



Flood Disclosure

Florida Residential

Notice to Seller

Florida law requires a seller of residential real property to disclose known information regarding flooding and flood-related matters that have affected the property. This disclosure must be provided to the buyer at or before execution of the purchase contract.

This disclosure is based on the seller's actual knowledge and is not a warranty.

Notice to Buyer

Flooding and flood-related risks can materially affect the value and insurability of real property. Buyers are encouraged to independently verify all flood-related information and consult with insurance providers regarding coverage, availability, and cost.

Property Information

Property Address: _____

Seller Name(s): _____

Section 1. Seller Flood History Disclosure

Check one for each item. If 'Yes,' provide details below.

1. Flooding During Ownership ☐ Yes ☐ No ☐ Don't Know
2. Flooding Prior to Ownership ☐ Yes ☐ No ☐ Don't Know
3. Flood-Related Insurance Claims ☐ Yes ☐ No ☐ Don't Know
4. Federal or Disaster Assistance ☐ Yes ☐ No ☐ Don't Know

If any answer above is 'Yes,' explain in detail:



Section 2. Definition of Flooding

Flooding means partial or complete inundation caused by overflow of water, runoff, or standing water from rainfall.

Section 3. Flood Zone and Insurance (If Known)

1. Property Located in FEMA Flood Hazard Area ☐ Yes ☐ No ☐ Don't Know

2. Flood Insurance Required ☐ Yes ☐ No ☐ Don't Know

3. Flood Insurance Currently in Place ☐ Yes ☐ No ☐ Don't Know

4. Current Annual Premium: \$ _____

5. Elevation Certificate Available ☐ Yes ☐ No ☐ Don't Know

Section 4. Flood Insurance Notice and Risk Disclosure

Homeowners insurance does not cover flood damage.

Flood insurance may be required by lenders.

Costs may increase significantly over time.

Buyers should not rely on current premiums.

Flood risk may exist outside high-risk zones.

Section 5. Buyer Independent Verification

Buyer must verify flood zone, insurance availability, and cost independently.

Brokerage makes no guarantees regarding flood-related information.



Section 6. Seller Certification

Seller certifies the information is accurate to the best of their knowledge.

Seller Signature: _____ Date: _____

Seller Signature: _____ Date: _____

Section 7. Buyer Acknowledgment

Buyer acknowledges receipt of this disclosure.

Buyer Signature: _____ Date: _____

Buyer Signature: _____ Date: _____