2	**Stop**	The pets line says off-site or crated in a named room. Crate Rocket in the laundry room and update the instructions to say so, or reschedule. A loose dog means strict liability (767.04).
3	**Fix**	Code it CONDITION and tell Pat. Given the 2025 urine damage, have a professional check the bedroom subfloor before more showings; anything found goes on the DISCLOSE? list for your broker. Clean or repair; no promise that the odor is gone.
4	**Stop**	You know of it. Your broker and Pat's attorney decide the disclosure wording now (*Johnson v. Davis*; 475.278). You cannot help write "no pet damage."
5	**Fix**	The animals only: "Dog crated in laundry room, door closed; do not open." Nothing personal about the occupants, ever.
6	**Stop**: call your broker	Don't decide it alone either way. Ask nothing about the dog or the visitor, don't turn the visitor away on Pat's instruction or your own, and call your broker now, before anyone decides. Our reading of 413.08, to confirm with your broker: a public open house is arguably a public accommodation; if it is one, a seller's objection is not a valid reason to refuse, and refusing access is a second-degree misdemeanor (413.08(4)).
7	**Stop** on the fee	Paying an unlicensed person for referrals violates 475.25(1)(h). Her cards at the open house go through Pooling Resources' Sponsor Sort and House Rules, with Pat's written OK.
8	**Go**	It points buyers to the documents and claims nothing it can't support.

APPENDIX B | KEEP THIS PAGE

The Fine Print reference card

One page for your desk: the pet-rules page, with the other two systems in the margin. Florida rules shown; your broker and your state come first.

SYSTEM 2 · THE FINE PRINT

Before they fall in love with a condo, find out if their dog is allowed in it.

QUOTE + DOCUMENT + PAGE or NOT FOUND → A WRITTEN QUESTION

Top line: "Pet limits below apply to pets. Requests for an assistance animal go to the association [the landlord] under its accommodation process."

Row	Find
1 Number	How many, which kinds
2 Weight or size	Now or "at maturity"; height; minimum age
3 Breed or species	Any list; resolutions
4 Approval	Forms, photos, vaccines, fees, interviews
5 Common areas	Leash or carry; elevator
6 Lease terms	Deposit, fee, pet rent as written; tenants' pets
7 Amendment	Vote needed; existing pets
8 Insurer	Questions only: breed, bite history, limit
9 Local rules	County or city page, source and date

WHEN

Best: before the offer. Backup: inside the 7-day window, weekends and legal holidays excluded (718.503(2)). No statute grandfathers an existing pet after an amendment.

THE THREE EMAILS

Association manager · landlord or property manager · the client's own insurance agent (the client sends it). About the animals and the documents. Dated, with the deadline.

SYSTEM 1 · THE DOG'S VOTE

A home that fails the dog fails the deal. Ask before the first showing. Ten questions, every buyer and renter: which animals · size now and grown · age · hours alone · yard and fence · floors and stairs · the walk · vet and emergency vet · travel and boarding · declared dangerous? Home check: fence, gates, pool barrier, floors, stairs, screens; distances measured, source and date.

SYSTEM 3 · THE CLEAN SLATE

The pets leave for the showing. The truth about the floors stays. Pets line on The Seller's Yes · showing instructions about the animals only · odor and wear: CLEAN · REPAIR · DISCLOSE? (broker decides) · photos without the pets; damage never edited out · feedback code: CONDITION.

THE AGENT'S LANE

- Never ask about a disability or why (100.202(c); 760.27(3)(a)).
- Never decide a request: the housing provider does.
- Never suggest an ESA letter (817.265; 456.072(1)(pp)).
- Florida: no extra compensation for an approved animal (760.27(2); 413.08(6)(b)).
- Insurance: "ask your insurer." Verified breed laws: NV, IL, CO.
- Breed preemption binds local governments only (767.14).
- Seller's dog: strict liability (767.04).

CALENDAR

Jan 13–15 intake · Jan 18–22 home checks · Jan 25–29 Fine Print · Feb 1–5 Clean Slate · Feb 8–12 partners and counts.

NEVER

"Is that a service dog?" · "Get an ESA letter." · "Pet-friendly" without a quote. · "Your policy covers the dog." · "Breed bans are illegal." · "Your dog is grandfathered." · "Safe for walks after dark." · Editing out damage. · Promising the odor is gone. · Referral pay to a groomer or vet. · Texting a dog-park contact who never asked.

