

THE FLORIDA SENATE
2024 SUMMARY OF LEGISLATION PASSED
Committee on Judiciary

CS/CS/HB 1049 — Flood Disclosure in the Sale of Real Property

by Judiciary Committee; Regulatory Reform & Economic Development Subcommittee; and Rep. Hunschofsky and others (CS/SB 484 by Judiciary Committee and Senator Bradley)

The bill requires the seller of any residential real property to furnish to the buyer, at or before signing the contract for purchase of the property, a disclosure form regarding flood risks. The form informs the buyer that homeowners insurance does not cover flood damage and encourages the buyer to inquire about flood insurance. The form then asks if the seller has filed a flood-related insurance claim for the property and whether the seller has ever received federal assistance for flood damage to the property.

If approved by the Governor, or allowed to become law without the Governor's signature, these provisions take effect October 1, 2024.

Vote: Senate 39-0; House 114-0