




# Flood Risk Notification

The New Jersey law on flood risk notification, P.L. 2023, c.94, requires landlords and sellers of real property to make certain disclosures concerning known and potential flood risks.

## Overview

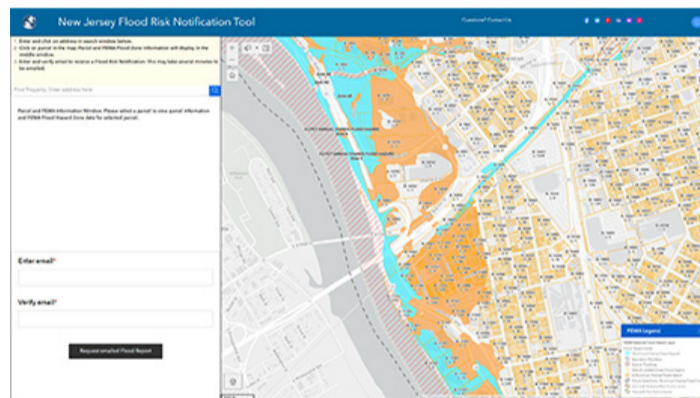
Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level rise will meet or exceed 2.1 feet above 2000 levels, putting over 40,000 New Jersey properties at risk of permanent coastal flooding. In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage originated in or after 2020.

In response to these increasing risks across the state, the New Jersey flood risk notification law was enacted on July 3, 2023. The law requires landlords and sellers of real property to make certain disclosures concerning known and potential flood risks. [Read the full text of the law](#) .



## Map/Guidance

DEP has developed a tool to assist individuals in providing the flood disclosures required by law.



[Launch Flood Risk Notification Tool](#)

## For Real Estate Sales

Beginning March 20, 2024, every seller of real property must disclose specific flood risk information via a [property condition disclosure statement](#) before the purchaser becomes obligated under any property purchase contract, including:

- whether the property is located in FEMA’s Special Flood Hazard Area or Moderate Flood Hazard Area and
- actual knowledge concerning flood risks of the property.



## For Landlord and Tenants

Beginning March 20, 2024, every landlord must provide [notice](#) to prospective renters, including:

- whether the rental property is located in FEMA’s Special Flood Hazard Area or Moderate Flood Hazard Area and
- actual knowledge that the rental premises or any portion of the rental premises, such as tenant parking spaces, have been subjected to flooding.

## Additional Resources

### Frequently Asked Questions

- [How climate and flood risks are changing in New Jersey](#) 
- [FEMA flood zones and what they mean](#) 

- [Flood insurance through the National Flood Insurance Program](#) ▼
- [How you can be better prepared for flood events](#) ▼
- [What New Jersey is doing to prepare for climate change](#) ▼
- [Flood Disclosure Frequently Asked Questions](#) ▼

## Contact

NJ Division of Consumer Affairs, Office of the Attorney General

[AskConsumerAffairs@dca.lps.state.nj.us](mailto:AskConsumerAffairs@dca.lps.state.nj.us)

NJ Department of Community Affairs

<https://www.nj.gov/dca/contact/feedback.html>

Office of Climate Resilience, NJ Department of Environmental Protection

[climateresilience@dep.nj.gov](mailto:climateresilience@dep.nj.gov)

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