ALWAYS

The same ten questions. · Distances with source and date. · The quote and the page, or NOT FOUND and a question. · Before the offer. · Requests to the housing provider. · Pets out or crated in a named room. · Photos without the pets. · Disclosure to your broker. · Education, not legal advice.

APPENDIX C | PROMPTS 1 & 2

The six prompts

Use an AI tool your broker approved, with training off and clients' names removed. AI drafts and organizes. It never decides an accommodation request, never asks about a disability, and never invents a rule, a limit or a legal conclusion.

Prompt 1 · The Dog's Vote Intake Organizer

```
Below are my notes from a buyer or renter intake. Your goal is to organize the client's answers about their animals into The Dog's Vote worksheet. It is not to ask the client anything, to add questions, to judge any animal, or to say whether any home or rule will work.

MY NOTES: [paste the client's answers about the animals only. Before pasting, delete any reason the client has an animal and anything about anyone's health]

Make a table with ten rows: 1 animals (how many, what kind); 2 size now and expected adult size; 3 ages; 4 hours alone; 5 yard and fence needs; 6 floors and stairs; 7 the daily walk; 8 current vet and how far the client would drive to a vet and an emergency vet; 9 travel and boarding; 10 any animal declared dangerous by an authority. Then list the Fine Print rows each answer affects.

RULES:
- Use only what my notes say. If an answer is missing, write NOT KNOWN. Never fill in a guess, and never estimate an adult weight.
- Never ask, record or infer anything about anyone's health or disability, or why the client has an animal. If my notes still contain a reason, do not repeat it: write "REMOVE FROM NOTES" in its place, and tell me to delete it from my notes and this chat.
- Never call an animal a service, support or assistance animal, and never say how any rule applies to one.
- No words about people: no families, people's ages, children or who lives anywhere.

Then tell me to check every row by hand against what the client actually said, and to delete my original notes if they contain anything you flagged.
```

Prompt 2 · The Walkability Line

```
Below are distances and park details I measured for one home. Your goal is to write a short, neutral note for my client about walking and getting to the vet from this home. It is not to describe the neighborhood, its people or its safety, or to add any distance I did not give you.

HOME: [address or sample name]
MEASURED: [destination: distance or drive time: map source: date checked] for the nearest park or dog park, the client's vet, and the nearest emergency vet
SIDEWALKS ON THE ROUTE: [yes / no / part, as I saw it]
PARK HOURS AND RULES AS POSTED: [ ]

Write three to five plain sentences, each with its number, source and date.

RULES:
- Use only my numbers. If one is missing, write NOT MEASURED. Never fill in a guess.
- Never use: safe, unsafe, crime, quiet, after dark, family, families, young, retirees, who lives here, demographics, or any word about the people in the area.
- No opinion on whether the home suits the client.

Then tell me to check each number against the map source and the date before I send it.
```

APPENDIX C | PROMPTS 3 & 4

The rules page, and the three emails

Prompt 3 finds and quotes; you check every quote against its page. Prompt 4 drafts emails you send yourself.

Prompt 3 · The Fine Print Extractor

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Below is text from one property's documents: [declaration / bylaws / rules / board resolutions /
application package / lease], each marked with its title and page numbers. Your goal is to fill a nine-row
pet-rules page with exact quotes. It is not to summarize, interpret, decide whether a rule is enforceable,
or say whether any animal is allowed.

THE DOCUMENTS: [paste, keeping page numbers]
THE CLIENT'S ANIMALS: [species, number, size now; nothing else]

First line, exactly: "Pet limits below apply to pets. Requests for an assistance animal go to the
association [or the landlord] under its accommodation process."
Rows: 1 number; 2 weight or size (note "at maturity" or age limits); 3 breed or species; 4 approval and
registration (forms, fees, deadlines); 5 common areas, leash and elevators; 6 lease pet terms and tenants'
pets, exactly as written; 7 power to amend and anything about existing pets; 8 insurer: write "Questions
for the client's insurance agent"; 9 local rules: write "Check the county or city page."
Columns: row, exact quote, document and page, question to send.

RULES:
- Quote word for word with the document and page. If the documents do not address a row, write NOT FOUND
and draft one plain written question. Never fill in a guess, and never invent a rule or a limit.
- Never write that assistance animals are exempt or not allowed, and never discuss any accommodation
request.
- No legal conclusions: write "ask the association's counsel" or "ask my broker."

