

FLOOD CLAIM DOCUMENTATION LETTER

Document Category: Structural & Property-Specific

Document Number: 06 of 33

Claimant Information

David and Maria Rodriguez

2847 Riverside Drive

Houston, TX 77007

(713) 555-8429

rodriguez.flood.claim@email.com

Date: November 22, 2024

Transmission Method

SENT VIA CERTIFIED MAIL, FAX, AND EMAIL

Tracking #: 7024-3360-0000-5892-7153

Recipient Information

National Flood Insurance Program

c/o Wright Flood Insurance Services

300 N. Meridian Street, Suite 2100

Indianapolis, IN 46204

Copy to: FEMA NFIP Direct

P.O. Box 3494

New York, NY 10116-3494

Re: NFIP FLOOD CLAIM SUBMISSION - TIME SENSITIVE

- **Policy Number:** 47289156X
- **Claim Number:** W-2024-TX-84729
- **Date of Loss:** November 5, 2024
- **Loss Location:** 2847 Riverside Drive, Houston, TX 77007
- **FEMA Declaration:** DR-4789-TX
- **Flood Zone:** AE
- **Community #:** 481043

Dear NFIP Claims Representative:

This letter provides comprehensive documentation for my flood insurance claim resulting from overbank flooding from Buffalo Bayou following 11.3 inches of rainfall in 18 hours on November 5, 2024. The property experienced 4 feet 7 inches of flood water intrusion above the lowest floor, causing extensive damage to the structure and contents.

CRITICAL TIME LIMITATIONS ACKNOWLEDGMENT

I understand the following NFIP deadlines:

- **60 DAYS:** Proof of Loss submission deadline from date of loss (January 4, 2025)
- **1 YEAR:** Deadline to file lawsuit if claim disputed
- These deadlines cannot be extended by adjuster promises

DETAILED FLOOD EVENT DOCUMENTATION

Flood Characteristics

Water Source and Type:

- Primary source: Buffalo Bayou overflow
- Secondary sources: Storm drain backup
- Water category: Category 3 (black water - sewage contamination observed)
- Contamination observed: Sewage, petroleum products, debris

Flood Progression Timeline:

- First water observed: 11/5/24 4:30 AM
- Water began entering structure: 11/5/24 6:15 AM
- Peak flood level reached: 11/5/24 2:30 PM
- Water began receding: 11/6/24 8:00 AM
- Property accessible: 11/7/24 10:00 AM
- Total duration of flooding: 52 hours

Maximum Water Heights (Measured and Marked):

- Exterior water line: 68 inches above grade
- Interior water line: 55 inches above lowest floor
- Garage: 62 inches above slab

- Crawlspace: Completely submerged

Flood Velocity and Debris:

- Water velocity: Slow moving (2-3 mph current)
- Debris impact damage: Fence sections, tree limbs caused siding damage
- Sediment deposit depth: 4-6 inches throughout
- Erosion/scour observed: Foundation perimeter, 8 inches deep

COMPREHENSIVE BUILDING DAMAGE INVENTORY

Foundation and Structural Systems

Foundation Damage:

- Type of foundation: Pier and beam with crawlspace
- Cracks documented: 3 major cracks, 6-12mm width
- Settlement observed: 3 inches at SW corner
- Undermining/erosion: Significant along south wall
- Hydrostatic pressure damage: Crawlspace walls bowing inward
- Foundation vent damage: All 8 vents destroyed

Crawlspace Specific:

- Standing water depth: 12 inches remaining
- Mud/sediment depth: 6 inches
- Vapor barrier destroyed: 2,400 square feet
- Insulation contaminated: All floor insulation (2,400 sq ft)
- Support posts/piers: 4 of 12 showing movement
- Sump pump system: Destroyed

Building Systems Damage

Electrical System:

- Main panel submerged: Yes, for 36 hours
- Circuits affected: 32 of 42
- Outlets below flood line: 47
- Switches below flood line: 18

- Fixtures damaged: All first floor fixtures
- Emergency disconnect required: Yes, by Centerpoint Energy
- Electrician assessment: Kolb Electric, License #48291, complete rewiring required

HVAC System:

