

Flooding/Flood Insurance information for 2105 W Marys Creek Pearland TX

As stated in the disclosure, home did flood during Harvey when owned by current owner. It has been completely renovated down to the studs. Bleached, dried and put back together nicely. (as you can see) Current seller is unaware of prior floods and specifics as home was purchased from an estate but NFIP informed him that there was a small claim in 2009. (unsure of amount and unsure of anything previous to this date) This puts the home on a repetitive loss list which allows for higher premiums. Current flood premium is \$6380, however buyer does have the option of reducing flood insurance cost to \$4300 with a higher deductible. (current policy is assumable and is only way to obtain the coverage at this time)

Buyer will also have the option of requesting a removal from the repetitive lost and look for a potential major reduction in price. (this will be done through the NFIP, can be a long process but wanted to note this as an option moving forward)

The City of Pearland has also made substantial improvements to drainage systems running directly behind the home and many locations reducing the likelihood of any future flooding. We can provide these details, as we are obtaining specifics from Brazoria County flood control. The improvements are substantial and continuing to improve!