Then tell me to check every quote against the page it came from before I give the page to my client.
```

Prompt 4 · The Three Emails

```
Below are the NOT FOUND rows from a pet-rules page. Your goal is to draft up to three short emails: to the
association manager, to the landlord or property manager, and one for my client to send to their own
insurance agent. It is not to send anything, to argue, or to say what any rule means.

NOT FOUND ROWS AND QUESTIONS: [paste]
DOCUMENTS WE HAVE, WITH DATES: [ ] DEADLINE: [the date from the contract, as my broker confirmed it]
THE ANIMALS: [species, number, approximate size] MY NAME AND LICENSED BROKERAGE: [ ]

Each email: five to eight sentences, numbered questions, the deadline, and a request to answer in writing
or point to the page.

RULES:
- Ask only about the animals and the documents. Never mention, ask about or hint at anyone's health or
disability, or any assistance animal.
- The insurance email is written in my client's voice for my client to send. It asks: whether the dog's
breed or mix affects writing the policy or its price; whether bite history matters; and what liability
limit applies and whether more is available. It asks for no advice from me.
- If a fact is missing, write NOT KNOWN in brackets. Never fill in a guess.

Then remind me to read each email, send the first two myself, and keep every reply with the pet-rules page.
```

APPENDIX C | PROMPTS 5 & 6

The seller’s prep kit, and the copy check

Prompt 5 drafts The Clean Slate from the seller’s real facts. Prompt 6 flags problems; it decides nothing.

Prompt 5 · The Clean Slate Prep Kit

```
Below are my notes from a listing walk-through with a seller who has pets. Your goal is to draft the
seller's pet prep kit for my broker and my seller to review. It is not to decide disclosure, to promise
anything about odor or condition, or to write marketing copy.

THE PETS: [names, species, size] WHERE THEY WILL BE: [for showings / the open house / the photo shoot; who
moves them]
WALK-THROUGH NOTES: [what I saw, room by room; what the seller told me, with any invoices]
THE ASSOCIATION'S PET RULES: [document and article, from the Fine Print page]

Draft four parts:
A. One pets line to add to The Seller's Yes, with a box and a space for initials.
B. Showing instructions: where each animal is, what not to open, what to watch for.
C. An odor-and-wear list in three groups: CLEAN, REPAIR, and DISCLOSE? BROKER DECIDES.
D. A photo checklist: pets, bowls, beds, crates and litter boxes physically out of frame; no damage edited
out; virtual staging labelled as my MLS requires.

RULES:
- Showing instructions describe the animals only. Nothing about the occupants: no health, disability,
schedule or reason for any animal.
- Never decide disclosure. Never write that odor is gone, that damage is fixed unless my notes say who
fixed it and when, or that no pets have lived in the home.
- If a fact is missing, write NOT KNOWN. Never fill in a guess.

Then tell me to run Prompt 6 on the draft and send part C to my broker before the seller signs.
```

Prompt 6 · The Pet-Copy Check

```
Below is a draft: a listing description, showing instructions, a rental ad, a search note, an email or a
social post that mentions pets. Your goal is to flag anything for me to fix before my broker reviews it. It
is not to rewrite it as a stronger pitch or to decide what is legal.

THE TEXT: [paste] WHERE IT RUNS: [ ] THE QUOTED PET RULES, IF ANY: [ ]

Answer PASS, FLAG or NOT KNOWN for each, quoting the words:
1. Who the home is for ("perfect for," families, couples, ages, "active," "dog lovers"), or safety and
people words (safe, crime, quiet, after dark, who lives here).
2. "Pet-friendly" or any pet limit without a quoted rule and its source.
3. Any statement about assistance, service or support animals, or any disability.
4. Any claim about breed laws, insurance coverage or grandfathering.
5. Any promise about odor, or a claim that no pets lived there.
6. Photos: damage edited out; pets or crates removed digitally without a label.
7. Distances without a number, a source and a date.
8. Showing instructions with anything personal about the occupants, or an animal loose.
9. Any plan to call or text people who did not ask, or to pay anyone for referrals.

RULES:
- Quote the exact words for every FLAG. If you cannot tell, write NOT KNOWN. Never fill in a guess.
- No legal conclusions: write "ask my broker." Send, post or publish nothing.