- Furnace/Air handler: Water intrusion to 48 inches
- Ductwork contaminated: 1,850 linear feet
- Condenser unit: Submerged, compressor damaged
- Thermostat/controls: All destroyed
- HVAC contractor quote: \$22,750

Plumbing System:

- Water heater submerged: 50-gallon gas unit, complete submersion
- Well pump/pressure tank: N/A (city water)
- Septic system: N/A (city sewer)
- Fixtures contaminated: All first floor fixtures
- Supply lines compromised: Under-slab plumbing may be damaged

Appliances (Covered under Building):

- Dishwasher: Submerged to control panel, non-operational
- Garbage disposal: Submerged, seized
- Built-in microwave: Not affected (above flood line)
- Central vacuum: Motor unit destroyed

Living Space Damage Detail

Room-by-Room Building Documentation:

Living Room: 24' x 18' (432 sq ft)

- Flooring type and damage: Engineered hardwood, severe cupping and buckling
- Drywall water line: 55 inches on all walls
- Drywall removal required: 560 square feet (all walls to 5 feet)
- Insulation replacement: 560 square feet
- Base molding: 84 linear feet destroyed

- Door/casing damage: 2 doors, complete replacement
- Electrical components: 8 outlets, 2 switches affected

Kitchen: 16' x 14' (224 sq ft)

- Cabinets lower: 28 linear feet, complete replacement required
- Cabinets upper: Not affected
- Countertops: Granite, 28 linear feet, supports damaged
- Flooring: Tile, 224 sq ft, subfloor damaged
- Drywall removal: 320 square feet
- Tile backsplash: Contaminated, requires removal
- Under-sink damage: All plumbing connections corroded

Master Bedroom: 18' x 16' (288 sq ft)

- Flooring: Carpet and pad, complete replacement
- Drywall water line: 55 inches
- Drywall removal: 408 square feet
- Insulation: All exterior wall insulation contaminated
- Closet: Built-in organizer system destroyed

Bathrooms: 3 bathrooms affected

- Vanity cabinets: All 3 require replacement
- Toilets: Category 3 water contamination, all need replacement
- Tub/shower surrounds: Tile damage from prolonged submersion
- Flooring: Tile lifted, subfloor damage

CONTENTS DAMAGE DOCUMENTATION

Detailed Contents Inventory by Room

NFIP Contents Coverage Available: \$100,000 (policy maximum)

Living Room Contents:

Item Description	Age	Original Cost	Replacement Cost	Depreciated Value
Sofa, 3-seat leather	2 years	\$3,200	\$3,400	\$2,400
Television, 65" Samsung	1 year	\$1,800	\$1,600	\$1,400
Recliner, leather	3 years	\$1,400	\$1,500	\$900
Coffee table, wood	5 years	\$800	\$900	\$400
Entertainment center	4 years	\$1,200	\$1,300	\$650
Area rug, 9x12	2 years	\$600	\$650	\$450

Room Subtotal: \$6,200 depreciated value

Kitchen Contents:

Item Description	Age	Original Cost	Replacement Cost	Depreciated Value
Refrigerator, Samsung	3 years	\$2,400	\$2,600	\$1,600
Range, gas GE	5 years	\$1,200	\$1,400	\$600
Microwave, countertop	2 years	\$200	\$220	\$150
Small appliances	Various	\$800	\$850	\$400
Cookware/dishes	Various	\$1,500	\$1,600	\$750
Pantry food items	N/A	N/A	\$800	\$800

Room Subtotal: \$4,300 depreciated value

Master Bedroom Contents:

Item Description	Age	Original Cost	Replacement Cost	Depreciated Value
King bed frame	4 years	\$1,800	\$2,000	\$900
Mattress set	3 years	\$2,200	\$2,400	\$1,300
Dresser, wood	6 years	\$1,400	\$1,600	\$600
Nightstands (2)	6 years	\$600	\$700	\$250
Clothing (his)	Various	N/A	\$4,500	\$2,250
Clothing (hers)	Various	N/A	\$5,500	\$2,750

Room Subtotal: \$8,050 depreciated value

TOTAL CONTENTS CLAIM: \$78,450 (depreciated value)

