# A Quick Tour of Why Possible Buyers Will Know This Is Damaged Property

The moment possible buyers look, they can see that **this** house is dealing with **ongoing flooding**. Following the **negative decisions by the 2016 FBCAD appraiser**, possible buyers **also** can see **cheap-looking and sometimes high-maintenance methods** to try to prevent flooding or further damage. This tour shows these methods. You can decide if possible buyers would want this house. Why these methods? First, money had to go to **essential** purchases to prevent the flooding and, **anywhere** possible, the decision was for a **cheap method (even if ugly and constant-maintenance**), including usingleftover and messed up materials from failed vendors of the past who could not solve the problems. Second, the immediate goal was not house “value,” but to stretch available resources to try to make it safe to stay in the house.

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## **From the Street – What the Possible Buyer Sees First**

### Drainage Pipes Exiting to the Street

On the left, one built by the prior owner. On the right, one built in 2012

#### Constant Maintenance Requirements

On the **left** pipe, carefully clean out the cracked pipe; use a hoe to keep the space between curb and the grass clear for about 5’ where there is a crack in the curb that lets the water reach the street.

Each year, these pipes to the street have to be blown out with a water hose at the catch basins in the backyard.

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### Pea Gravel Used on the Right Side of the Front Yard Why? Water Flow Killed the Grass and It was a Sea of Mud

In spite of the drainage pipe below ground to the street, some water still comes above ground and drags gravel into the neighbor’s yard. (Less, but still happening in May 2017—time-stamped pictures available.)

#### Constant Maintenance Requirement and Background on Water Flow in the 2015 Appraisal Protest Documents

Pre-storm, attach a hose to the water barrel attached to the downspout and take the end to the street.  
Post storm, use a hoe to restore the path in the pea gravel for the water and restore my neighbor’s yard.

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|  | Background example from 2015 of flow **above** ground. C:\Users\CJ Bibus\Documents\Z - 2015-2011 Flooding over time\2015-05-21 windstorm+521water\windstorm+521water 019.JPG |

## **Through the Gate – Their 1st view is a catch basin leading to drainage pipes**

### 1st of **6** Catch Basins in the Back Yard

This one leads to a pipe that goes to the main pipe running beside the fence and to the street. The blue hoses are attached to soaker hoses to try to prevent the house’s foundation problems in **dry** weather.

#### Constant Maintenance Requirement for All 6 Catch Basins and All Accessible Pipes

* All catch basins must be cleaned before storms.
* In all catch basins and pipes, must regularly use Mosquito Dunks to keep down the mosquitoes.

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### Drainage Pipes and Trenches and the Necessity of the Sump Pump

Slope will not take care of the amount of water coming in the yard. There has to be a sump pump—a pump for forcing water away from a structure that will be damaged by water. In this yard, drainage pipes and trenches carry water to the sump pump and the pump sends water to a pipe that connects to the street. Without this sump pump (as the Appraisal protest for 2015 and 2016 show with time-stamped pictures), water would flow:

* From the water coming from the **left** side of the yard and cover the patio and enter the room beside it
* From the water coming from the **right** side of the yard and enter the storage building and also add to the water on the patio

#### Constant Maintenance Requirement and Essential Purchase of a Backup Sump Pump

Leaves and small size gravel must be kept out of the catch basin for the sump pump to work, thus the additional grate and regular checking to be sure it is clear.

If this pump goes out, we flood; therefore, we have a backup sump with all connectors ready as well as a generator.

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## **The Wall—the Biggest Thing in the Yard—Between the House and Neighbors’ Properties That Flood**

### Background Shown by Time-Stamped Pictures Provided to 2015 and 2016 FBCAD Appraisers

In both of these pictures, the water is flowing **into** the storage building. That 26 X 14 building has been badly damaged by the flooding and the water shown flows into parts of it. (By the fence next to the neighbor on the right and at the back of the storage building, flooding is dramatically less, but water is still pooling at the back of the storage building at the corner. (This happened somewhat in May 2017—time-stamped pictures available. What was estimated in the documents to the 2016 Appraiser still needs to be done.)