Then remind me to run the copy through my Fair Housing Firewall and send it to my broker.
```

APPENDIX D | PRACTICE SET

25 client-conversation lines to practice on

Generic sample wording, not quotes. Every line asks about the animals, quotes or routes the rule, and keeps promises out of it. Fill each blank only with something real.

#	The line	When	Fill the blank with
1	“I ask every client the same ten questions about the animals moving with them. Which animals will live with you?”	First call, buyer or renter	Nothing
2	“Tell me about [pet name]: how big now, and how big grown?”	Intake	The pet’s name
3	“What does [pet name] need from a yard: a fence, a height, shade?”	Intake	The pet’s name
4	“The park is [__] mi away by [map service], checked [date], with sidewalks [both sides / one side].”	Search notes	Your measurement
5	“The MLS says pets are allowed. That’s the listing agent’s entry. I’ll get the actual rule in writing.”	A listing that says “yes”	Nothing
6	“The documents say [quote], on page [__]. Here’s the question I’ve sent the association.”	Fine Print	The quote and page
7	“That one isn’t in the documents, so I’ve asked in writing. The review period ends [date].”	NOT FOUND	The date your broker confirmed
8	“The limit is [__] pounds at maturity. Your vet can tell you what [pet name] is likely to weigh grown.”	A puppy and a weight limit	The quoted limit
9	“Some buildings treat owners’ pets and tenants’ pets differently. If you might rent it out later, we check both.”	Investor or future landlord	Nothing
10	“Before you write the offer, call your insurance agent and ask how they treat your dog, by breed and by bite history.”	Any buyer with a dog	Nothing
11	“I can’t tell you what a policy covers. Your insurance agent can, and here are three questions to ask.”	An insurance question	Nothing
12	“Thanks for telling me. That request goes to the [association / landlord], under their own process. I’ll get you the contact and the dates.”	A client volunteers an assistance animal	Who decides
13	“I can’t advise on that. Requests go to the housing provider, and they decide.”	A client asks about an ESA letter	Nothing
14	“The 2023 law binds local governments. Each association and landlord can still set its own limits, so I’ll quote this one.”	“Breed bans are illegal now”	Nothing

How to use this list. Read three lines aloud a day until your next intake. Then role-play the hard ones with a colleague playing the buyer, the seller or the listing agent. Write your own versions, and run anything you will put in writing through Prompt 6 (page 46).

APPENDIX D | PRACTICE SET

25 client-conversation lines, continued

The seller lines, the renter lines and the partner lines. Practice the awkward ones out loud; they get easier the second time.

#	The line	When	Fill the blank with
15	"Where will [pets] be during showings, the open house and the photo shoot, and who will move them?"	Listing appointment	The pets' names
16	"For the photos, the pets and their bowls, beds and crates go out of the room, not out of the picture in editing."	Before the shoot	Nothing
17	"We don't edit out the scratches. We fix them, or they show."	A seller asks for retouching	Nothing
18	"I can't promise the odor is gone. I can tell buyers what was done, by whom and when."	Odor	Nothing
19	"You've told me about [issue]. My broker and your attorney will decide how the disclosure describes it."	A known, hidden problem	What the seller told you
20	"Dog crated in the [room], door closed; please don't open it. Cat indoors; keep exterior doors closed."	Showing instructions	The room
21	"Two agents mentioned odor. I'm coding that as condition, not price, and here's what we can clean or repair."	Feedback	The count
22	"I'll ask the listing agent whether the seller is OK with [pet name] coming to the second showing."	A buyer wants to bring the dog	The pet's name
23	"When your lease is up, if you'd like to talk about buying, I'm here. If you'd like me to check in around [month], write your number here and tick the box."	A renter with a date	The month they name; the permission box
24	"Would you like me to send you that list? If so, write your number here and tick the box."	Someone you meet at a dog park or adoption day	Nothing
25	"I'd be glad to recommend you to clients who ask. I can't pay for referrals, and you don't owe me any."	A vet, groomer, trainer or pet store	Nothing