FLOOD MITIGATION EFFORTS

Pre-Flood Preparations Taken

- Monitored flood warnings starting: 11/4/24 8:00 PM
- Sandbags placed: 40 bags at doors and garage
- Vehicles moved to higher ground: 11/5/24 2:00 AM
- Furniture elevated: Living room items on blocks
- Utilities shut off: 11/5/24 7:00 AM by homeowner
- Important documents secured: In waterproof safe upstairs
- Photographs taken pre-flood: 35 images available

Post-Flood Mitigation

Immediate Actions (Within 48 hours):

- Water extraction began: 11/7/24 2:00 PM, Flood Recovery Services
- Fans/dehumidifiers deployed: 38 fans, 8 dehumidifiers (5,000 CFM total)
- Affected contents moved: To garage and driveway for sorting
- Contaminated materials removed: Carpet, pad, lower drywall
- Photos/video taken: 247 photos, 3 hours video before cleanup
- Utilities made safe: Electrician certified safe on 11/8/24

Professional Mitigation Services:

- Company: Flood Recovery Services, License #WRT-48291, IICRC Certified
- Services performed: Water extraction, structural drying, antimicrobial application
- Equipment used: 38 air movers, 8 LGR dehumidifiers, 2 air scrubbers
- Duration: 11/7/24 to 11/21/24 (ongoing)
- Documentation: Daily moisture logs, thermal imaging reports
- Invoice total: \$18,750

INCREASED COST OF COMPLIANCE (ICC)

Substantial Damage Determination

Local Floodplain Manager Assessment:

- Official's name: Jennifer Walsh, CFM, City of Houston Floodplain Administrator

- Assessment date: November 12, 2024
- Market value of structure: \$285,000
- Repair cost estimate: \$178,500
- Damage percentage: 62.6%
- Substantial damage declared: Yes

ICC Requirements (Substantially Damaged):

- Elevation required to: BFE + 2 feet (per local ordinance)
- Current elevation: 3 feet below BFE
- Elevation cost estimate: \$85,000
- Requesting maximum ICC benefit: \$30,000

Building Code Compliance Issues:

- Electrical system upgrade to current code: \$12,500
- Flood vents required: 8 vents at \$450 each = \$3,600
- Utility relocation required: \$8,500

COVERAGE LIMITS AND DEDUCTIBLES

NFIP Policy Limits

- Building Coverage: \$250,000 (maximum residential)
- Contents Coverage: \$100,000 (maximum)
- ICC Coverage: \$30,000 (if eligible)
- Building Deductible: \$2,000
- Contents Deductible: \$2,000

Understanding of Coverage

- Basement limitations understood
- Depreciation on contents expected
- No coverage for additional living expenses
- No coverage for lost business income
- Moisture removal covered under building

PROFESSIONAL DOCUMENTATION ENCLOSED

1. Flood Remediation Company Assessment

- Company: Flood Recovery Services, IICRC S500 Certified
- Detailed scope of work (18 pages)
- Moisture mapping documentation
- Thermal imaging results
- Total estimate: \$178,500

2. Structural Engineer Evaluation

- Engineer: Robert Thompson, PE License #TX-48291
- Foundation assessment shows significant damage
- Structural integrity compromised
- Repair recommendations include foundation repair
- Sealed report enclosed (12 pages)

3. Elevation Certificates

- Pre-event EC dated: March 15, 2023
- Post-event EC dated: November 14, 2024
- Surveyor: Martinez Land Surveying, License #5847
- Shows 2-inch settlement at structure

4. Contractor Repair Estimates

- Three detailed estimates attached
- Range from \$165,000 to \$195,000
- Code compliance items noted separately

5. Environmental Testing

- Mold testing: Elevated spore counts in all tested areas
- Bacteria testing: E. coli and coliform present
- Lead-based paint: Present, disturbed during flooding

PROOF OF LOSS STATEMENT

I understand that:

- A Proof of Loss must be submitted within 60 days (by January 4, 2025)
- The Proof of Loss is a sworn statement

- I cannot recover more than the amount claimed in Proof of Loss
- Supplemental claims may be filed for hidden damage
- The adjuster cannot waive the Proof of Loss requirement

