



BAYOU CITY
WATER RESTORATION

WHITE PAPER · 2026 EDITION

The West Houston Homeowner's Guide to Water Damage & Insurance Claims

*What every Katy and Fulshear homeowner should know before, during,
and after a loss.*

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Executive Summary

If you are reading this with water on the floor, skip to Section 2 — “The First 48 Hours” — and

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Water damage is the most common — and most misunderstood — insurance claim a Texas homeowner will ever file. In the five years since Bayou City Water Restoration opened its doors, we've worked 150 jobs across West Houston, and the same pattern shows up over and over: a homeowner who knows their policy and the rules of the road gets paid faster, more completely, and with less stress than one who doesn't.

This paper is the conversation we wish we could have with every customer before the pipe bursts. It explains what water damage really is, why West Houston is uniquely vulnerable to it, what your insurance company is required to do under Texas law, how long a job actually takes from the day the water stops to the day the final check clears, and what to do when things go sideways.

It is written by a contractor, not a lawyer or a public adjuster, and it reflects what we have seen on the ground. Where the law matters — and in Texas it matters a lot — we cite the statute. Where there's an industry standard, we cite the standard. Where there's a judgment call, we tell you it's a judgment call.

FIVE THINGS TO REMEMBER

1. Document everything before you touch anything. Photos and video taken in the first hour are worth more than any argument later.
2. Mitigation cannot wait. Mold begins to grow in 24 to 48 hours, and your policy obligates you to prevent further damage.
3. Never sign an Assignment of Benefits, and never let a contractor pay your deductible. Both are illegal or restricted in Texas, and both will sink your claim.
4. Texas law gives your insurer hard deadlines: 15 days to acknowledge, 15 business days to accept or reject after they have what they need, and 5 business days to pay after acceptance. Know them.
5. The less you say to your insurer about cause, age, or how long something might have been going on, the better. You are a witness to what you saw — not a diagnostician of what caused it.

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1. Water Damage in West Houston: Why It's a Different Beast

Every region has its own personality when it comes to water damage. In Phoenix it's evaporative cooler leaks. In Minneapolis it's frozen pipes. In coastal Florida it's hurricane-driven wind and rain. West Houston has its own peculiar combination of risks, and understanding them is the first step in protecting your home and your claim.

What actually causes most water damage in West Houston

Texas leads the nation in water damage insurance claims, and Houston-area homes account for a large share of that volume. Most of what we see — and most of what published industry data confirms — falls into a handful of recurring categories. Water damage and freezing together make up roughly 27.6% of all homeowner insurance claims nationally, second only to wind and hail. About 1 in every 60 insured U.S. homes files a water damage claim each year, and the average payout is close to \$14,000.

Here is what fills our schedule, in roughly the order we see it.

1. Plumbing supply line failures

This is by far the largest category. Industry data from the Insurance Institute for Business & Home Safety attributes roughly 48% of all interior water damage incidents to plumbing supply system failures, and our own job mix matches that pattern. These are the small, pressurized lines that feed your toilet, sink, dishwasher, ice maker, washing machine, and water heater. They fail from age, corrosion, freeze stress, or pure bad luck.

The three sub-categories we see most often:

- **Toilet supply lines and fill valves.** About 78% of toilet-related water damage claims trace back to a faulty supply line, fill valve, flange, or overflow — not to the toilet itself. The supply line is a small braided hose between the wall and the tank. When it fails, it fails at full water pressure and floods quickly.
- **Washing machine supply hoses.** About half of all washing machine claims are supply hose failures. Counter-intuitively, 80% of failed hoses are under ten years old — they often fail well before homeowners expect them to. A new hose costs less than ten dollars and prevents an average claim of \$5,000 to \$6,000.

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- **Water heater failures.** The average failed water heater is 10.7 years old, and roughly three out of four water heaters have failed by year 12. About 69% of failures are slow leaks or sudden bursts. The water heater itself is cheap to replace; the resulting property damage averages over \$3,000 on top of the unit cost.

In older West Houston homes — generally pre-2000 construction with copper supply lines under the slab — a supply line can also fail beneath the concrete. This is what people call a “slab leak.” It is real but uncommon in newer Katy and Fulshear subdivisions, where PEX lines run through the walls and attic, not under the slab. If you have an older home and notice a warm spot on the floor, an unexplained jump in your water bill, or persistent dampness near a baseboard, get a plumber out to check.