WHAT NEVER GOES IN A BLANK

- A reason someone has an animal, or anything about anyone's health.
- A rule, a limit or a date you have not read in a document or confirmed with your broker.
- A promise about coverage, odor, grandfathering or a board's decision.
- A distance you did not measure.
- Anything about who lives in a neighborhood.

Three short role-plays

The other person says	You practice
Buyer: "The building's pet-friendly, right? The website says so."	Lines 5, 6 and 7. Then show the Fine Print page (page 30).
Renter: "Can't I just get one of those support-animal letters online?"	Line 13. Nothing more, and nothing in your notes.
Seller: "Can't the photographer just fix the floors in the pictures?"	Lines 16 and 17. Then the odor-and-wear list (page 33).

APPENDIX E | TAKE THIS WITH YOU

Questions for your broker, the association or landlord, the insurance agent and counsel

Several of these have no settled answer we could find. That is the reason to ask. Write down who answered, and when.

#	Question	Ask	Answer, who, date
1	When a client mentions a service or support animal, what may I write down, and where?	Broker	
2	Do we treat a public open house as a Florida 413.08 public accommodation? What is our script if a seller objects to a visitor's service dog? May our agents ask the two service-animal questions at all, or do we ask nothing?	Broker, counsel	
3	Given 767.04, should our listing paperwork or showing instructions have a pets section (where the animal is, how it is confined, the seller's own insurance)? Does our E&O cover an agent bitten at a showing?	Broker	
4	Where do we draw the line on pet odor, urine-damaged subfloor and treated fleas on the seller's disclosure? When does the seller's attorney review it?	Broker	
5	What standard assistance-animal sentence do we use next to "no pets" or pet fees on rental listings?	Broker	
6	Does our Do Not Call scrub include Florida's list? How do we document an express request or a business relationship?	Broker	
7	Does our MLS treat digitally removing a pet or a crate as virtual staging? What label does it require?	Broker, MLS	
8	Where are all the pet rules: declaration, bylaws, rules, resolutions, application? Is any pet amendment pending?	Association manager	
9	How is weight measured: now or "at maturity"? Is there a registration fee, deposit or interview? Do tenants' pets follow the same rules?	Association, landlord	
10	If the pet rules are amended, may registered pets stay?	Association or its counsel	
11	What are the pet deposit, any non-refundable fee and the pet rent, in writing?	Landlord or property manager	
12	Does my dog's breed or mix, or any bite history, affect the policy or its price? What liability limit applies, and is more available?	Client's insurance agent	
13	(Declared dangerous dog) How do I get the $100,000 liability coverage 767.12 requires?	Client's insurance agent	
14	760.27(2) begins "To the extent required by federal law, rule, or regulation." After HUD's 2025–2026 changes, must a Florida housing provider still approve an untrained ESA, and does the "extra compensation" sentence stand on its own?	Association's or landlord's counsel	
15	Will the Florida Commission on Human Relations follow HUD's trained-animal priority, or keep processing ESA complaints under 760.27?	Counsel	
16	Is a pet limit that appears only in a board rule or a management handout enforceable?	Community association attorney	

The honest default. Until someone answers in writing: ask nothing about a disability, quote every pet rule or call it NOT FOUND, send every insurance question to the client's insurance agent, and put every known pet problem in front of your broker. Nothing in this course is legal advice, and these rules vary by state.

APPENDIX F GLOSSARY

Glossary

Plain definitions for the terms in this book.

Assistance animal. A service animal or an emotional support animal. Not handled under the pet rules; requests go to the housing provider. Florida says outright that a service animal is not a pet (413.08(1)(d)).

"Bad Dog" sign. A Florida defense to bite liability, except for a child under 6 or an owner's negligence (767.04).

CALCULATED. Our arithmetic on a named source's published figures, with the inputs shown.

