

## SELLER'S DISCLOSURE NOTICE

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Section 5.008, Property Code requires a seller of residential property of not more than one dwelling unit to deliver a Seller's Disclosure Notice to a buyer on or before the effective date of a contract. This form complies with and contains additional disclosures which exceed the minimum disclosures required by the Code.

993 Lakeshore Dr

Phone: 4093632570

Produced with Lone Wolf Transactions (zipForm Edition) 231 Shearson Cr. Cambridge, Ontario, Canada N1T 1J5 www.lwolf.com

Fax:

Johnathan & Kristi

CONCERNING THE PR	(OP	ERT	Y A	Т				Bro	oke	land,	Tx 75931			
THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE BUYER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER, SELLER'S AGENTS, OR ANY OTHER AGENT.														
Seller is <u>✓</u> is not o	ccup	ying	the	Pro	pert	y. If	unoccupied (by Selle	er), l	now	long s	since Seller has occupied the P	rope	erty	?
(approximate date) or <u>\( \lambda \)</u> never occupied the Property														
Section 1. The Proper This notice does											or Unknown (U).) e which items will & will not convey	<b>′</b> .		
Item	Y	N	U	1	Ite	m		Υ	N	U	Item	Y	N	U
Cable TV Wiring		V		1	Lic	uid	Propane Gas:	1			Pump: sump grinder	П	<b>V</b>	
Carbon Monoxide Det.	J			1	-	_	mmunity (Captive)		1		Rain Gutters	П	1	
Ceiling Fans	1			1			Property	1			Range/Stove	V		
Cooktop	1			1	Н	t Tu	b		1		Roof/Attic Vents		$\neg$	V
Dishwasher	1				Int	erco	m System		1		Sauna	П	V	
Disposal	V				Mi	crow	/ave	1			Smoke Detector	V		
Emergency Escape Ladder(s)		J			Outdoor Grill		1			Smoke Detector - Hearing Impaired			~	
Exhaust Fans	1				Pa	tio/E	Decking	1			Spa		V	
Fences		1			Plumbing System		1			Trash Compactor	_	V		
Fire Detection Equip.	4				Po	ol			1		TV Antenna	П	1	
French Drain		1			Pool Equipment			1		Washer/Dryer Hookup	J			
Gas Fixtures	4				Po	ol M	aint. Accessories		1		Window Screens			V
Natural Gas Lines		J			Pool Heater				V		Public Sewer System	1		
Item				Υ	N	U			Α	dditio	onal Information			
Central A/C				V				number of units:						
Evaporative Coolers					V		number of units:							
Wall/Window AC Units					V		number of units:							
Attic Fan(s)					V		if yes, describe:							
Central Heat				V			a electric gas number of units:							
Other Heat					V		if yes, describe:					*1		
Oven				1			number of ovens: _	number of ovens: electric _ gas _ other:						
Fireplace & Chimney				<b>√</b>			woodgas logsmockother:							
Carport				1			1 attached not	atta	che	t				
Garage					<b>V</b>		attached not	atta	chec	b				
Garage Door Openers					<b>✓</b>		number of units:				number of remotes:			
Satellite Dish & Controls					<b>/</b>		owned lease	d fro	m: _					
Security System				J		owned lease	d fro	m: _						
Solar Panels				,	V		owned lease	d fro	m: _					
Water Heater				1			l electric gas		her:		number of units:			
Water Softener			<b>V</b>		owned lease	d fro	m: _							
Other Leased Items(s) / if yes, describe:														
(TXR-1406) 09-01-19														