2. Drain and sewer backups

Roughly 52% of drain system failures are caused by sewer backups; another 37% are from material performance issues like cracked or collapsed lines. In our area, sewer backups show up most often after heavy rain events when the city system is overwhelmed, but they also happen from blockages in the home’s own lateral line.

Backups are Cat 3 (black water) losses by definition — they require an aggressive scope, proper PPE, and removal of porous materials in the affected area. They are also one of the most common claim disputes, because many Texas homeowner policies require a separate “water and sewer backup” endorsement for coverage. If you don’t have the endorsement, the loss may not be covered. Pull out your declarations page and check before you need to know.

3. HVAC condensate line failures

This is the category most national content overlooks, and it matters in Houston specifically. We run air conditioning eight to nine months a year. The condensate drain line carries water away from the air handler — usually in the attic — and when it clogs or disconnects, water backs up into the drip pan and then through ceilings into living spaces below.

We see these most often in late spring and summer, when systems are running continuously and minor clogs become full blockages. The damage often hides above ceilings for days before it shows as a brown stain or a sagging spot. A routine annual HVAC service (with a condensate line flush) is one of the cheapest pieces of preventive maintenance you can do in this climate.

4. Storm-driven rain

Hurricane Harvey was a once-in-a-generation event, but the more routine threat in our region is

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duced the kind of saturated-ground, backed-up storm drain conditions that lead to roof leaks, window seal failures, and lateral water intrusion at the foundation. These are the storms that fill our schedule for the next 90 days, and they are the ones homeowners are least prepared for.

5. Freeze events

Winter Storm Uri in February 2021 produced more than 500,000 insurance claims across Texas. Roughly 85% were property claims, the vast majority from frozen and burst pipes. The Texas Department of Insurance reported about \$5.8 billion in payments to homeowners on a roughly \$10 billion loss event, and surveys suggest as many as 1.2 million Texas homes had pipes freeze and burst that week.

Uri reset the baseline. West Houston homes built before about 2010 — much of older Cinco Ranch, Grand Lakes, Pin Oak, and parts of Mason Creek — were built to code at the time, but that code did not require freeze-protected attic plumbing or insulated wall cavities at the standard now common in newer construction. Every freeze event since has produced a wave of secondary failures from those same homes.

Hurricane Harvey and the flood-vs.-water-damage line

On August 28, 2017, the U.S. Army Corps of Engineers began controlled releases from the Addicks and Barker reservoirs to relieve pressure on the dams. Tens of thousands of homes upstream and downstream — many of them in our service area — took on water that they had never seen before. Federal courts have since ruled that the Corps' operations caused damage to thousands of properties, and litigation continues today.

The lesson for homeowners is twofold. First, properties west of Highway 6 between I-10 and Westheimer Parkway sit in a unique hydrological situation that standard flood maps do not always capture. Second, the distinction between flood (rising surface water — covered only by NFIP or private flood insurance) and water damage (a sudden plumbing or roof event — covered by your homeowner's policy) is critical and is the line on which most claims are won or lost. If you are at all uncertain whether you have flood coverage, check your declarations page before storm season.

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2. The First 48 Hours: What To Do, What Not To Do

What you do in the first two days will determine the next three months. Here is the sequence that gives you the best chance of a clean, complete claim.

Hour 0–1: Stop the water and document the scene

- Shut off the water at the main valve. Every adult in your household should know where it is. If the leak is from an appliance, shut off the local valve.
- Cut electricity to affected areas at the breaker if water is near outlets, appliances, or the panel.
- Take photos and video of everything before you move a single item. Wide shots, then close-ups. Get serial number plates on damaged appliances. Record the depth of standing water against a baseboard, a measuring tape, or a tile line.
- Move what you can to dry ground, but keep damaged items on-site until the adjuster has seen them or has waived the right to.

Hour 1–6: Call an advocate first

Before you call your insurance company, call someone with first-hand experience navigating property claims. That could be a restoration contractor, a public adjuster, or a knowledgeable friend in the industry. A five-minute conversation with the right person will help you avoid saying something on the First Notice of Loss call that costs you thousands of dollars in coverage later. We explain why in Section 4.

If you don't already have someone in mind, Bayou City Water Restoration is available 24 hours a day, 7 days a week at 832-675-1775. The call is free, and there is no obligation to use us for the work.

