

## FLOOD HISTORY AND RISK LEASE RIDER/NOTICE TO RESIDENTIAL TENANTS

Pursuant to and in accordance with New York State Real Property Law Section 231-b, all residential leases shall provide notice of previous flood history and current flood risk of the leased premises.

Landlord and owner of \_\_\_\_\_ ("Leased Premises") hereby provides such notice by checking one of the following options:

\_\_\_\_ Any or all of the Leased Premises is located wholly or partially in a Federal Emergency Management Agency ("FEMA") designated floodplain.

\_\_\_\_ Any or all of the Leased Premises is located wholly or partially in the Special Flood Hazard Area ("SFHA"; 100-year floodplain") according to FEMA's current Flood Insurance Rate Maps for the leased premises' area.

\_\_\_\_ Any or all of the Leased Premises is located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current Flood Insurance Rate Maps for the leased premises' area.

\_\_\_\_ The Leased Premises has experienced flood damage due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river or other waterbody overflow, which is detailed as follows:

\_\_\_\_ None of the above conditions apply to any portion of the Leased Premises.

**NOTICE TO TENANT:** Flood insurance is available to renters through the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) to cover your personal property and contents in the event of a flood. A standard renter's insurance policy does not typically cover flood damage. You are encouraged to examine your policy to determine whether you are covered.

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