EXP Realty LLC, 9600 Great Hills Trl Austin TX 78759-6387

Crystal Heigley

## 993 Lakeshore Dr Brookeland, Tx 75931

Underground Lawn Sprinkle	r		<b>V</b>	l a	uto	mati	ic	manual	are	as cov	ered:		
						omatic manual areas covered: attach Information About On-Site Sewer Facility (TXR-1407)							
Mater supply provided by:	oit		woll d									<u> </u>	
Water supply provided by: _ Was the Property built before	_ CIL	y 782	VAS	_ טטועו	Z I II	y-op	ب س	inknown _	_ 0	iner: _			(0
								d-based r	air	t haza	rds)		
(If yes, complete, sign, and attach TXR-1906 concerning lead-based paint hazards).  Roof Type: Composition Age: 1 9848 (approximate)													
Roof Type: Age: Age: (approximate)  Is there an overlay roof covering on the Property (shingles or roof covering placed over existing shingles or roof													
covering)? yes 🗸 no					, ,		•					880 8	
				ietad in	thic	Sar	ction	1 that an	a n	ot in w	orking condition, that have de	octo	or
are need of repair? yes												ecis	, or
are need or repair : yes _	_ 110	, ii ye	.s, acs	onbe (att	acı	auc	aitioi	iai sileets		1000336	ary)		
0			-	1-6-4-							5-11		
				aerects	or	mai	runc	tions in a	any	or the	following? (Mark Yes (Y) if	you	are
aware and No (N) if you ar	e no	t awa	are.)										
Item	Y	N	Ite	m					Y	N	Item	Y	N
Basement		1	Flo	oors						V	Sidewalks		1
Ceilings		<b>V</b>	Fo	undation	n / S	Slab	(s)			1	Walls / Fences		V
Doors		<b>V</b>	Int	terior Wa	alls					1	Windows		V
Driveways		1	Lig	ghting Fi	xtu	res				<b>V</b>	Other Structural Components		1
Electrical Systems	İ	1		umbing \$			s			V			
Exterior Walls		<b>V</b>	_	oof						1			
16 th				la vaa		laia	/-H-	منفناه المسام			if necessary, 11		
						iain	(atta	ich additio	naı	sneets	s if necessary): אפטזב נג	رے	مان
BEINC REPAIRED A	+12	L	20103	TIPE	_								-07
-													
	190		090	Manager of the		1000		*********	ab result	No. of Printer			924 - 120
	) aw	are o	of any	of the fo	ollo	wing	g co	nditions?	? (1	lark Y	es (Y) if you are aware and N	o (N	l) if
you are not aware.)													
Condition					Y	N		Condition	า			Y	N
Aluminum Wiring						V	lΓ	Radon Ga	as				<b>V</b>
Asbestos Components						V		Settling					<b>V</b>
Diseased Trees: oak wilt						V		Soil Movement					1
Endangered Species/Habita	t on	Prop	erty			V		Subsurface Structure or Pits				1	
Fault Lines						1	1	Underground Storage Tanks					1
Hazardous or Toxic Waste						1		Unplatted Easements					/
Improper Drainage						V		Unrecorded Easements				V	
Intermittent or Weather Spri	nas					V	· -	Urea-formaldehyde Insulation				1	
Landfill	iigo					V		Water Damage Not Due to a Flood Event				/	
Lead-Based Paint or Lead-B	2250	4 Dt	Hazard	le		2		Wetlands on Property					V
Encroachments onto the Pro		V. 3 COX	lazaru	13		V		Wood Rot		Tope	· ·	╁	~
Improvements encroaching			nrone	rtv.				COUNTY SECURITIES AND ASSESSED.	2.1	ation of	termites or other wood	$\vdash$	
improvements encroacing	011 01	11013	proper	'ty		V	1 1	destroying				1	1
Located in Historic District											for termites or WDI	4	
						V	· -					-	$\vdash$
Historic Property Designatio		-	·			V					WDI damage repaired	V	1
Previous Foundation Repair	S				V	Н		Previous I		7072		-	/
Previous Roof Repairs	-				<b>V</b>			CB120-0901-0-000-0-0-0-0-0-0-0-0-0-0-0-0-0-0			nage needing repair	-	•
Previous Other Structural Re	epair	S				1				able Ma	ain Drain in Pool/Hot		1
5						•	L	Tub/Spa*					•
Previous Use of Premises for Methamphetamine	or Ma	ınuta	cture			V							
(TXR-1406) 09-01-19		Initial	ed by: B	Buyer:		,_		and Se	ller	· Je-	2, <u>KJS</u> Pag	ge 2	of 6