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### Essential Purchase of the Retaining Wall--Something the Homeowners Could Not Build

The retaining wall was not in the proposed repairs and estimates in the 2016 documents to FBCAD’s appraiser—documents he would **not** look at. The prior estimates I had heard for a retaining wall were over $4000. A worker I interviewed to dig some drainage trenches volunteered that he had made these walls and offered a price of $1765.

#### Constant Maintenance Requirement and a Prevention of Flooding That May **ALSO** Lower Value

Not merely regular yard maintenance, but pulling away leaves that cluster behind the wall to be sure the drainage pipe (perforated pipe encased on the bottom by plastic) and the green grates are clear of leaves. The greatest amount of leaves—as well as the greatest amount of water--is in the section by the neighbor with the water garden.

The wall has helped; however, a possible homebuyer may not want a property that has a big wall—especially at the price that FBCAD proposes.

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## **In the Backyard Visible Damage IN and BACK of the Storage Building**

### Visible Damage **IN** the Storage Building and a Prevention of Further Damage That May **ALSO** Lower Value

Since wood is rotting, **cinder blocks** hold up shelving. **The flooding is less, but not enough to try to replace wood**.

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|  | Prior to purchase, Brookside Inspection Service report (available) examined the property and identified flooding in the 1st 2 parts of this building. FYI: In 2010, we did ask; the owner confirmed that the house itself had not flooded. (See last document in 2015 Appraisal Protest Documents.) In 2011, the den had water. Status of the 3 parts of this building:   1. This part has flooded regularly. It is at the intersection of the Klauke fence and the fence of the neighbor on the right. 2. The center room is moldy. The inspector suggested to build a frame of 2X4s to keep the boxes we planned to store out of the water. 3. The third storage area has only flooded once, but it has flooded. |

### Visible Damage on the **BACK** of the Building and a Prevention of Further Damage That May **ALSO** Lower Value

The exterior of the storage area was also included in the Brookside Inspection Service. The owners incorrectly used Hardy board and placed it flush against the ground. On the **left**, visible damage during years of trying to stop this flooding. On the right, greater damage developing. All I can do is **chalk** it securely. **The flooding is less, but not enough to try fix this.**

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### Prevention of Flooding That May **ALSO** Lower Value—Plastic to Direct Water to the Catch Basin at the Corner

#### Constant Maintenance Requirement

In addition to cleaning the catch basin, sweep away grass and leaves to keep water moving beside the fence and toward the catch basin shown. If the water starts to pool behind the building, use a **push broom** to sweep it toward this slope and the catch basin on the corner of the building.

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## **At the Center of the Yard – Visible Signs of Water on the Patio (Water ALSO has come in the Den.)**

### Background Shown by Time-Stamped Pictures of the Backdoor Provided to 2016 FBCAD Appraiser

In the May flooding, old sheets and towels used to cover plants in winter were a desperate attempt to block water.

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### Recognition of Additional Cause of Flooding - The House Is **LOWER** Than the Back of the Yard.

My years of time-stamped videos combined with talking with one vendor showed that solving the flooding from my neighbors would not end all of the flooding. **Why? The patio and house are lower than the back of the yard.**

### Waterline Showing Prior Flooding on the Wall on the Patio and by the Backdoor to the den

As the pictures above show, water flows toward the backdoor and this wall.

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### A Prevention of Further Damage That May **ALSO** Lower Value—Attempts to Keep Water Out of the Den

The water has come so heavily and so long (before we bought the house) that there are many worn-down sections where water pools that **still** need to be done. This one was a worst spot because water was pooling at the corner.

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|  | In desperation with the immediate need to fill this area, we used these products because they were cheap.  <White filler chalk to keep the water from entering the corner. < Self-leveling chalk where regular flow of water had worn down an area. The water now pools following the edges of this blob of chalk—ugly, but it is not in the house.  We **ALSO** did do the self-leveling tubes of Emedco sealant, but **the remaining preventions for this area in the 2016 appraisal protest could not be done during Summer 2016 because of money.** |

## **At the Center of the Yard – Drainage to Move Water from 3 Areas to the Sump Pump**

#### Constant Maintenance Requirements and Preventions of Flooding That May **ALSO** Lower Value in All 3 Areas

The black plastic works OK for now, but requires by-hand maintenance to remove leaves and-grass clippings. As covered with each area, a**ll** was built using leftover or messed up materials and a buyer’s close look may lower house value.

