

Reimburse Joan \$512.00 pd a visa, 8/27/20.
Policy begins 09-27-20.



FEMA

ALISON FORTNER
1910 PACIFIC AVE. STE 13450
DALLAS, TX 75201

Agency Phone: (214) 744-3276

NFIP Policy Number: 4400515113
Company Policy Number: 4400515113
Agent: ALISON FORTNER



Policy Term: 09/27/2020 12:01 AM through 09/27/2021 12:01 AM
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>
(800) 767-4341

FLOOD INSURANCE POLICY DECLARATIONS
PREFERRED RISK POLICY - DWELLING FORM

DELIVERY ADDRESS

JOAN WU
1921 WOODBURY ST
HOUSTON, TX 77030-4125

INSURED NAME(S) AND MAILING ADDRESS

JOAN WU
1921 WOODBURY ST
HOUSTON, TX 77030-4125

COMPANY MAILING ADDRESS

NFIP DIRECT
PO BOX 913111
DENVER, CO 80291-3111

PROPERTY LOCATION

1921 WOODBURY ST
HOUSTON, TX 77030-4125

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 09/27/2020
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: THREE OR MORE FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: CRAWLSPACE WITHOUT PROPER OPENINGS

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 01/01/1998
COMMUNITY NUMBER: 480296 0860 L REGULAR PROGRAM
COMMUNITY NAME: HOUSTON, CITY OF
CURRENT FLOOD ZONE: X
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: X
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY:

PREMIUM CALCULATION -

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING	\$250,000	\$1,250
CONTENTS	\$100,000	\$1,250

Coverage limitations may apply. See your policy form for details.

PRP BASE PREMIUM:	\$436.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$436.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 0%	\$0.00
RESERVE FUND ASSESSMENT: 18.0%	\$80.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$522.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$572.00

Zero Balance Due
This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by NFIP DIRECT

Company NAIC: 99999



File: 9690441

Page 1 of 2



DocID: 74750834

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name JOAN WU, JANE WU AND LUCY WEBERLEIN		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1921 WOODBURY STREET		Company NAIC Number:
City HOUSTON	State Texas	ZIP Code 77030
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) TRACT 4R, BLOCK C OF DEVONSHIRE PLACE IN HARRIS COUNTY, TEXAS		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>RESIDENTIAL</u>		
A5. Latitude/Longitude: Lat. <u>29.704945°</u> Long. <u>-95.391142°</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number <u>8</u>		
A8. For a building with a crawlspace or enclosure(s):		
a) Square footage of crawlspace or enclosure(s) <u>988.00</u> sq ft		
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>6</u>		
c) Total net area of flood openings in A8.b <u>N/A</u> sq in		
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
A9. For a building with an attached garage:		
a) Square footage of attached garage <u>360.00</u> sq ft		
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade <u>N/A</u>		
c) Total net area of flood openings in A9.b <u>N/A</u> sq in		
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number CITY OF HOUSTON 480296		B2. County Name HARRIS		B3. State Texas	
B4. Map/Panel Number 48201 C 0860	B5. Suffix L	B6. FIRM Index Date 11-15-2019	B7. FIRM Panel Effective/ Revised Date 06-18-2007	B8. Flood Zone(s) X-SHADED	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) 41.5 FEET (SEE NOTE)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input checked="" type="checkbox"/> Other/Source: <u>NAVD 88, 2001 ADJ.</u>					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1921 WOODBURY STREET			Policy Number:	
City HOUSTON	State Texas	ZIP Code 77030	Company NAIC Number	

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: RM 040100 ELEV. = 43.32 FEET Vertical Datum: NAVD 1988, 2001 ADJUSTMENT

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929 NAVD 1988 Other/Source: NAVD 1988, 2001 ADJUSTMENT

Datum used for building elevations must be the same as that used for the BFE.

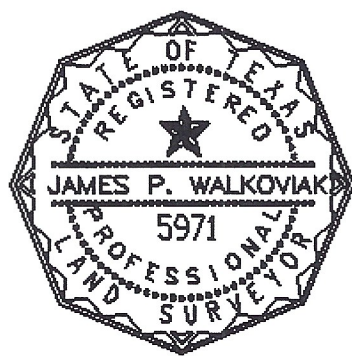
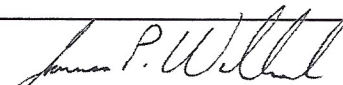
Check the measurement used.

- | | | | |
|---|------|--|---------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____ | 42.5 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| b) Top of the next higher floor _____ | 44.9 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only) _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| d) Attached garage (top of slab) _____ | 42.2 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building
(Describe type of equipment and location in Comments) _____ | 44.5 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG) _____ | 41.9 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG) _____ | 42.5 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No Check here if attachments.

Certifier's Name JAMES P. WALKOVIAK	License Number 5971		
Title REGISTERED PROFESSIONAL LAND SURVEYOR			
Company Name PRECISION SURVEYORS INC.			
Address 950 THREADNEEDLE STREET, SUITE NO. 150			
City HOUSTON	State Texas		ZIP Code 77079
Signature 	Date 08-25-2020	Telephone (281) 496-1586	Ext.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

B9. BASE FLOOD ELEVATION IS EXTENDED FROM NEAREST ZONE AE
C2. e) AIR CONDITIONER PAD

ELEVATION CERTIFICATE

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Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1921 WOODBURY STREET			Policy Number:
City HOUSTON	State Texas	ZIP Code 77030	Company NAIC Number

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet meters above or below the HAG.
- E3. Attached garage (top of slab) is _____ feet meters above or below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is _____ feet meters above or below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name			
Address	City	State	ZIP Code
Signature	Date	Telephone	

Comments

Check here if attachments.

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1921 WOODBURY STREET			Policy Number:
City HOUSTON	State Texas	ZIP Code 77030	Company NAIC Number

SECTION G – COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate of Compliance/Occupancy Issued
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- G7. This permit has been issued for: New Construction Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: _____ feet meters Datum _____
- G9. BFE or (in Zone AO) depth of flooding at the building site: _____ feet meters Datum _____
- G10. Community's design flood elevation: _____ feet meters Datum _____

Local Official's Name	Title
Community Name	Telephone
Signature	Date

Comments (including type of equipment and location, per C2(e), if applicable)

Check here if attachments.

BUILDING PHOTOGRAPHS

See Instructions for Item A6.

OMB No. 1660-0008

Expiration Date: November 30, 2022

ELEVATION CERTIFICATE

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City HOUSTON	State Texas	ZIP Code 77030	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



Photo One

Photo One Caption

FRONT VIEW 08/20/2020

Clear Photo One



Photo Two

Photo Two Caption

FRONT VIEW 08/20/2020

Clear Photo Two

BUILDING PHOTOGRAPHS

Continuation Page

OMB No. 1660-0008
Expiration Date: November 30, 2022

ELEVATION CERTIFICATE

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1921 WOODBURY STREET			Policy Number:
City HOUSTON	State Texas	ZIP Code 77030	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.



Photo Three

Photo Three Caption

REAR VIEW 08/20/2020

Clear Photo Three



Photo Four

Photo Four Caption

SIDE VIEW 08/20/2020

Clear Photo Four