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Johnathan &

## 993 Lakeshore Dr Brookeland, Tx 75931

Concernin	g the ritoperty at	Drookeland, 1X 75931
If the answ	ver to any of the i	tems in Section 3 is yes, explain (attach additional sheets if necessary):
		And Porchase. Rose AERIACES & 1 year Aco. Wares Dan
		E BORSTING. TELMITE THEATMENT (NOT ACTIVE) WHEN
*A sing	le blockable main o	rain may cause a suction entrapment hazard for an individual.
Section 4.	Are you (Selle	r) aware of any item, equipment, or system in or on the Property that is in need of repair,
necessarv	s not been prev ):	iously disclosed in this notice?yes 📝 no If yes, explain (attach additional sheets if
	/	
-		
		r) aware of any of the following conditions?* (Mark Yes (Y) if you are aware and check able. Mark No (N) if you are not aware.)
Y N		
/	Present flood in	surance coverage (if yes, attach TXR 1414).
		ing due to a failure or breach of a reservoir or a controlled or emergency release of
	water from a re	
	Previous floodir	ng due to a natural flood event (if yes, attach TXR 1414).
	Previous water TXR 1414).	penetration into a structure on the Property due to a natural flood event (if yes, attach
_ <u>~</u>		olly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE AO, (if yes, attach TXR 1414).
	Located who	olly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded)).
		olly partly in a floodway (if yes, attach TXR 1414).
		olly partly in a flood pool.
		olly partly in a reservoir.
i ine answ	er to any or the a	bove is yes, explain (attach additional sheets as necessary):
*For pu	rposes of this notic	e:
which is	s designated as Zo	ns any area of land that: (A) is identified on the flood insurance rate map as a special flood hazard area, one A, V, A99, AE, AO, AH, VE, or AR on the map; (B) has a one percent annual chance of flooding, a high risk of flooding; and (C) may include a regulatory floodway, flood pool, or reservoir.
area, w	hich is designated	ns any area of land that: (A) is identified on the flood insurance rate map as a moderate flood hazard on the map as Zone X (shaded); and (B) has a two-tenths of one percent annual chance of flooding, a moderate risk of flooding.
		ea adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is ation under the management of the United States Army Corps of Engineers.
		" means the most recent flood hazard map published by the Federal Emergency Management Agency nsurance Act of 1968 (42 U.S.C. Section 4001 et seq.).
of a rive	er or other watercou	a that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel urse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to ut cumulatively increasing the water surface elevation more than a designated height.
		r impoundment project operated by the United States Army Corps of Engineers that is intended to retain f water in a designated surface area of land.
TXR-1406)	09-01-19	Initialed by: Buyer:, and Seller:, Page 3 of 6
a 180	Produced w	ith Lone Wolf Transactions (zipForm Edition) 231 Shearson Cr. Cambridge, Ontario, Canada N1T 1J5 www.lwolf.com Johnathan &