Then, when you're ready:

- Call your insurance company and file the First Notice of Loss (FNOL). Section 4 explains exactly what to say — and what not to say — on this call.
- Call a plumber if the source repair is plumbing-related (burst supply line, failed water heater, slab leak). The repair cost is often separate from the restoration claim but may need to be documented as part of mitigation.

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Hour 6–48: Begin mitigation

Your homeowner's policy obligates you to "prevent further damage." That is not optional, and an insurer can reduce or deny a claim for mold growth or structural damage that was preventable.

Mitigation generally means:

- Extracting standing water.
- Removing saturated materials that cannot be dried in place (wet carpet pad, swollen MDF baseboards, wet insulation).
- Setting drying equipment — air movers and LGR dehumidifiers, with air scrubbers added when the job calls for them — sized to the affected area.
- Applying antimicrobial treatments to inhibit mold growth on wet structural materials.
- Monitoring daily with moisture meters and recording readings for the claim file.

What NOT to do in the first 48 hours

- **Do not throw anything away.** The adjuster may need to see it, or you may need it for proof of loss.
- **Do not sign an Assignment of Benefits (AOB).** In Texas, anti-assignment clauses are enforceable and AOBs are tightly regulated. A contractor offering to "handle everything" in exchange for signing over your benefits is a red flag.
- **Do not accept an offer from any contractor to "waive your deductible."** Under Texas HB 2102 (effective September 1, 2019), this is a Class B misdemeanor, and your insurer can deny the entire claim if you cannot prove the deductible was paid.
- **Do not let a handyman, brother-in-law, or general contractor begin tearing out drywall** before water has been extracted and structure has been dried. Premature demolition makes the claim harder to document and the rebuild more expensive.
- **Do not wait for the adjuster before starting mitigation.** Mold begins to grow in 24–48 hours, and your policy requires you to mitigate.
- **Do not volunteer information you don't actually know** — about cause, about how long something might have been leaking, about the age or condition of any fixture. See Section 4.

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3. How a Water Restoration Job Actually Works

Most homeowners have never been inside a real restoration project, and the industry does a poor job of explaining itself. Here is what's actually happening in your house, why it takes the time it takes, and what you should expect to see.

Step 1: Inspection and water classification

The first thing a qualified technician does is identify what kind of water you're dealing with. The Institute of Inspection, Cleaning and Restoration Certification (IICRC) — the body that sets the industry standard — defines three categories:

Category	Source	What it means for your home
Category 1 — Clean	Broken supply line, overflowing sink, water heater leak	Sanitary water. Most materials can be dried in place if addressed quickly.
Category 2 — Grey	Dishwasher or washing machine discharge, aquarium, toilet overflow (urine only)	Significant contamination. Carpet pad and absorbent materials usually removed.
Category 3 — Black	Sewage backup, river or storm flooding, toilet with feces, any Cat 1/2 left untreated >48 hours	Grossly contaminated. Aggressive removal of porous materials. PPE required.

Category matters because it drives scope. A homeowner whose Cat 1 supply-line loss sat untreated for three days will find their job has reclassified to Cat 2 or Cat 3, with very different removal requirements and very different costs. This is one of the strongest arguments for fast mitigation.

Step 2: Class and the size of the job

IICRC also defines four classes based on how much material is wet and how porous it is. A Class 1 job (small area, low porosity) might be drying in 2 days. A Class 4 job (deeply saturated low-porosity materials like hardwood, plaster, or concrete) can take 7 days or more. Most West Houston residential losses fall into Class 2 or Class 3.

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Step 3: Water extraction

We use truck-mounted extractors for large losses and portable units for tight spaces. Standing water is removed first, then saturated carpet pad is detached and extracted from underneath the carpet face. Subfloors and wall cavities are checked with moisture meters; wet insulation almost always comes out.

Step 4: Containment and demo

If the loss is large or contains Cat 2/3 water, we'll set plastic containment to isolate the work area from the rest of the home. Baseboards come off. Drywall is cut at a height appropriate to the wicking line (the IICRC recommendation is 2 inches above the highest visible moisture, with a minimum flood cut of 12–24 inches if the wall cavity is wet). This is where homeowners get nervous — your house is going to look worse before it looks better — but every cut is documented and photographed for the claim file.

