

We have lived in this home since 31 OCT 1995 and the creek which runs through the property has flooded only twice. The first time was during the floods of September 2009. The water rose about 1 – 2 ft over the banks. That flood was a direct result of an upstream neighbor's bridge washing out and flipping on its side at the culvert beneath Powers Ferry resulting in a 6-foot dam. Water also overwhelmed the small drain near the edge of the Church of Christ parking lot and washed over Fern St. Causing the retention pond to be useless. The once small creek is now 25 feet across and has taken at least 2 feet of bank from the yard since we moved in.

The night of 7 SEP 2021 started with a branch falling from the neighbor's tree creating a hole in the roof above a guest bedroom. I heard water dripping and discovered water running down the crystal prisms of the light fixture. I was able to put a muck bucket beneath the leak so that the bed and bedding were not permanently damaged. I found a roofer who tarped the hole the next evening and had his crew patch the puncture on Thursday morning. My insurance assessed the damage and placed the cost of repair below our deductible, so we are responsible for the entire cost of the damage. The insurance estimate is approximately \$3000.00.

The drain on the church property was again overwhelmed and water was flowing across Fern St. The force of the stream managed to dislodge a 10-foot section of retaining wall (estimate to repair is \$1100.00).

Water also entered the crawl space and exerted enough pressure to blow-out the crawl space door. The HVAC system including the ductwork in the crawl space was deemed a total loss. The water got to within 1 inch of coming into the house. It eventually took 4 weeks to get the HVAC installed due to delays caused by rats and water. We contracted with Rid-a-Critter to trap the rats so that the HVAC installers would go into the crawl space. Once the rats were eradicated, the HVAC team pulled down the ductwork and the crawl space was deemed too wet to work in so we hired a moisture eradication company to dry out the crawl space and encapsulate it. On 5 OCT 2021, the HVAC installers completed installation. The final cost for HVAC, moisture remediation/encapsulation, and rodent control was approximately \$25,000.00

Soon after finding and patching together a solution for the hole in the roof; the power went off. I turned off our koi pond's filter motors and the air pumps. When power came back on all of the pond equipment was submerged and the filters had been ripped from their plumbing and were scattered around the back yard. The koi pond wall which is built 24 inches above grade was topped by at least a foot of water and I learned that 7 of the 20 koi swam out. Once the water receded, I managed to find three koi in the yard and tossed them back in the pond. The pond water is muddy, but it is wet. I have no idea where the other three fish ended up, I just hope they made it to the creek. The next morning the owner of Kol Koi was here by 10am to get a filter back up and running. I found a 4<sup>th</sup> koi in the yard and placed him in the pond. The outcome is that we ended up losing 6 koi (1 of the 7 survived) and we are about halfway back to having the pond running as it was before the flood. One more filtration system needs to be re-installed. Final loss for the pond is hard to measure. We had these fish for between 6 and 14 years. Their initial cost was about \$1200.00 and then there will be the cost to re-install the filter system, replace damaged filter pumps, and air pumps will be about \$1500.00.

Our yard was a source of pride providing a sanctuary for us to relax and entertain friends and family. All the yard equipment was stored in a yard barn on the other side of the creek. The bridge

(that has been here since the 80's) and provides access to the other side of the creek was shifted 6-8 ft and needs to be rebuilt. Besides the practical use of the bridge, it holds some wonderful memories. It was originally built by our neighbor who has since passed and our neighbors who now live in that home were married on the bridge. I have only found one individual who would give me an estimate to rebuild the bridge and that was \$35,000.00. I continue to look for others.

The barn was swept from its original location and moved about 100 feet down stream where it is on its side lodged between two trees. We have not opened it since September 7 since one tree is blocking access to the door. The cost for replacing the lawn mowers and barn will be around \$10,000.00.

We did not have flood insurance but based on what I have researched the only part of the damage that would have been covered is the crawl space and the house.