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## Testimony in SUPPORT of HB200 – Sale of Residential Real Property – Required Flood Risk Disclosure

Economic Matters  
February 5, 2026

Dear Chair Valderrama and members of the Committee,

Thank you for the opportunity to submit testimony in **SUPPORT OF HB200**, on behalf of Arundel Rivers Federation. Deeply rooted in the South, West, and Rhode Rivers, Arundel Rivers Federation heals and protects our waterways and champions clean water across Maryland. Our vision is healthy waterways for all, and we achieve our mission through restoration, education and outreach, and Riverkeeper programs.

HB200 would require sellers of residential real property in Maryland to provide potential buyers with a completed flood risk disclosure statement developed and maintained by the Maryland Department of the Environment before entering into a sales contract. Homebuyers deserve accurate, consistent, and comprehensive information about flood risk and flood history before purchasing a home — especially in a state like Maryland with extensive shorelines, rivers, and areas prone to flooding events from stormwater, high tides, or nuisance flooding. The Federal Emergency Management Agency (FEMA) reports that there were 151 flooding events in Anne Arundel County between 1996 and 2019, and 1,961 such events across the State of Maryland during the same time period.<sup>1</sup> Currently, disclosure requirements are limited, and many buyers only learn about flood risk through maps or happenstance rather than from the seller. A standardized disclosure helps ensure transparency and protects consumers from unexpected financial and personal hardship due to flooding.

Many other states already require some form of flood risk disclosure during property transfers. Louisiana, Texas, South Carolina, Mississippi, and Delaware for example all require sellers to disclose past flooding, flood hazard designations, and other risk details.

HB200 promotes resiliency and preparedness. With climate change increasing the frequency and severity of storms and flooding, it's vital that homebuyers understand not only a property's present risk but also its future vulnerability. Disclosure can lead homeowners to pursue mitigation steps earlier rather than after disaster strikes.

Many chose to live in Maryland because of the Chesapeake Bay – the opportunity to swim, fish, play, work, and live on local waterways. It's critical that we ensure we are protecting these resources and our own human health. HB200 will result in a more resilient state. We are grateful to Delegate Lehman for introducing this important legislation, and we respectfully request a FAVORABLE REPORT on HB200.

Sincerely,

A handwritten signature in cursive script that reads "Elle Bassett".

Elle Bassett  
South, West, and Rhode Riverkeeper  
Arundel Rivers Federation

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<sup>1</sup> Historical Flood Risks and Costs. FEMA. Available at: <https://www.fema.gov/data-visualization/historical-flood-risk-and-costs>.