

## Governor Phil Murphy

# Governor Murphy Signs Bill Requiring Provision of Critical Flood Risk Information for Homeowners and Renters

07/3/2023

**TRENTON** – Governor Phil Murphy today signed bill S3110/A4783, which requires sellers of property and landlords to make certain notifications regarding flooding. Under the law sponsored by Senator Bob Smith and Assemblyman John McKeon, sellers of real property and landlords must disclose knowledge of a property's history of flooding, flood risk, and location in a flood zone or area. Additionally, the law requires landlords to notify tenants of the availability of insurance for renters through the National Flood Insurance program.

"Today I'm proud to sign into law legislation that will significantly improve transparency for New Jersey consumers while protecting the interests of our hardworking homeowners and renters," **said Governor Murphy**. "For far too long, countless New Jerseyans have lacked the critical information they not only need, but deserve, to make smart, forward-looking decisions for their properties and families. In the aftermath of Tropical Storm Ida – and as flooding events continue to increase in frequency and severity – these requirements will help better prepare New Jersey homeowners and renters for extreme storms."

"Purchasing a home or choosing a rental property in which to live and raise a family is one of the most impactful and long-term financial decisions that we enter in our lives," **said Lieutenant Governor Sheila Oliver**. "The Department of Community Affairs supports legislation mandating that a home seller or landlord fully disclose whether a property is in a FEMA-designated Flood Hazard Area to potential homebuyers or property renters. Being an informed consumer is essential to making sound financial decisions. This bill provides the ethical and deserved clarity one requires to enter a real property transaction."

"Every New Jersey resident deserves to know the history and risk of flooding when making the consequential decision to buy or rent a home," **said Commissioner of Environmental Protection Shawn M. LaTourette**. "As New Jersey confronts more extreme weather, sea-level rise, and flooding, this disclosure law will empower residents and communities in building greater resilience to climate change. My Department of Environmental Protection colleagues and I applaud Governor Murphy, Senator Smith, Assemblyman McKeon, and our Legislature for enacting this critical new law, and pledge our continuing commitment to help reduce inland and coastal flood risks across the Garden State."

"Requiring home sellers and landlords to timely share information of flood risk and flood history with prospective buyers and renters will allow informed decision making, avoiding situations where ignorance of potential safety risks can place property, health, and even lives in jeopardy," **said Attorney General Matthew J. Platkin**. "I thank Governor Murphy and the legislature for ensuring New Jerseyans are given the information they need to protect their property and their families against the devastating impact of flooding."

"An informed consumer is an empowered consumer," **said Cari Fais, Acting Director of the Division of Consumer Affairs**. "As flood disasters become more frequent in our state, it is imperative that homeowners and renters alike are forewarned about the risks they may face. This legislation ensures that New Jerseyans looking for a place to live will be provided vital information regarding a dwelling's flood potential and flood history, so they can choose wisely and prepare appropriately."

"For an uninsured homeowner or renter a flood can be devastating," **said Senator Bob Smith, chair of the Senate Environment Committee**. "We have seen storms in recent years cause catastrophic flood damage to homes, with residents sometimes unaware that they were living in a flood-prone area. Disclosing flood risk information during a real estate transaction is a timely and effective way to inform potential renters and homeowners of flooding risks so they may be better informed when deciding where to live."

"We have seen increased flooding in New Jersey from severe weather and too often residents are unaware they are living in flood zones," **said Assemblyman John McKeon**. "Mandating disclosure of flood risks will protect consumers. When home buyers and renters are informed they are living in an area prone to flooding, they can purchase flood insurance to protect their property, giving them peace of mind."

"New Jersey is experiencing more frequent and intense flooding and science tells us that extreme weather is going to continue to worsen for decades to come. Governor Murphy and the Legislature are taking a responsible and common sense approach to protecting residents from the impacts of those floods. With the Flood Risk Notification Law, renters and homeowners alike will now have better information about flood risk and can make more informed decisions to protect their families and properties," **said Jennifer M. Coffey, Executive Director, Association of New Jersey Environmental Commissions (ANJEC)**.

"Today, New Jersey became a nationwide leader in providing home buyers and renters the right to know a property's flood risk. As devastating floods occur more often due to climate change, New Jersey residents deserve to know a property's flood history so they can make an informed decision about how to best protect their families from flooding. NRDC applauds Governor Murphy and the New Jersey Legislature on their leadership in providing that right," **said Joel Scata, Senior Attorney, Natural Resources Defense Council.**

"In a strong move to safeguard and enhance transparency for home buyers and renters, New Jersey, today, codifies one of the nation's strongest flood risk disclosure laws. This law provides homebuyers and renters with vital flood risk information that can impact their long-term safety and investment as climate risks continue to grow. We commend Governor Murphy for making sure the law includes stronger protections for renters. Waterfront Alliance and the Rise to Resilience Coalition applaud Governor Murphy and the New Jersey Legislature for their continued leadership and foresight on the challenges flooding poses across the Garden State," **said Cortney Koenig Worrall, President and CEO, Waterfront Alliance.**

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