



TEXAS FLOOD RISK ASSESSMENT







AUGUST 30, 2019

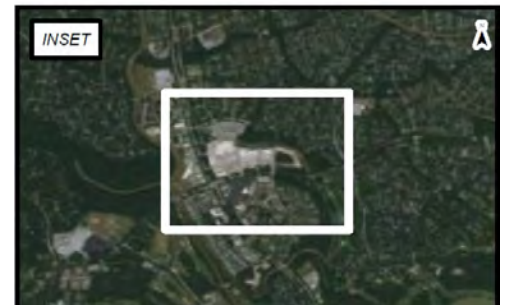
Main Street Kingwood, TX

FEMA Flood Zones

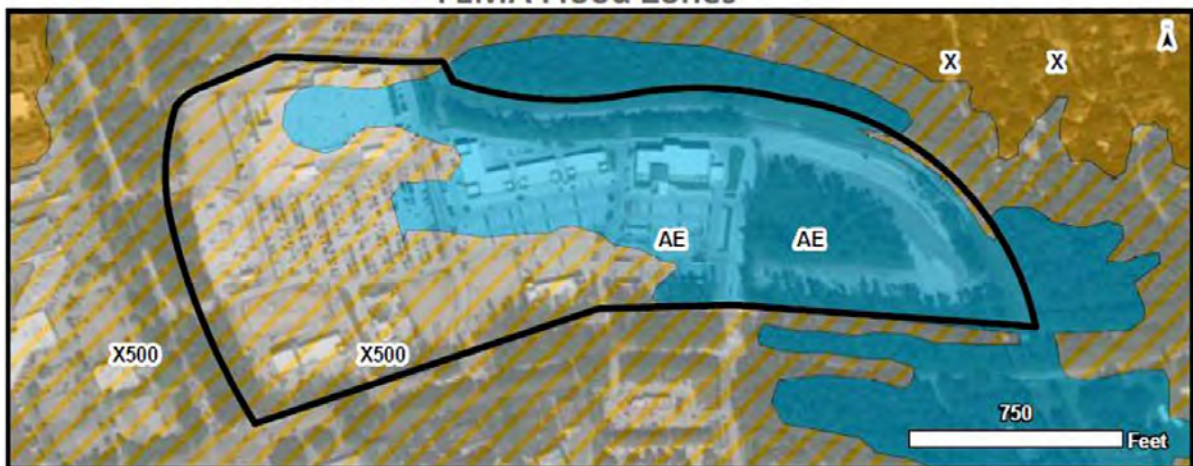
Main Street Kingwood

FEMA FLOOD ZONES

| | | | |
|---|----|---|-------------------|
|  | A |  | VE |
|  | AE |  | X500 (SHADED) |
|  | AH |  | X, (UNSHADED) |
|  | AO |  | OPEN WATER |
|  | D |  | AREA NOT INCLUDED |



FEMA Flood Zones



TEXAS FLOOD DISCLOSURE FORM:

Are you (Seller) aware of any of the following conditions?*

Seller to Answer

Write Yes (Y) if you are aware, write No (N) if you are not aware.

☐ Present flood insurance coverage

☐ Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir

☐ Previous water penetration into a structure on the property due to a natural flood event.

[Buildings flooded during Hurricane Harvey]

Write Yes (Y) if you are aware and check wholly or partly as applicable, write No (N) if you are not aware.

COASTAL RISK ANSWER

☐ Located () wholly () partly in a **100-year floodplain**

YES, PARTLY

(Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR)

☐ Located () wholly () partly in a **500-year floodplain**

YES, PARTLY

(Moderate Flood Hazard Area-Zone X (shaded))

☐ Located () wholly () partly in a **floodway**

NO

☐ Located () wholly () partly in a **flood pool**

NO

☐ Located () wholly () partly in a **reservoir**

NO

If the answer to any of the above is yes, explain (attach additional sheets as necessary):

[Heavy rainfall flooding caused flooding in the shopping center during Hurricane Harvey]

***For purposes of this notice:**

"100-year floodplain" means any area of land that:

(A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map;

(B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and

(C) may include a regulatory floodway, flood pool, or reservoir.

"500-year floodplain" means any area of land that:

(A) is identified on the flood insurance rate map as a

moderate flood hazard area, which is designated on the map as Zone X (shaded); and

(B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate risk of flooding.

"Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.

"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).

"Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation more than a designated height.

"Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.

Have you (Seller) ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program (NFIP)?* ☐ Yes ☐ No. If yes, explain (attach additional sheets as necessary):

***Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).**

Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the property? ☐ Yes ☐ No. If yes, explain (attach additional sheets as necessary):

This Report is subject to Customer's acceptance of Coastal Risk's Standard Terms and Conditions and Limitations of Liability, which can be found at www.floodscores.com