### **To the Sump Pump** of **Water from the Neighbor’s Fence Line** by **Drainage** **by the Storage Building**

The test on the **left** with the black plastic showed that there was a wider area of water coming down the neighbor’s fence line and toward the patio than existing perforated pipe could catch. Based on the test, leftover stepping stones from a prior attempt to deal with the flooding are placed below ground level and sloped to the drainage pipe. Because the prior vendor used pea gravel, it was clogging the perforated pipe and had to be replaced by larger gravel.

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### **To the Sump Pump** of **Ground-Level Water** Carried by **Drainage** **beside the Patio**

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| **Length of the patio** - Sump pump to the left connected by gravel-covered pipe that we had to fix by drilling more holes | Gravel-covered pipe to the left connected by a leftover black grate to carefully sloped trenches covered with black-plastic from a prior drainage project |
| Carefully sloped turn to the last trench on the patio | **Width of the patio** -Carefully sloped trench on a low slope |

### **To the Sump Pump** of **Roof Water** Carried by 2 Downspouts and Extenders to **Drainage beside the Patio**

#### Constant Maintenance Requirements and Essential Purchases

**Essential Purchases:** Repair of bricks and mortar from water damage. Replacement of bending 4” gutters with 5” gutters, installation of flashing to protect the brick fireplace, installation of a 2nd downspout to reduce the water flow and avoid bending gutters, and purchase of gutter extenders so water from the roof goes to the drainage beside the patio and then to the sump pump.   
**Maintenance:** The extender on the **right** does reach the black plastic covered trench, but it seems to move when there is a lot of rain. Mowers tend to move the bricks so their position has to be checked every mowing day.

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| Downspout to the left of the wall with the backdoor | Downspout to the right of the brick fireplace |
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### Background Shown by Time-Stamped Pictures (2 of Many) Provided to 2015 and 2016 FBCAD Appraisers

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| Ground-water on patio and to the backdoor (not shown) | Rate of water off the roof beside the fireplace. |
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## **In the Backyard on the LEFT Side of the House – Water Rising Beside Living Room and Bedroom**

### Background Shown by Time-Stamped Pictures of How Close the Water Was Provided to 2016 FBCAD Appraiser

This water was not just to the metal edging but in the shrubs next to the wall of the living room and a bedroom. As the picture from the 2016 protest shows, the water has been close: I dug shallow trenches with a hoe about two feet from the metal edging to try to get the water to flow away from the house. This is difficult because the land is on a **very** slight slope since the house is lower than the land and the only lower area is the fence line—thus the solution below.

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#### Constant Maintenance Requirements and Preventions of Flooding That May **ALSO** Lower Value

Not only have to remove grass clippings as with the other black plastic trenches, but also—if the rain is hard--have to use a **broom to sweep** the water toward the fence. The end of the slope must be cleaned out regularly so it will flow.

Because of costs, used leftover black plastic, leftover 2x16 cinder blocks and leftover metal edging to help the water flow toward the fence. Used beige blocks that a neighbor had thrown away to block the end of the slope (in the picture on the right) and create a turn where the water could flow along a longer slope to the fence line. **This is the method that will probably fail and have to be done as written in the estimate provide to the 2016 Appraiser.**

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| Beginning of the slope at downspout on the prior page. | Ending of the slope near the fence line. |
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## **Without the Sump Pump, Flooding Happens and Why a Generator Is Essential**

1/20/2017, the sump pump was overwhelmed and shut down. This shows what **starts** to happen without the pump.