Step 5: Drying

A properly designed drying chamber uses three pieces of equipment in balance: air movers (high-velocity fans aimed at wet surfaces to accelerate evaporation), LGR dehumidifiers (which pull the moisture out of the air so evaporation can continue), and — when the job calls for it — air scrubbers (HEPA-filtered negative-air units that capture airborne particulates and protect indoor air quality during demo and mold work). We size the equipment to the cubic footage and category of loss, and it runs continuously.

Expect noise, expect heat, and expect a higher electric bill for the week. That cost is documented and is generally reimbursable under Additional Living Expenses (ALE) if the home becomes uninhabitable, or under loss-of-use provisions in some policies.

Step 6: Monitoring

We visit every day, take moisture readings at the same locations, log them, and adjust equipment as the structure dries. We don't pull equipment until the materials reach dry standard — typically the moisture content of an unaffected reference area in the same home. Most jobs reach dry standard in 3–5 days. Some take longer.

Step 7: Antimicrobial and final clean

Surfaces in the affected area are treated with EPA-registered antimicrobials, HEPA vacuumed if Cat 2/3, and wiped down. A final post-drying inspection is performed and documented.

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Step 8: Reconstruction

Drying and demo are the “mitigation” phase. Putting your home back together — drywall, paint, flooring, baseboards, cabinetry — is the “reconstruction” phase. These are sometimes performed by the same company and sometimes by different ones, and they are usually billed and paid separately. Reconstruction on a typical residential loss takes 2 to 6 weeks depending on scope and material availability.

When mold remediation enters the picture

Under Texas Department of Licensing and Regulation (TDLR) rules, any mold contamination affecting 25 contiguous square feet or more must be remediated by a licensed Mold Remediation Contractor, with a remediation protocol written by a licensed Mold Assessment Consultant. The contractor must notify TDLR at least 5 days before work begins. Below 25 contiguous square feet, any qualified contractor may perform the work.

Mold is a separate scope from water mitigation, often with its own sub-limit in your policy (commonly \$5,000–\$25,000). Treating it as a continuation of the original loss, when it could have been prevented by faster mitigation, is one of the most common sources of claim disputes.

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4. Filing the Claim Without Shooting Yourself in the Foot

The first conversation you have with your insurer sets the tone for the entire claim. The most important thing to understand before you make that call is this: your job is to be a witness to what you saw, not a diagnostician of what caused it. The plumber, the HVAC tech, the roofer, and your restoration contractor are the experts. Their findings determine coverage. Your job on the phone is to describe what you observed in your own home — not to figure out what's wrong with it.

This sounds obvious. It isn't. Most claims that get under-paid or denied get there because the homeowner volunteered information — well-intentioned guesses about cause, casual estimates of how long something might have been leaking, mentions of how old a fixture is — that the insurer's notes later use against them. The less you say, the better. Never lie. But qualify every observation. Say "I don't know" when you don't.

The First Notice of Loss (FNOL) call

Have these items in front of you before you dial:

- Your policy number and declarations page.
- Date, time, and location of the loss.
- A factual description of what you observed: where the water is, roughly how much area is affected, and what you've done so far (e.g., shut off main, called a restoration company, called a plumber).

Three phrases that protect your claim

- "I don't know — the plumber will tell us." (Or roofer, HVAC tech, restoration contractor.)
- "The water appears to be coming from [location], but I'm not a [plumber/etc.] and can't say for certain what happened."
- "I noticed it [today / this morning / when I got home from work] and called a professional right away."

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Three things that hurt your claim, even when you're trying to be helpful

- **Speculating about cause.** “I think the dishwasher gasket went.” Unless a licensed professional has confirmed the cause, you don't know it — and a wrong guess in the file becomes a problem later when the actual cause is different.
- **Estimating how long it's been leaking.** “It might have been going on a few days.” Most Texas policies exclude losses from continuous or repeated seepage over 14 days. A casual estimate can trigger that exclusion.
- **Volunteering the age or condition of fixtures, appliances, or roofs.** “Yeah, the water heater is about 14 years old, I'd been meaning to replace it.” That is what wear-and-tear denials are built on. If the adjuster asks the age directly and you know it, answer factually. Don't volunteer.

If the adjuster asks a question you don't know the answer to, say “I don't know.” That is always a better answer than a guess that ends up being wrong.

