

I'm reaching out to seek legal representation regarding a potential case of real estate non-disclosure and misrepresentation related to the purchase of my home.

My wife and I purchased a property on February 29, 2024. In the seller disclosure forms, the previous owner, *William F. Lichtenstein*, answered "I don't know" to the questions:

- "Has past or present water intrusion affected the property?"
- "Have past or present drainage or flooding problems affected the property?"

However, we have strong reason to believe these answers were knowingly false or misleading. After closing on the property, when we purchased a flood insurance policy through the National Flood Insurance Program, we received a letter notifying us of prior flood claims on the home — including a confirmed flood event in 2015. Given this, it's likely the seller received similar notices and was fully aware of the home's flood history.

Moreover, we later learned through conversations with several neighbors that this home has a history of flooding going back decades. They were all aware of its repeated flooding issues and expressed disbelief that the seller could have been unaware.

In August 2024, we experienced significant storms and narrowly avoided flooding. Then, in October 2024, the property flooded, forcing us to vacate the home for several days — all while caring for our 3-month-old baby. The damage has resulted in an ongoing insurance claim of approximately \$32,000, and repairs are still being completed. The emotional and financial toll on our young family has been considerable.

We fully understood the home was in a flood zone at the time of purchase and accepted the associated risks. Our real estate agent disclosed that the zone carried an estimated 1% annual chance of flooding (26% over 30 years). However, had the true extent of the property's flood history been disclosed, we would have reconsidered the purchase or negotiated differently. At minimum, we would have been better prepared and understood the recurring nature of the risk.

To our knowledge, the property has flooded at least twice in the last 10 years — and likely more often over the last 30 — which strongly contradicts the seller's disclosure.

We believe the seller knowingly failed to disclose material facts, which has caused financial damage, mental distress, and a reduction in property value. We would like to explore our legal options, including a possible claim for misrepresentation or failure to disclose under Florida real estate law.

Please let me know if you are available to discuss this matter further or require additional documentation.

Sincerely,
Miguel Velasco