

Joint Committee on Financial Services
The 194th General Court of the Commonwealth of Massachusetts
2025-2026
Bill Summary

Bill No: H1345

Title: An Act enhancing homebuyer awareness by providing notice to persons purchasing property in a flood zone

Sponsor: Rep. Thomas P. Walsh

Hearing Date: November 4, 2025

Reporting Date: January 3, 2026

Similar Matters: N/A

Prior History:

Current Law:

Silent on issue. Chap. 183: Alienation of land; Sec. 69 is about flood insurance. Creditor can't require homeowner of a property with 1-4 units to have flood insurance that exceeds the remaining balance of the mortgage, includes coverage of contents, and includes a deductible <\$5000. If creditor requires homeowner to purchase flood insurance, then homeowner must receive clear notice explaining the reason for requirement and that the minimum requirement covers the creditor and not necessarily the property owner's full losses.

Summary:

The Massachusetts Emergency Management Agency (MEMA) will send a form to inform prospective purchasers, lessees and renters about the potential hazards of living in a flood zone.

Form would include:

1. If flooding has occurred in that area before
2. If property is located in special flood hazard areas identified on the flood insurance rate map.
3. The current zone designation where the property lies
4. If the owner was ever required to purchase flood insurance by lender
5. If required to hold flood insurance due to receiving funds from FEMA or other federal flood disaster fund

If selling property, must provide the above form to prospective buyers.

Landlords must provide above form to any prospective renter.

If fail to comply, then a \$1000 fine can be administered (includes real estate agent, broker, salesperson). A violation would be labeled an unfair business practice. Real estate agent, salesperson, or broker not liable for other frauds committed by owner.