The recorded statement

Some insurers will ask for a recorded statement, often within the first 24–72 hours of the loss. Give it when they ask — refusing or stalling creates friction with the carrier. Apply the same principle from the FNOL call: describe what you observed, don't speculate about cause, and say “I don't know” when you don't. The recorded statement is much less stressful when you've already trained yourself to stay in your lane.

Documentation, documentation, documentation

The single biggest predictor of a smooth claim is the quality of your documentation. We help our customers maintain a claim file that includes:

- Pre-loss photos of the affected areas (you may already have these from when you bought the home, listed it, or just took family pictures).
- Post-loss photos and video, taken before mitigation began.
- Photos at each phase: extraction, demo, drying, drying complete, reconstruction.
- Daily moisture readings (we provide these as a written log).
- All invoices and receipts, including the plumber's invoice for the source repair.
- A written inventory of damaged contents with purchase dates and replacement costs.

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One small but important habit: back up your photos to cloud storage (Google Photos, iCloud, Dropbox) as soon as possible. Phones get dropped, lost, and stolen — and a claim that depends on a single device is a claim with a single point of failure.

The adjuster's visit

The adjuster will visit the property, take their own photos, and prepare a scope of damage using software called Xactimate. They will then estimate the cost of repairs using regional pricing built into Xactimate.

You are allowed — and we strongly recommend — to have your contractor on-site during the adjuster's visit. The contractor speaks the same language as the adjuster, can point out hidden damage, and can ensure the scope is complete. We do not charge for this; it is part of being your advocate on the job.

Additional Living Expense (ALE) — money most homeowners leave on the table

Most Texas homeowner policies include Additional Living Expense (ALE) coverage, sometimes called Loss of Use. If your home becomes uninhabitable while it's being restored — and many do during heavy mitigation — ALE pays the additional cost of living somewhere else. That includes:

- Hotel or short-term rental
- Meals out, beyond what you would normally spend cooking at home
- Laundry and dry cleaning
- Pet boarding
- Mileage to and from the property
- Storage for displaced contents

ALE is one of the most under-claimed dollars in residential insurance. Many homeowners assume it's a small benefit or only applies in catastrophic losses. It isn't, and it doesn't. Save every receipt — even meal receipts and gas mileage — from the day you can't sleep in your home until the day you move back in. We help our customers assemble the ALE paperwork along with the rest of the claim file.

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5. Navigating the Texas Insurance Process

Texas is a regulated-claim state with some of the strongest prompt-payment laws in the country. Knowing the deadlines that apply to your claim is one of the most powerful tools you have.

The Texas Prompt Payment of Claims Act

Texas Insurance Code Chapter 542 — commonly called the Prompt Payment of Claims Act — imposes specific deadlines on insurers handling first-party property claims. The core deadlines are:

Step	Statutory deadline
Acknowledge claim	Within 15 days of receiving notice of loss
Begin investigation	Within 15 days of receiving notice
Accept or reject claim (in writing)	Within 15 business days of receiving all items, statements, and forms required to evaluate the claim
Extension of decision deadline (if needed)	Up to 45 additional days, with written notice and reasons
Pay accepted claim	Within 5 business days of providing notice of acceptance

An insurer that misses these deadlines without legitimate cause owes statutory interest at 18% per year on the delayed amount, plus reasonable attorney's fees. This is one of the most powerful homeowner-protection statutes in the country, and it is the reason Texas claims tend to move faster than claims in many other states.

How to actually use Chapter 542

1. **Date everything.** The clock starts when the insurer receives notice — not when you call, but when their system logs it. Your contractor's documentation provides backup evidence.
2. **Send everything in writing.** Email creates a date stamp. Verbal communications are deniable.

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3. **If a deadline is missed, send a written demand** referencing Chapter 542 (template in Appendix C). Most slow-walked claims accelerate the moment a homeowner cites the statute by section number.
4. **If the demand letter is ignored**, you have options that include filing a complaint with the Texas Department of Insurance (TDI) and consulting with an attorney about a bad-faith and prompt-pay action.

The appraisal clause

Almost every Texas homeowner's policy contains an "appraisal clause." When the homeowner and the insurer cannot agree on the amount of loss, either side can invoke appraisal. Each party selects an independent appraiser; the two appraisers select an umpire; and any two of those three can issue a binding award.