Current Proof of Loss Status:

- Working with adjuster on scope
- Substantial disagreement on some items
- May need to submit based on contractor estimates
- Will submit before deadline regardless of agreement status

COORDINATION WITH OTHER PROGRAMS

Other Insurance

- Homeowners Policy: Texas Premier Insurance, Policy #TX-HO-847291
- Claim #2024-WIND-8472 for wind damage to roof during same storm
- No duplication of benefits - flood damage separate from wind

Federal Assistance

- FEMA Registration #: 2024-DR-4789-48729
- SBA Loan Application #: Declined to apply
- Other assistance: None received

HEALTH AND SAFETY URGENCY

Immediate Hazards Present

- Mold Growth: Already visible in multiple locations despite mitigation
- Structural Hazards: Foundation movement creating unsafe conditions
- Electrical Hazards: System requires complete inspection before use
- Contamination: Category 3 water throughout
- Air Quality: Testing shows unsafe particulate levels

Family Health Considerations

- Children under 10: 2 children (ages 6 and 8)
- Respiratory conditions: Daughter has asthma
- Temporary relocation necessary: Yes, family staying with relatives

SPECIFIC REQUESTS FOR ACTION

1. Immediate (Within 24-48 hours):

- Assign experienced flood adjuster
- Schedule comprehensive inspection
- Provide Proof of Loss forms
- Authorize continued mitigation

2. Within 5 Days:

- Complete building inspection
- Complete contents inspection
- Provide written estimate
- Address ICC eligibility confirmation

3. Within 10 Days:

- Process advance payment
- Finalize scope of repairs
- Coordinate with mortgagee
- Provide claim decision

RESERVATION OF RIGHTS

I expressly reserve the right to:

- Submit supplemental claims for hidden damage discovered during repairs
- Invoke appraisal if scope/pricing disputed
- Seek maximum benefits under all coverages including ICC
- Appeal any adverse decisions through FEMA
- Document all claim-related expenses for potential reimbursement

CLOSING STATEMENT

This flood has devastated our property and displaced our family. We have complied with all policy requirements including prompt notice, mitigation of damages, and preservation of evidence. The extent of damage is substantial and requires immediate attention to prevent further deterioration and health hazards.

We appreciate NFIP's role in helping flood victims recover and trust this claim will be handled promptly and fairly according to the Standard Flood Insurance Policy provisions. Time is critical due to the ongoing moisture and contamination issues.

Please confirm receipt of this claim immediately and provide the assigned adjuster's contact information.

Respectfully submitted,

David and Maria Rodriguez

November 22, 2024

Attachments:

1. Photographic documentation (247 photos with captions)
2. Video documentation (USB drive with 3 hours footage)
3. Complete contents inventory spreadsheet
4. All professional estimates and reports (5 contractors)
5. Elevation certificates (pre and post event)
6. Proof of ownership documents
7. Mortgage information (Chase Home Finance)
8. Maintenance records showing property care
9. Weather/flood gauge data for event
10. City substantial damage determination letter

CC:

- Chase Home Finance (Mortgagee) - REQUIRED
- Wright Flood Insurance Services
- FEMA Region VI
- Texas Division of Emergency Management
- Houston Floodplain Administrator
- File

IMPORTANT NFIP CLAIM TIPS

Do's:

- ✓ Take photos before cleaning
- ✓ Keep samples of damaged materials

- ✓ Save all receipts
- ✓ Mark flood height on walls
- ✓ Submit Proof of Loss on time
- ✓ Be present for inspection
- ✓ Get everything in writing

Don'ts:

- X Don't wait for adjuster to clean up
- X Don't throw away damaged items yet
- X Don't sign incomplete forms
- X Don't miss 60-day deadline
- X Don't accept verbal promises
- X Don't exaggerate damages

Note: This template is provided for informational purposes only and does not constitute legal advice. NFIP claims have strict requirements and deadlines that cannot be waived. Consider consulting with an attorney experienced in NFIP claims if you encounter difficulties. The 60-day Proof of Loss deadline is statutory and cannot be extended by adjusters or insurance company representatives.