

From: Zar Wade-Gledhill [REDACTED]

Sent: Wednesday, December 11, 2024 2:08 PM

To: ChiefClerk <ChiefClerk@tdi.texas.gov>

Cc: Debra Doss #30 [REDACTED]; Michael Ruiz [REDACTED]
[REDACTED]

Subject: Property owners' association submitting petition to classify an area as an underserved area - The Bayfront Condominium Association, Inc.

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To whom it may concern,

I am the property manager for The Bayfront Condominium Association Inc.

Please take this e-mail as my petition on behalf of The Bayfront Condominium Association Inc.(351 + 401 Lakeside Ln, Nassau Bay, TX 77058) to have an area immediately around Clear Lake classified as an underserved area.

I will try to address each of the points required for the petition one by one:

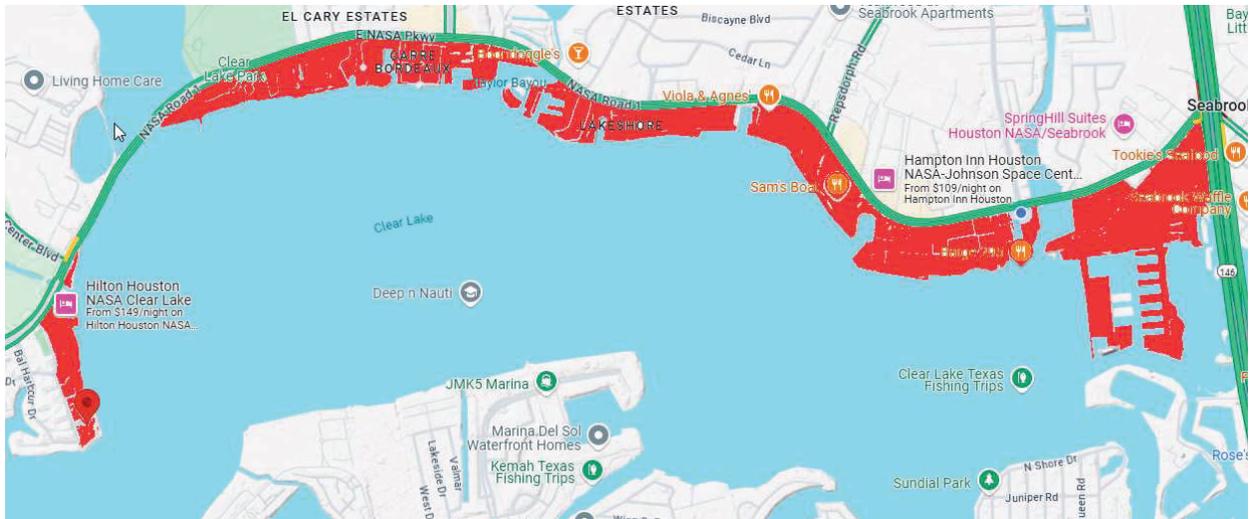
a) See above

b) The Bayfront Condominium Association Inc. is in the designated area as is all of the area I am petitioning to be considered as underserved.

(c)(1) I am submitting this petition in writing by e-mail please let me know if you need it mailed.

(c)(2) The Bayfront c/o Zar Wade-Gledhill - Kensington Property Management, 2515-A NASA Pkwy, Seabrook, TX 77586. I can also be reached on my cellphone, [REDACTED] or by e-mail [REDACTED]

(c)(3) I would propose that the area bounded on the North by NASA Road 1, on the South by Clear Lake, on the West by Lakeside Ln and on the East by 146 be designated as an underserved area since I have first hand knowledge of the difficulties that HOA's in this area have finding insurance coverage. See inserted map, area highlighted in red is an approximation of the area I am proposing:



(c)(4) It has been many years since any of the Property Owners Association's in this area have been able to procure insurance from admitted carriers. All of the Association's in this area have had to purchase policies from surplus lines carriers for many years. In the last few years it has been difficult to procure policies even from surplus lines carriers. Premiums have skyrocketed, deductibles have increased significantly and coverage has been reduced.

(c)(5) They are all surplus line carriers. We do not recall the last time we could get a quote from an admitted carrier.

(c)(6)(A) See attached e-mail from our insurance agent.

(c)(6)(B) There are no admitted carriers that will write any property or windstorm policy for a property owners association in this area regardless of the risks, coverages or coverage amounts

(c)(7)(A) There are no admitted carriers writing property or windstorm policies in this area for property Owners Associations.

(c)(7)(B) 14

(c)(7)(C) Here is the information I have on property Owners Association's in this area. This is not a complete list:

Property Owners Association	Address	Contact Name	E-mail	Phone
Lakewood Condos	2330 Lakewood Yacht Club Dr, Seabrook, TX 77586	Debbie Phillips		
Natchez Landing	3535 NASA Pkwy, Seabrook, TX 77586	Mary Ellen Strebeck		
Seagate Owners Association Inc	3663 NASA Pkwy, Seabrook, TX 77586	Zar Wade-Gledhill		
Lakeshore Condos	4001 NASA Rd 1, Seabrook, TX 77586	Uncertain		
Marina Bay Condos	4011 NASA Rd 1, Seabrook, TX 77586	Uncertain		
The Bayfront Condominium Association Inc.	351 and 401 Lakeside Ln, Houston, TX 77058	Zar Wade-Gledhill		
Yacht Club Condos	Yacht Club Lane, Seabrook, TX 77586	Uncertain		
Mariner Village Townhomes	Mariner Village Dr, Seabrook, TX 77586	Uncertain		
The Endeavour	4821 NASA Pkwy, Seabrook, TX 77586	Uncertain		
Lakewood Townhomes	Lakewood Ln, Seabrook, TX 77586	Uncertain		
Mariner Village Condos	4747 NASA Pkwy, Seabrook, TX 77586	Uncertain		
Meridian on Clear Lake	Lakeside Ln, Nassau Bay, Houston, TX 77058	Leon Pennell		

(c)(7)(D) 14 unless you count surplus line carriers which is how these Associations have to maintain coverage.

(d) Please let me know if you need any additional information.

- (a) A property owners' association may submit a petition to classify an area as an underserved area.
- (b) Underserved areas must be located within the area designated in §5.9930 of this title (relating to Designated Area for Property Owners' Association Policies).
- (c) The petition must:
- (1) be submitted in writing to the Office of the Chief Clerk;
 - (2) provide contact information for the petitioner;
 - (3) clearly specify the area proposed as underserved, in a written description, a map, or other method;
 - (4) explain why the petitioner thinks the area is underserved;
 - (5) state the names of the petitioner's current and former insurers;
 - (6) provide:
 - (A) the names of insurers that have declined to provide coverage in the proposed underserved area; and
 - (B) detailed information about the risks, coverages, and coverage amounts the insurers are unwilling to offer;
 - (7) include, if known:
 - (A) the names of insurers that have or are actively writing property coverage in the proposed underserved area;
 - (B) the total number of property owners' associations within the proposed underserved area;
 - (C) the names, physical addresses, and contact information of property owners' associations in the proposed underserved area; and
 - (D) the number of property owners' associations within the proposed underserved area that have been unable to get coverage.
- (d) TDI may request additional information from the petitioner to help complete the review under §5.9932 of this title (relating to Petition Procedures for Underserved Area for Property Owners' Association Insurance).

Source Note: The provisions of this §5.9931 adopted to be effective October 15, 2024, 49 TexReg 8387

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Zar Wade-Gledhill - Realtor with Sold77586