Appraisal is a powerful tool when the dispute is purely about the dollar amount (scope of repairs, depreciation, replacement cost). It is not the right tool when the dispute is about coverage (was the loss covered at all). Used correctly, appraisal can resolve a stalled claim in 30–90 days without litigation. Used incorrectly, it can lock you into an unfavorable result.

Talk to a contractor and, in larger losses, an attorney before invoking appraisal. We will tell you honestly when we think it will help and when we think it won't.

Assignment of Benefits — and why you don't sign one

An Assignment of Benefits (AOB) is a document that transfers your right to file and collect on a claim to a third party — typically a contractor. In states like Florida, AOBs are common, and in some cases predatory. Texas has taken a much more restrictive approach. Most Texas homeowner policies contain an enforceable anti-assignment clause, and Texas legislation has further limited the use of AOBs in property insurance.

From a practical standpoint: any contractor who insists you sign an AOB before they will start work is either uninformed or hoping you are. We do not use them, and you should be skeptical of any contractor who does.

The deductible — and HB 2102

Effective September 1, 2019, Texas House Bill 2102 made it a Class B misdemeanor for a contractor to pay, waive, absorb, rebate, credit, or otherwise decline to charge or collect a homeowner's insurance deductible. The insurer can also deny the entire claim if you cannot prove the deductible was paid. "We'll cover your deductible" is one of the loudest red flags in this industry.

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6. The Money: ACV, RCV, Depreciation, and the Mortgage Company

This is the section homeowners ask about most, because this is where the first check arrives and it is almost always smaller than expected. Here is why.

ACV vs. RCV

Two terms drive the math of your claim:

- **Replacement Cost Value (RCV):** What it would cost to replace the damaged item today, with no deduction for age or wear.
- **Actual Cash Value (ACV):** RCV minus depreciation for age, condition, and useful life.

Most Texas homeowner policies are written on an RCV basis for the dwelling itself, with an ACV-then-RCV payment structure. Translation: the insurer pays you ACV first, and pays you the remaining depreciation (the “recoverable depreciation” or “holdback”) only after you complete the repairs and prove you spent the money.

A worked example

Suppose your kitchen takes \$30,000 in damage. The carpet is six years old with a 12-year useful life. The cabinets are 15 years old. Your deductible is \$2,500.

Line item	Amount
Total estimated cost of repairs (RCV)	\$30,000
Less: depreciation (older finishes)	\$6,000
Actual Cash Value (ACV)	\$24,000
Less: deductible	\$2,500
Initial check to homeowner	\$21,500
Recoverable depreciation (paid on completion)	\$6,000

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If you stop after the first check, you leave \$6,000 on the table. The recoverable depreciation is yours, but only if you actually complete the work and submit the final invoices. This is one of the most under-recovered dollars in residential claims.

The mortgage company is on the check

If you have a mortgage, any check above a certain threshold (typically \$5,000 to \$10,000, set by the loan servicer) will be made payable to both you and your lender. The lender will require you to endorse the check, send it back to them, and they will hold the funds in escrow and release them in stages as repairs are completed and inspected.

This process is normal. It is also slow. Expect to spend several hours on the phone with the loss draft department, send documentation multiple times, and wait 7–30 days for each release. Build that timeline into your expectations. We can help you assemble the documentation your lender will require.

Sub-limits and exclusions to watch for

- **Mold coverage** is almost always sub-limited (commonly \$5,000–\$25,000 for remediation, sometimes separate for testing). Read your policy.
- **Water and sewer backup** often requires a separate endorsement. Without it, a sewer backup loss may not be covered at all.
- **Slab leak access and tear-out coverage** varies widely. Some policies cover the cost to access the leak (tearing up flooring, breaking concrete) and some don't.
- **Flood** — rising surface water from any source — is not covered by a homeowner policy. You need an NFIP or private flood policy for that risk.
- **Wear and tear, gradual leaks, and “continuous or repeated seepage” over 14 days** are typically excluded. This is why prompt reporting matters.

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7. How Long It Really Takes — Start to Finish

This is the question we get more than any other. Here is a realistic range for a typical single-family residential water loss in West Houston. Your timeline may be faster or slower depending on scope, insurer responsiveness, and material availability.