Concerning	g the Property at	993 Lakeshore Dr Brookeland, Tx 75931
Section 6. provider, i	Have you (S	eller) ever filed a claim for flood damage to the Property with any insurance ational Flood Insurance Program (NFIP)?* yes _/ no If yes, explain (attach additional
Even w	hen not required, d low risk flood z	zones with mortgages from federally regulated or insured lenders are required to have flood insurance. the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate zones to purchase flood insurance that covers the structure(s) and the personal property within the
Administra	ation (SBA) for	Seller) ever received assistance from FEMA or the U.S. Small Business flood damage to the Property? yes ✓ no If yes, explain (attach additional sheets as
Section 8. not aware.		r) aware of any of the following? (Mark Yes (Y) if you are aware. Mark No (N) if you are
<u>Y</u> N <u>✓</u>		s, structural modifications, or other alterations or repairs made without necessary permits, with mits, or not in compliance with building codes in effect at the time.
<b>⊻</b> _	Name of as Manager's Fees or ass Any unpaid If the Prope	ssociations or maintenance fees or assessments. If yes, complete the following: sociation:    Phone:   Phone:
<u>_</u> _	with others. If y	rea (facilities such as pools, tennis courts, walkways, or other) co-owned in undivided interest es, complete the following: all user fees for common facilities charged? yes <u>v</u> no If yes, describe:
_ </td <td>Any notices of v</td> <td>violations of deed restrictions or governmental ordinances affecting the condition or use of the</td>	Any notices of v	violations of deed restrictions or governmental ordinances affecting the condition or use of the
		other legal proceedings directly or indirectly affecting the Property. (Includes, but is not limited closure, heirship, bankruptcy, and taxes.)
	153	e Property except for those deaths caused by: natural causes, suicide, or accident unrelated of the Property.
	Any condition o	n the Property which materially affects the health or safety of an individual.
_ <u>√</u>	hazards such a	reatments, other than routine maintenance, made to the Property to remediate environmental s asbestos, radon, lead-based paint, urea-formaldehyde, or mold. h any certificates or other documentation identifying the extent of the (for example, certificate of mold remediation or other remediation).
		arvesting system located on the Property that is larger than 500 gallons and that uses a public an auxiliary water source.
	The Property is retailer.	s located in a propane gas system service area owned by a propane distribution system
	Any portion of the	ne Property that is located in a groundwater conservation district or a subsidence district.
If the answe	er to any of the it	ems in Section 8 is yes, explain (attach additional sheets if necessary):

\_ and Seller:

Initialed by: Buyer: \_\_\_\_\_ , \_\_\_\_

(TXR-1406) 09-01-19

Page 4 of 6

Concerning the Proper	ty at	993 Lakeshore Dr Brookeland, Tx 75931						
Section 9. Seller ✓	hasl	has not attache	ed a survey o	f the Property.				
persons who regula	arly pro	vide inspection	ons and wh	o are either I	any written inspection icensed as inspectors es and complete the follow	s or otherwise		
Inspection Date   T	Гуре	Nar	me of Inspecto	r		No. of Pages		
						19		
						+		
	A buye	r should obtain	inspections fro	om inspectors cho	PONTONE AND ACCUMENTS OF THE PROPERTY.	ne Property.		
Section 11. Check any	y tax exe	emption(s) which	h you (Seller	) currently claim				
Homestead	ment	Sen	or Citizen		Disabled Disabled Veteran			
Homestead Wildlife Manage Other:	ment		Cultural		Unknown			
	(Seller)	ever filed a cl		ige, other than f	lood damage, to the Pr	operty with any		
insurance claim or a s	settlemer	nt or award in a	legal proces	ding) and not us	mage to the Property ( ed the proceeds to mak			
Section 14. Does the requirements of Chap (Attach additional sheet	ter 766 d	of the Health ai	g smoke dete nd Safety Co	ectors installed i de?* <u>v</u> unknowr	n accordance with the	smoke detector inknown, explain.		
installed in accorda	ance with	the requirements ion, and power s	of the building ource requirem	code in effect in the ents. If you do not i	ellings to have working smole e area in which the dwelling know the building code requ ficial for more information.	g is located,		
family who will res impairment from a the seller to install	ide in the licensed p smoke de	dwelling is heari hysician; and (3) etectors for the he	ng-impaired; (2, within 10 days a aring-impaired	the buyer gives the fter the effective data and specifies the lo	(1) the buyer or a member of e seller written evidence of te, the buyer makes a writter cations for installation. The moke detectors to install.	the hearing request for		
					eller's belief and that no on or to omit any material			
Signature of Seller	>		Date 5	Signature of Seller	01.00	7-1-2021 Date		
Printed Name:				rinted Name:				
(TXR-1406) 09-01-19		Initialed by: Buye	r: ,	and Seller:	25, KTG	Page 5 of 6		