Clean Slate. System 3. The seller's pet prep kit: the pets line, showing instructions, odor and wear, photos without the pets.

Coach advice. Practice advice from an agent, broker or trade writer. Experience, not data.

Dangerous dog. A dog an authority has declared dangerous under 767.11; its owner has duties under 767.12.

Declaration. A condo's recorded founding document. Pet limits often live here (718.104(5)).

Deposit money. Money a Florida landlord holds for a tenant, including a pet deposit (83.43(4)).

Dog's Vote. System 1. Ten questions about the animals for every buyer and renter, a home check, and a pet column.

Emotional support animal (ESA). In Florida, an animal that needs no training and alleviates a symptom or effect of a disability by its presence (760.27(1)(a)).

Extra compensation. What Florida says may not be charged for an approved ESA or service animal in housing (760.27(2); 413.08(6)(b)).

Fine Print. System 2. One pet-rules page per property, each row quoted with its page, or NOT FOUND.

FHEO-2020-01. HUD's 2020 assistance-animal notice. WITHDRAWN effective Sept 17, 2025.

Housing provider. In Florida, anyone engaging in conduct covered by the federal Act, including an owner or lessor (760.27(1)(b)). It decides accommodation requests.

NOT FOUND · NOT KNOWN. The documents do not address it; or a fact was not given. Either becomes a written question, never a guess.

Our reading. This course's interpretation of a rule. Not agency language, not legal advice, not a safe harbor.

Pet column. The column in your showing notes for what a home does for the client's animals.

PetsAllowed. The RESO standard MLS field, defined for leased property; local MLSs add their own fields.

Reasonable accommodation. A change in rules, policies, practices or services that may be necessary for equal use and enjoyment of a dwelling (42 U.S.C. 3604(f)(3)(B); 24 CFR 100.204).

Review window. In a Florida condo resale, 7 days, excluding weekends and legal holidays, to cancel after receiving the documents (718.503(2)).

Service animal. Under the ADA, a dog individually trained to do work or tasks for a person with a disability; trained miniature horses have a separate ADA rule (28 CFR 36.104, 36.302(c)(9)). Florida's definition covers any trained animal, limited to dogs and miniature horses in public accommodations (413.08(1)(d)).

Strict liability. Liability without proof of fault. A Florida dog owner is liable for a bite regardless of the dog's history (767.04).

Vendor claim. A company's statement about its own market or product, not independently checked.

Weight at maturity. A limit measured on the adult animal. A puppy under it today may be over it later.

WITHDRAWN. Guidance an agency has rescinded. Do not cite it as current.

On the exercises and worked examples. Riley Quinn, Sample Realty Group, Sam, Jo, Pat, Biscuit, Pepper, Juno, Rocket, Miso, Max, Sample Bay Towers, Sample Grove Villas, Sample Gardens Property Management, Sample Animal Clinic, Sample Park, Sample Point and 12 Sample Ibis Lane are **sample data**, and so is every quote from their documents. Do not quote any of it as a statistic or a rule. CALCULATED figures are our arithmetic on the source named with them.

APPENDIX F SOURCES

Sources

Checked Nov 6–9, 2026, unless noted. "Via" means we read a report of the source, not the source itself. Vendor claims, advocacy and coach advice are labelled where they appear.

FEDERAL LAW, REGULATION AND GUIDANCE

42 U.S.C. 3603(b), 3604(c), 3604(f)(1)–(3), (9) (Cornell LII). 24 CFR 100.75, 100.202(c)–(d), 100.204, 5.303 (eCFR, up to date as of Nov 4, 2026). 28 CFR 35.104, 35.136, 36.104, 36.207, 36.302(c) (eCFR). DOJ ADA Title III Technical Assistance Manual, III-1.2000. DOJ ADA service-animal FAQ (last updated Feb 28, 2020; its housing answer cites withdrawn HUD guidance).

HUD, "Notice of the Withdrawal of FHEO Guidance Documents," John Gibbs (Sept 17, 2025); 91 FR 17291 (Apr 6, 2026), FR Doc. 2026-06624. HUD, Craig W. Trainor, "Enforcement Guidance – Assessing Requests for the Use of an Animal as a Reasonable Accommodation Under the Fair Housing Act" (May 22, 2026). FHEO-2020-01 (Jan 28, 2020), FHEO-2013-01 (Apr 25, 2013) and HUD's digital-advertising guidance (Apr 29, 2024): all WITHDRAWN. Federal Register search for a proposed HUD animal rule: none found (Nov 6, 2026).