Phase	Typical duration	What's happening
Day 0	Hours	Loss occurs. Water shut off. FNOL filed. Mitigation contractor on-site.
Day 0–3	1–3 days	Extraction, demo, drying equipment set.
Day 3–7	3–7 days	Active drying. Daily moisture monitoring. Adjuster site visit usually occurs in this window.
Day 5–10	Variable	Drying complete. Equipment pulled. Final post-drying inspection. Mitigation invoice issued.
Day 7–21	1–3 weeks	Scope agreement reached between contractor and adjuster. Initial ACV check issued (sometimes earlier on accepted claims).
Week 2–8	2–6 weeks	Reconstruction: drywall, paint, flooring, trim, cabinetry. Length depends on scope and materials.
Week 6–12	Days to weeks	Final inspection. Reconstruction invoices submitted. Recoverable depreciation released.
Day 60–120	1–4 months total	Full claim closeout. Mortgage holdback released after final inspection (if applicable).

Two principles to remember: (1) Mitigation should be substantially complete in the first week — if it isn't, something has gone wrong. (2) Reconstruction timeline is driven mostly by scope and material lead times, not by the insurer. Cabinet replacements and specialty flooring can stretch a job by 4–6 weeks.

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8. When Things Go Wrong

Most claims close cleanly. Some don't. Here is how to recognize trouble early and what to do about it.

Common dispute scenarios

- **Scope dispute:** The insurer's estimate is materially lower than the actual cost of repairs. Often because hidden damage was missed, or because the adjuster's Xactimate scope omitted line items.
- **Cause dispute:** The insurer claims the damage was caused by an excluded peril (e.g., "long-term seepage" rather than a "sudden and accidental" event).
- **Delay:** The insurer is sitting on the claim, repeatedly asking for documentation you've already sent, or missing prompt-pay deadlines.
- **Lowball:** An accepted claim is paid at a fraction of the actual cost. Common with older homes where depreciation gets aggressive.
- **Steering:** The insurer pressures you to use their "preferred vendor." You are not required to.

The escalation ladder

1. **Document the problem in writing.** Send an email summarizing the dispute and what you are requesting.
2. **Have your contractor prepare a written, line-item rebuttal** to the insurer's scope, with photographs and the IICRC standard cited where relevant.
3. **Request a re-inspection.** Many insurers will send a different adjuster, often with better results.
4. **Consider invoking appraisal** if the dispute is purely about scope or dollar amount.
5. **File a complaint with the Texas Department of Insurance** at tdi.texas.gov. TDI complaints are read by the insurer's compliance team and almost always trigger a response.
6. **Consult a public adjuster or an attorney.** A licensed Texas public adjuster represents the homeowner for a percentage of the claim recovery. An attorney can pursue bad-faith and Chapter 542 prompt-pay damages, which include 18% statutory interest and attorney's fees.

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Public adjuster vs. attorney — which one, when

A public adjuster (PA) is a licensed professional who represents homeowners in negotiating insurance claims. They typically charge 10–20% of the recovery. PAs are well suited to scope disputes on mid-to-large losses where the issue is dollars and documentation.

An attorney is the right call when the issue involves a denial, a bad-faith claim, or a violation of the prompt-pay statute. Most attorneys in this space work on contingency, recovering their fees from the insurer under Chapter 542. Don't bring an attorney into a routine scope dispute, but don't wait too long either — many Texas insurance claims have a two-year limitations period.

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9. Choosing a Restoration Contractor

We could spend this section telling you why you should hire us. Instead, we'll spend it telling you what to look for in any contractor, including us. If a competitor checks these boxes too, they're probably worth a call.

The non-negotiables

- **IICRC certification.** The Institute of Inspection, Cleaning and Restoration Certification sets the industry standard (the S500). At a minimum, the technicians on your job should be IICRC certified in WRT (Water Damage Restoration Technician) and ASD (Applied Structural Drying). If mold is involved, look for AMRT (Applied Microbial Remediation Technician).
- **Texas insurance and licensing.** General liability, workers' compensation, and (for mold work above 25 sq ft) a TDLR Mold Remediation Contractor license. Ask to see proof, not to take the contractor's word for it.
- **Local presence.** West Houston has its own building stock, its own insurer panel, and its own weather patterns. A contractor based in Katy or Fulshear who has worked in your neighborhood before knows things a national franchise's traveling crew doesn't.
- **Written scope and contract.** Before work begins, you should have a written agreement that describes the work, the price, and the payment terms. Compliance with HB 2102 (the deductible-notice requirement) should be visible on the contract.
- **Daily documentation.** Moisture readings, photos, equipment logs — provided to you, not just held in the contractor's file.

