

UNINCORPORATED DADE COUNTY FLOOD AREA RIDER
(FOR IMPROVED REAL ESTATE LOCATED IN UNINCORPORATED DADE COUNTY)

This Unincorporated Dade County Flood Area Rider (for improved real estate located in unincorporated Dade County) ("Rider") shall amend, modify, and be a part of that certain Contract for Sale and Purchase (Date prepared): _____ by and between _____, "Buyer" and _____ MARC KRAMER "Seller," to which this Rider is attached.

1. **FLOOD ZONE:** Section 11 C-17 of the Code of Metropolitan Dade County requires **Seller** to include the following disclosure in the Contract if the Property is improved and if it is located in unincorporated Metropolitan Dade County. To make the disclosure, Seller must know the Flood Zone in which the Property is located. **Seller** may obtain the applicable Flood Zone designation by filling out and faxing a "Metro-Dade County Flood Zone Information Fax Request" to the Department of Environmental Resources Management ("**DERM**") at (786) 315-2919 [Phone: (786) 315-2847]. The Flood Zone designation of the Property is Zone: X with a Base Flood Elevation ("BFE") of _____ feet.

Seller discloses and **Buyer** acknowledges: (Please check the following as applicable):

- ☐ A. THIS HOME OR STRUCTURE IS LOCATED IN A COASTAL HIGH HAZARD AREA (ZONES V, VE). IF THIS HOME OR STRUCTURE IS BELOW THE APPLICABLE FLOOD ELEVATION LEVEL AND IS SUBSTANTIALLY DAMAGED OR SUBSTANTIALLY IMPROVED, AS DEFINED IN CHAPTER 11C OF THE METROPOLITAN DADE COUNTY CODE, IT MAY, AMONG OTHER THINGS, BE REQUIRED TO BE RAISED TO THE APPLICABLE FLOOD ELEVATION LEVEL. FEDERAL LAW REQUIRES THAT A FLOOD INSURANCE POLICY BE OBTAINED AS A CONDITION OF A FEDERALLY-SUBSIDIZED MORTGAGE OR LOAN THAT IS SECURED BY THE BUILDING. FLOOD INSURANCE IS AVAILABLE IN DADE COUNTY, FLORIDA.
- ☐ B. THIS HOME OR STRUCTURE IS LOCATED IN A SPECIAL FLOOD HAZARD AREA (ZONES A, AE, AH, AO, A99). IF THIS HOME OR STRUCTURE IS BELOW THE APPLICABLE FLOOD ELEVATION LEVEL AND IS SUBSTANTIALLY DAMAGED OR SUBSTANTIALLY IMPROVED, AS DEFINED IN CHAPTER 11C OF THE METROPOLITAN DADE COUNTY CODE, IT MAY, AMONG OTHER THINGS, BE REQUIRED TO BE RAISED TO THE APPLICABLE FLOOD ELEVATION LEVEL. FEDERAL LAW REQUIRES THAT A FLOOD INSURANCE POLICY BE OBTAINED AS A CONDITION OF A FEDERALLY-SUBSIDIZED MORTGAGE OR LOAN THAT IS SECURED BY THE BUILDING. FLOOD INSURANCE IS AVAILABLE IN DADE COUNTY, FLORIDA.
- ☒ C. THIS HOME OR STRUCTURE IS LOCATED IN AN AREA (ZONES X, D) WHICH IS OUTSIDE OF A COASTAL HIGH HAZARD AREA AND SPECIAL FLOOD HAZARD AREA. ZONES X AND D ARE AREAS OF MODERATE OR MINIMAL HAZARD FROM THE PRINCIPAL SOURCE OF FLOODING. HOWEVER, FAILURE OF THE LOCAL DRAINAGE SYSTEM CAN CREATE AREAS OF FLOODING WITHIN THIS FLOOD ZONE. FLOOD INSURANCE IS AVAILABLE AT A LOWER RATE.

This Rider is intended to comply with Section 11 C-17 of the Code of Metropolitan Dade County.

BUYER: _____ **BUYER:** _____

Print Name: _____ Print Name: _____

Date signed: _____ Date signed: _____

SELLER:  **SELLER:** _____

Print Name: _____ MARC KRAMER _____ Print Name: _____

Date signed: 5 SEP 2026 _____ Date signed: _____

Rev 05/15/07

Flood Disclosure – Sale of Property

Florida Statute 689.302 requires a Seller to complete and provide a flood disclosure to a Buyer of residential real property **at or before** the time the sales contract is executed.

Therefore, the Seller, MARC KRAMER, provides the Buyer the following flood disclosure **at or before** the time the sales contract is executed with regard to the Property located at:

8808 SW 150 PLACE CIR, MIAMI, FL 33196

Seller, please check the applicable boxes in paragraphs (1) through (3) below.

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller ☐ has ☒ has no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
- (2) Seller ☐ has ☒ has not filed a claim with an insurance provider relating to flood damage on the property, including but not limited to, a claim with the National Flood Insurance Program.
- (3) Seller ☐ has ☒ has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (4) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
- a. The overflow of inland or tidal waters.
 - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
 - c. Sustained periods of standing water resulting from rainfall.

Seller: 

Date: 5 SEP 2026

Seller: _____

Date: _____

Buyer: _____

Date: _____

Buyer: _____

Date: _____

Copy provided to Buyer on _____ by ☐ email ☐ facsimile ☐ mail ☐ personal delivery.