

AUGUST 2021

# THE FRONT PORCH

REAL ESTATE NEWSLETTER



**NOW OPEN!**

**North Clarksville City Services**  
111 Cunningham Ln.

**Pay Gas/Water Bill**  
**Access to Finance Dept.**  
**Obtain Business License**  
**Property Taxes Inquiry**



## Ribbon Cuttings in July & August

- Talley Hall Event Center
- Ms Pete's Catering Corp.
- Romano Alliance
- Serenity Sweat & Sculpting Studio
- Hardwoods Inc. of TN
- Modern Movement Real Estate
- Front Porch Realty
- Studio Sharp Salon & Spa
- Kirkwood Place Apartments
- Legends Smokehouse & Grill
- Tater Headz



## Residential: Single Family Statistics for Jul 2021

Listings Added			Listings Contracted					Listings Closed						
Count	Average	Median	Count	List to Contract		Days on Market		Count	Average	Median	Contract to Close		Days on Market	
	List Price	List Price		Average	Median	Average	Median		Sale Price	Sale Price	Average	Median	Average	Median
707	\$287,724	\$269,700	721	23	12	8	3	728	\$283,812	\$273,000	54	38	8	3

### What's Happening at the Downtown Commons?

09/03 @ 7:00 PM  
Concert- Captain Fantastic

09/04 @ 8:00 AM  
Market- Kid Zone

09/17 @ 7:00 PM  
Concert- Jon Langston

09/21 @ 7:30 PM  
Sunset Yoga

09/22 @ 6:00 PM  
Worship

09/23 @ 7:00  
Nashville Symphony



### IS YOUR HOME (AND HOME INSURANCE) READY FOR EXTREME WEATHER?

By Margaret Heidenry

Aug 11, 2021

#### Does home insurance cover floods?

Flooding is the most common natural disaster in the United States, according to CoreLogic. And if you think you don't need flood insurance, keep in mind that more than 20% of insurance claims happen in non-flood zones.

Yet currently, only 12% of Americans have flood insurance. And while you might assume your standard home insurance policy covers floods, the reality is that it doesn't. Instead, you'll have to obtain separate flood coverage.

"Flood insurance must be purchased separately through the National Flood Insurance Program, or through a private flood insurer," says **Ted Olsen**, managing director at New York's Goosehead Insurance. (The program defines flooding as "an excess of water on land that is normally dry, affecting two or more acres of land or two or more properties.") Since flooding is not typically covered, it's essential to know a home's flood risk to weigh whether purchasing additional insurance is merited. Coverage will also hinge on you doing your own due diligence to keep your house from flooding—namely by maintaining proper grading, where the ground around your house slopes downward and away from your foundation to keep water seeping outward rather than in.

"A flood insurance policy won't cover you if your home floods due to improper grading around the home," adds Olsen.

You can hire a landscaper to regrade your land, which usually costs between \$969 and \$3,000, according to HomeAdvisor. It's a small price to pay to keep your house high and dry.

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