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| Black trenches are full but not moving. | Water overflows pipes and trenches and onto the patio. |
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| Leaves show where the water flowed on the patio. |  |
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|  | Constant Maintenance Requirement, Preventions of Flooding That May **ALSO** Lower Value, and Essential Purchase **Maintenance:** The generator has to be observed in its weekly test.  **Preventions of Flooding That May ALSO Lower Value:** No grass will live in the area to the **left** of the generator. To avoid spending money, we filled in the area with stones my neighbors threw away and leftover 8X16s from other projects.  **Essential Purchases**: If there is no electricity, there is no sump pump and water will rise until it is in the house**.** We have lost power in this house in **regular** storms.In a hurricane, in **this** house, the generator is not a choice. |

## **And There Are More Problems Than These—Would Any Buyer Want This Property at the Price FBCAD Says?**

### Status of the 2016 Estimates to the Appraiser, Including Repairs and Preventions Not Done after His Decision

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| To O’Conner & Associates:  **If useful**, I can copy in the estimates from the 2016 Appraisal Protest and I can label each:   * as done and the cost * as not done |

### What about Evidence about Damage, about Photos as Evidence, and about Proof about Costs

1. Anyone can walk on the property and see the damage.
2. Evidence consists of time-stamped pictures of the flooding. I was taking pictures **as the flooding was happening.** 
   * The Texas Comptroller’s video **“How to Present Your Case at an Appraisal Review Board Hearing – A Homeowners Guide”** says in the video’s
     + Audio script - “The ARB and the appraiser will not visit your home **so you must take your home, in essence, to them**. **Take** **pictures of all aspects of your home** that you believe have **an adverse impact on the value the appraisal district placed on your home.** (Attachment 2 of 2016\_0620 document)
     + Slides - Lists photos as usable as evidence. (Attachment 4 and 5 of 2016\_0620 document)
3. The 2015 FBCAD appraiser accepted time-stamped photos of flooding as evidence when he lowered value.  
   The 2016 FBCAD appraiser not only did not accept photos, but also would not look at the documents.
4. If financial evidence is needed for costs, I have receipts or cancelled checks for everything in Summer 2016.   
   In June 2016, I had also **estimates**, but the 2016 appraiser would not look at them. Below are reasons why the Texas Comptroller's video might support lowering value for “receipts.”

### What 2 Methods from the Texas Comptroller's Video Might Qualify for a Lower Appraisal for the Property

1. The Texas Comptroller's video accepts damages that lower value (“**adverse impact** on the **value** the appraisal district placed on your home”) and gives in the **audio script** varied examples, not just foundation repair (Attachment 2 of 2016\_0620 document)
   * The 2015 FBCAD appraiser lowered the house appraisal on grounds that seemed to a layperson to match the Texas Comptroller's meaning above. **However**, the 2016 FBCAD appraiser would not look at the document**.**
2. The Texas Comptroller's video lists **“receipts”** on its “**Evidence Checklist**.” (Attachment 5 of 2016\_0620 document). Also, a search of the video’s audio script and its slides does not use the word “estimates” in the way FBCAD does. (Attachments 3 and 4 of 2016\_0620 document).

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| **How does FBCAD’s position seem to be the opposite of the Texas Comptroller's video?** Based on what both the 2015 and 2016 appraisers said, FBCAD tells its appraisers:   * That it requires citizen-taxpayers to bring “estimates” to the protest * That a repair paid for **before** the protest **cannot** be used to reduce value. |

Because I could not find that oral information repeated at the FBCAD website and it is horrible to hear at the protest that the foundation repair doesn’t count because you already paid the bill, **I sketched a change to their website that would be fairer to citizens** so they can know the rules (Attachment 6 of 2016\_0620 document)

1. If the Texas Comptroller's video does **not** apply to FBCAD, why does FBCAD telling citizen-taxpayers to use it to prepare for an ARB hearing? Under the Texas Comptroller's video, then the damages might be countable as:
   * Either “adverse impact” (Attachment 2 of 2016\_0620 document)
   * Or as “receipts” for the 2016 year (Attachment 5 of 2016\_0620 document)

### Summary Statements - Yes, we bought a lemon, but it needs to be appraised as one.

This is **not** a house a person would buy if they knew the realities. N**ow**—unlike 2010 when we bought the house—those realities are now visible just by walking on the property.

A person would not buy it for the value stated by FBCAD. Unfortunately, FBCAD does not seem to understand that:

* **Ongoing** flooding **decreases** value.
* Methods necessary to reduce damage or prevent flooding do not increase value, but instead may **increase a buyer’s hesitation to buy**