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LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
02/05/2024	.	
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The Committee on Judiciary (Bradley) recommended the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

Section 1. Section 689.302, Florida Statutes, is created to
read:

689.302 Disclosure of flood risks to prospective
purchaser.—A seller must complete and provide a flood disclosure
to a purchaser of residential real property at or before the
time the sales contract is executed. The flood disclosure must
be made in the following form:



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FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

(1) Seller is is not aware of damage to the property caused by flooding during Seller's ownership of the property.

(2) Seller has has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.

(3) Seller has has not received federal assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.

(4) Seller does does not maintain flood insurance on the property.

(5) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:

(a) The overflow of inland or tidal waters.

(b) The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.

(c) Sustained periods of standing water resulting from rainfall.



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Section 2. This act shall take effect October 1, 2024.

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

 Delete everything before the enacting clause
and insert:

 A bill to be entitled
An act relating to flood disclosure in the sale of
real property; creating s. 689.302, F.S.; requiring a
seller of residential real property to provide
specified information to a prospective purchaser at or
before the sales contract is executed; specifying how
such information must be disclosed; providing an
effective date.