

March 5, 2004

To: Jennifer Fogel-Bublick
United States Senate
Committee on Banking, Housing and Urban Affairs
534 Dirksen Building
Washington, DC 20510

Dear Ms. Fogel-Bublick;

I learned from the newspaper that questions might possibly be asked of NFIP officials in an upcoming hearing. Perhaps you could submit a question regarding my flood claim submitted as a result of Hurricane "Isabel" which devastated our home on 9/18/03.

My third party adjuster, Mr. [REDACTED], said I had valid claim and told me I was covered and would be made whole. I was given an advance payment of \$20,000 building coverage, \$5,000 contents coverage. His offer of settlement was roughly \$60,000 dollars. My contractor who built the house estimated my covered damages to be roughly \$107,000.00.

Just a few weeks later (October 14th 2004), on an inspection of my area, [REDACTED] (wearing FEMA blue government jackets) looked at my house. [REDACTED] said I would only be entitled to very limited coverage.

I enlisted the help my county government and eventually of Senator Dole.

The Senator's office sent a second letter of inquiry on my behalf to NFIP.

On January 15th, I received a phone call from Mr. Jim Shortley, national director of claims saying I would be covered; I would have to apply for a LOMR-F removing my home from the floodplain. It would be backdated so that the storm damage would be covered.

Next I received a letter via Elizabeth Dole's office from Anthony Lowe stating that I could submit a LOMA-F to remove the NFIP technicality such that if approved I would have full coverage for Isabel.

After my LOMR was approved, I called my adjuster, [REDACTED] back, and he said he'd work on the claim. He commented to me that he knew I could get a LOMA but [REDACTED] instructed him not to tell me.

I am quite upset by the "instructions" to [REDACTED]. Not only did [REDACTED] fail to advise me of this remedy (we spoke about 10 times since October), but moreover, I am aware that he restricted others involved from doing the same.

My claim is still not settled.

My correspondence regarding this matter is attached.
You may reach me at telephone # [REDACTED]

Signed:

[REDACTED SIGNATURE]