Joint Statement of HUD and DOJ, "Reasonable Accommodations under the Fair Housing Act" (May 17, 2004), listed by DOJ's Civil Rights Division (page updated Oct 13, 2026).

CASES

Bhogaita, 765 F.3d 1277 (11th Cir. Aug 27, 2014). *Johnson v. Davis*, 480 So. 2d 625 (Fla. 1985).

FLORIDA STATUTES (2026) AND LAWS

Fla. Stat. 413.08; 456.072(1)(pp); 475.25(1)(c), (1)(h); 475.278; 501.059; 689.25; 760.23(3), (9)(b); 760.27; 760.29(1)(a); 767.01, 767.04, 767.11, 767.12, 767.14; 817.265.

Fla. Stat. 718.104(5), 718.110(13), 718.303(1), (3), 718.503(2) (checked Nov 9, 2026), 718.504(17); 719.504(16); 720.305(2), 720.306(1)(h)1; 720.401 (text not re-read). Fla. Stat. 83.425, 83.43(4), 83.49, 83.56(2)(b).

Ch. 2023-253, Laws of Fla. (SB 942), and the HB 941 bill history (flsenate.gov). Ch. 2025-61, Laws of Fla. (CS/HB 593).

OTHER STATES

NRS 687B.383 (Nevada). 215 ILCS 5/143.10e (Illinois; checked Nov 9, 2026). Colo. Sess. Laws 2023, ch. 416 (HB 23-1068), C.R.S. 10-4-110.8(16) and 38-12-106 (checked Nov 9, 2026; current codified text not re-read). HB25-1207 (2025 Colo. Sess. Laws ch. 224; signed May 22, 2025, effective Aug 6, 2025; status checked on leg.colorado.gov Nov 9, 2026; enacted text not re-read).

NAR

NAR 2026 Code of Ethics and Standards of Practice: Article 10; SOPs 1-16, 3-9 and 10-3 (checked Nov 9, 2026; the 2027 Code was not posted).

"Animal House: Pets in the Home Buying and Selling Process" (April 2020). "Animal House: Remodeling Impact" (February 2017). Profile of Home Staging (2019, 2023, 2025). 2022 Member Safety Report (residential).

Amethyst Marroquin and Chris Lux, "Fur-Ever Home: Pets' Spell on Homebuying Decisions" (Oct 27, 2026). Jessica Lautz, NAR Economists' Outlook (Jun 20, 2025). NAR Real Estate News, quoting Jessica Lautz (Nov 4, 2021). Tracey Hawkins, "What if the home sellers have a dangerous pet?" (Jan 3, 2023). Melissa Dittmann Tracey, "How Pet-Friendly Pros Are Targeting Animal Lovers" (May 4, 2023).

APPENDIX F | SOURCES, CONTINUED

Sources, continued

Rules change. Confirm the current text before relying on any of these. Florida rules are examples; other states differ, so ask your broker and counsel about yours.

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U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, pets, via FRED series CXUPETSLB0101M (updated Dec 19, 2025).

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Neal, Cornelison and Muriello, "Predictors of pet-friendly housing," *Frontiers in Built Environment* 12:1902288 (Aug 24, 2026). Lin, Allen and Carter, "Pet Policy and Housing Prices: Evidence from the Condominium Market," *Journal of Real Estate Finance and Economics* 47(1): 109–122 (2013), DOI 10.1007/s11146-011-9351-y (abstract; direction only).

RESO Data Dictionary 2.0, PetsAllowed.

ASSOCIATION DOCUMENTS AND PRACTICE SOURCES (READ AS EXAMPLES, NOT STATISTICS)

Four Florida association sources read Nov 6, 2026, names withheld: a recorded South Florida condominium declaration and its association's pet-guidelines web page (Miami Beach area; no-pet amendment of Sept 5, 1997); a Naples condominium association's amended rules and regulations (revised Feb 2025); a Florida property owners' association's rules (adopted Mar 11, 2020); and a Florida law firm's blog post (Dec 15, 2015) on a Coconut Grove condominium arbitration. Governing documents change; always read the current set.

THE LIBRARY

Edmund's Mastermind: NotebookLM for Realtors (Aug 21, 2026); Death of the Generalist (Sep 9, 2026); Neighborhood Famous (Sep 16, 2026); Keeping AI Compliant (Sep 23, 2026); The Condo Due-Diligence Brief (Oct 7, 2026); The Price-Cut Conversation (Oct 14, 2026); The Airbnb Agent (Oct 21, 2026); Private, Preview, or Public? (Nov 11, 2026); The Golden Handcuffs Conversation (Nov 18, 2026); AI in 2027 (Nov 25, 2026); Holiday Networking (Dec 2, 2026); Selling to Nosy Neighbors (Dec 16, 2026); Pooling Resources (Jan 6, 2027).

Dated on purpose. This edition uses sources available on Nov 6–9, 2026. The readings of rules we label as ours are this course's judgment, not agency language, not legal advice and not a safe harbor. Insurance questions belong to a licensed insurance agent. Confirm your own state's rules with your broker or counsel.

To Your Next Listing,
Edmund Bogen

Because Leaving the Dog Out of the Decision is NOT an Option!