### 993 Lakeshore Dr Brookeland, Tx 75931

#### ADDITIONAL NOTICES TO BUYER:

- (1) The Texas Department of Public Safety maintains a database that the public may search, at no cost, to determine if registered sex offenders are located in certain zip code areas. To search the database, visit <a href="https://publicsite.dps.texas.gov/SexOffenderRegistry">https://publicsite.dps.texas.gov/SexOffenderRegistry</a>. For information concerning past criminal activity in certain areas or neighborhoods, contact the local police department.
- (2) If the Property is located in a coastal area that is seaward of the Gulf Intracoastal Waterway or within 1,000 feet of the mean high tide bordering the Gulf of Mexico, the Property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit may be required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.
- (3) If the Property is located in a seacoast territory of this state designated as a catastrophe area by the Commissioner of the Texas Department of Insurance, the Property may be subject to additional requirements to obtain or continue windstorm and hail insurance. A certificate of compliance may be required for repairs or improvements to the Property. For more information, please review *Information Regarding Windstorm and Hail Insurance for Certain Properties* (TXR 2518) and contact the Texas Department of Insurance or the Texas Windstorm Insurance Association.
- (4) This Property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.
- (5) If you are basing your offers on square footage, measurements, or boundaries, you should have those items independently measured to verify any reported information.

(6)	The following	providers	currently	provide 9	service to	the F	Property.

Electric: Deep East TSRAS ELECTRIC COOP	phone #: 936-275 -2314
Sewer: RAYDURN CONNEY MUNICIPAL OFILITY DIST.	phone #: 409-698-2352
Water:	phone #:
Cable: N/A	phone #:
Trash: Rayona Comgay Moo	phone #: 409-698-2352
Natural Gas: N A	phone #:
Phone Company: Na	phone #:
Propane: M. Augus Propans	phone #: 500 - 293 - 2907
Internet: N/A	phone #:

(7) This Seller's Disclosure Notice was completed by Seller as of the date signed. The brokers have relied on this notice as true and correct and have no reason to believe it to be false or inaccurate. YOU ARE ENCOURAGED TO HAVE AN INSPECTOR OF YOUR CHOICE INSPECT THE PROPERTY.

The undersigned Buyer acknowledges receipt of the foregoing notice.

Signature of Buyer	Date	Signature of Buyer	Date
Printed Name:		Printed Name:	
(TXR-1406) 09-01-19	Initialed by: Buyer:	, and Seller:,(CTS_	Page 6 of 6

## APPROVED BY THE TEXAS REAL ESTATE COMMISSION

12-05-11



## ADDENDUM FOR SELLER'S DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS AS REQUIRED BY FEDERAL LAW



CONCERNING THE PROPE	RTY AT	993 Lakeshore Dr., Brookeland, Tx 75931	ľ.
		(Street Address and City)	· · · · · · · · · · · · · · · · · · ·
based paint that may pla may produce permaner behavioral problems, and seller of any interest in based paint hazards from known lead-based paint l prior to purchase." NOTICE: Inspector m B. SELLER'S DISCLOSURE	ce young children at risk of ce young children at risk of ce young children at risk of ce to neurological damage, including impaired memory. Lead point residential real property is reported in risk assessments or inspectors as a risk assessment of the property certified as a second control of the property certified control of th	er of any interest in residential real that such property may present exponent leveloping lead poisoning. Lead poisoning learning disabilities, reduced soning also poses a particular risk to equired to provide the buyer with an actions in the seller's possession and representation for possible lead-paint has required by federal law.  ASED PAINT HAZARDS (check one bo	sure to lead from lead- oning in young children intelligence quotient, pregnant women. The yy information on lead- notify the buyer of any exards is recommended
(a) Known lead-base	ed paint and/or lead-based pa	int hazards are present in the Proper	ty (explain):
<ol> <li>RECORDS AND REPOR</li> <li>□ (a) Seller has provi</li> </ol>	TS AVAILABLE TO SELLER (ch ded the purchaser with all a	paint and/or lead-based paint hazard leck one box only): vailable records and reports pertaini ty (list documents):	ng to lead-based paint
(h) Seller has no re	norts or records pertaining	to lead-based paint and/or lead-base	ed naint hazards in the
Property.	porto or recordo persaming	is read based paint and, or read base	ou parrie riazardo in crio
C. BUYER'S RIGHTS (chec	k one box only):		
☐1. Buyer waives the op	portunity to conduct a risk a	ssessment or inspection of the Prope	erty for the presence of
	ead-based paint hazards.		
selected by Buyer. contract by giving So money will be refund	If lead-based paint or lead- eller written notice within 14 d led to Buyer.	ntract, Buyer may have the Property based paint hazards are present, Bu days after the effective date of this co	yer may terminate this
	GMENT (check applicable box		
	opies of all information listed		
	he pamphlet <i>Protect Your Fan</i>		421166 40521
(a) provide Buyer with addendum; (c) disclose a records and reports to B provide Buyer a period of addendum for at least 3 y. F. CERTIFICATION OF ACCESS AND ADDED TO THE STATE OF ACCESS AND THE STATE OF ACCESS AND TO THE STATE OF ACCESS AND THE ACCE	the federally approved pa ny known lead-based paint ar uyer pertaining to lead-based if up to 10 days to have the rears following the sale. Brok CCURACY: The following pers	rmed Seller of Seller's obligations und mphlet on lead poisoning preventind/or lead-based paint hazards in the l paint and/or lead-based paint haza Property inspected; and (f) retain a lers are aware of their responsibility to sons have reviewed the information a exprovided is true and accurate.	ion; (b) complete this Property; (d) deliver all rds in the Property; (e) completed copy of this o ensure compliance.
		Seller Hristi T. Starle Seller	7/1/2021
Buyer	Date	Seller	Date
		10.1' + -1.1	2/1/2 1
		thists 1. Starle	7/1/2021
Buyer	Date	Seller	Date
Other Broker	Date	Listing Broker	Date



The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms of contracts. Such approval relates to this contract form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not suitable for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (http://www.trec.texas.gov)



## INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

USE OF THIS FORM BY PERSONS WHO ARE NOT MEMBERS OF THE TEXAS ASSOCIATION OF REALTORS® IS NOT AUTHORIZED.

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# CONCERNING THE PROPERTY AT 993 LAKS SHOPE Dr. BLOOKS LAWD , Tx 75931

### A. FLOOD AREAS:

- (1) The Federal Emergency Management Agency (FEMA) designates areas that have a high risk of flooding as special flood hazard areas.
- (2) A property that is in a special flood hazard area lies in a "V-Zone" or "A-Zone" as noted on flood insurance rate maps. Both V-Zone and A-Zone areas are areas with high risk of flooding.
- (3) Some properties may also lie in the "floodway" which is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge a flood under FEMA rules. Communities must regulate development in these floodways.

### B. AVAILABILITY OF FLOOD INSURANCE:

- (1) Generally, flood insurance is available regardless of whether the property is located in or out of a special flood hazard area. Contact your insurance agent to determine if any limitations or restrictions apply to the property in which you are interested.
- (2) FEMA encourages every property owner to purchase flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.
- (3) A homeowner may obtain flood insurance coverage (up to certain limits) through the National Flood Insurance Program. Supplemental coverage is available through private insurance carriers.
- (4) A mortgage lender making a federally related mortgage will require the borrower to maintain flood insurance if the property is in a special flood hazard area.

#### C. GROUND FLOOR REQUIREMENTS:

- (1) Many homes in special flood hazard areas are built-up or are elevated. In elevated homes the ground floor typically lies below the base flood elevation and the first floor is elevated on piers, columns, posts, or piles. The base flood elevation is the highest level at which a flood is likely to occur as shown on flood insurance rate maps.
- (2) Federal, state, county, and city regulations:
  - (a) restrict the use and construction of any ground floor enclosures in elevated homes that are in special flood hazard areas.
  - (b) may prohibit or restrict the remodeling, rebuilding, and redevelopment of property and improvements in the floodway.
- (3) The first floor of all homes must now be built above the base flood elevation.
  - (a) Older homes may have been built in compliance with applicable regulations at the time of construction and may have first floors that lie below the base flood elevation, but flood insurance rates for such homes may be significant.

(TAR 1414) 01-01-14 Page 1 of 3

- (b) It is possible that modifications were made to a ground floor enclosure after a home was first built. The modifications may or may not comply with applicable regulations and may or may not affect flood insurance rates.
- (c) It is important for a buyer to determine if the first floor of a home is elevated at or above the base flood elevation. It is also important for a buyer to determine if the property lies in a floodway.
- (4) Ground floor enclosures that lie below the base flood elevation may be used only for: (i) parking; (ii) storage; and (iii) building access. Plumbing, mechanical, or electrical items in ground floor enclosures that lie below the base flood elevation may be prohibited or restricted and may not be eligible for flood insurance coverage. Additionally:
  - (a) in A-Zones, the ground floor enclosures below the base flood elevation must have flow-through vents or openings that permit the automatic entry and exit of floodwaters:
  - (b) in V-Zones, the ground floor enclosures must have break-away walls, screening, or lattice walls; and
  - (c) in floodways, the remodeling or reconstruction of any improvements may be prohibited or otherwise restricted.

#### D. COMPLIANCE:

- (1) The above-referenced property may or may not comply with regulations affecting ground floor enclosures below the base flood elevation.
- (2) A property owner's eligibility to purchase or maintain flood insurance, as well as the cost of the flood insurance, is dependent on whether the property complies with the regulations affecting ground floor enclosures.
- (3) A purchaser or property owner may be required to remove or modify a ground floor enclosure that is not in compliance with city or county building requirements or is not entitled to an exemption from such requirements.
- (4) A flood insurance policy maintained by the current property owner does not mean that the property is in compliance with the regulations affecting ground floor enclosures or that the buyer will be able to continue to maintain flood insurance at the same rate.
- (5) Insurance carriers calculate the cost of flood insurance using a rate that is based on the elevation of the lowest floor.
  - (a) If the ground floor lies below the base flood elevation and does not meet federal, state, county, and city requirements, the ground floor will be the lowest floor for the purpose of computing the rate.
  - (b) If the property is in compliance, the first elevated floor will be the lowest floor and the insurance rate will be significantly less than the rate for a property that is not in compliance.
  - (c) If the property lies in a V-Zone the flood insurance rate will be impacted if a ground floor enclosure below the base flood elevation exceeds 299 square feet (even if constructed with break-away walls).

(TAR 1414) 01-01-14 Page 2 of 3

## **E. ELEVATION CERTIFICATE:**

The elevation certificate is an important tool in determining flood insurance rates. It is used to provide elevation information that is necessary to ensure compliance with floodplain management laws. To determine the proper insurance premium rate, insurers rely on an elevation certificate to certify building elevations at an acceptable level above flood map levels. If available in your area, it is recommended that you obtain an elevation certificate for the property as soon as possible to accurately determine future flood insurance rates.

You are encouraged to: (1) inspect the property for all purposes, including compliance with any ground floor enclosure requirement; (2) review the flood insurance policy (costs and coverage) with your insurance agent; and (3) contact the building permitting authority if you have any questions about building requirements or compliance issues.

Receipt acknowledged by:			
Signature	Date	Signature	Date

(TAR 1414) 01-01-14 Page 3 of 3