Red flags

- **Door-knocking after a storm.** Reputable contractors are too busy answering existing customers to canvass neighborhoods.
- **Demands you sign an Assignment of Benefits** before starting work.
- **Offers to waive, cover, or rebate your deductible** (illegal under HB 2102).
- **No written estimate**, or an estimate "based on whatever the insurance pays."
- **Pressure to start demolition** before extraction and drying are complete.
- **Reluctance to provide proof of insurance and licensing.**

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About Bayou City Water Restoration

We're Bayou City Water Restoration, a locally owned restoration company based in West Houston. Since 2021 we've completed 150 residential water and mold jobs across Katy, Fulshear, Cinco Ranch, Cross Creek Ranch, Firethorne, Richmond, and West Houston. Our technicians are IICRC certified in WRT and ASD, and our Texas Mold Remediation Contractor license is in process.

We answer the phone 24 hours a day, 7 days a week. We document every job. We work directly with your insurer when you want us to, and we stay out of the way when you don't. We don't sign AOBs, we don't waive deductibles, and we don't take on jobs we aren't qualified to do.

Emergency response: 832-675-1775

Website: www.BayouCityWaterRestoration.com

 Call 24/7 — (832) 675-1775

Case Studies

The following are real jobs from our service area, with identifying details changed. Numbers reflect what we actually saw on each project.

CASE STUDY

Washing machine supply hose burst — Firethorne

PROPERTY

3,100 sq ft, two-story, 2009 build

CAUSE

Rubber washing machine supply hose (original to the build) failed at the connection during a workday. ~7 hours of pressurized release.

RECOVERY

\$27,500+

DAYS TO FINAL CHECK

58

What looks like a laundry room problem is usually a whole-house problem once water finds the floor system. Documenting the hidden damage added \$7,400 to the recovery the initial adjuster's scope had missed.

CASE STUDY

Frozen pipe — Cross Creek Ranch

PROPERTY

2,800 sq ft, single-story, 2014 build

CAUSE

PEX supply line in attic above garage burst during a January freeze event. ~8 hours of water

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RECOVERY

\$46,700

Classic post-Uri claim. Pre-loss real-estate photos from two years earlier made the depreciation negotiation on the cabinets straightforward.

CASE STUDY

Storm-driven roof leak — Katy (Memorial Parkway)

PROPERTY

4,100 sq ft, two-story, 2008 build

CAUSE

Wind-driven rain during a tropical depression entered through a wind-damaged roof seam. ~400 sq ft of upstairs ceiling and wall cavity below.

RECOVERY

\$18,400

DAYS TO FINAL CHECK

96

A first denial is not a final denial. The single most useful document was the roofer's written statement, prepared the day after the storm, that tied the damage to a specific weather event.

Print this page and put a copy in your important-documents folder. You will be grateful you did.

First 60 minutes

- Shut off water at the main valve.
- Cut power to affected areas at the breaker if water is near electrical

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- Take wide-angle photos and video of the entire affected area BEFORE moving anything.
- Take close-up photos of model and serial numbers on damaged appliances.
- Back up photos to cloud storage (Google Photos, iCloud, Dropbox) — phones get dropped.
- Call an advocate (restoration contractor, public adjuster, or knowledgeable friend) before you call insurance. Bayou City: 832-675-1775

First 6 hours

- Call your insurance company. File the FNOL. Stick to facts you observed; do not speculate about cause.
- Call a plumber if the source repair is plumbing-related.
- Move undamaged contents and electronics to dry, ventilated space.
- Begin a claim log: date, time, person spoken to, summary of every call.
- Notify mortgage company if loss is significant.

First 48 hours

- Extraction, demo of unsalvageable materials, drying equipment set.
- Daily moisture readings begin and are logged.
- Save every receipt — even temporary lodging, meals out, laundry, pet boarding (all of it is ALE).
- Do NOT discard damaged contents. Photograph and store on-site until released by the adjuster.
- Do NOT sign anything titled “Assignment of Benefits” or any contract that waives your deductible.

Appendix B — Claim Documentation Log +

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Appendix C — Sample Letter Invoking the Prompt-Pay Statute +

Appendix D — Glossary +

Appendix E — Texas Statutes & Resources +

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Bayou City Water Restoration

Water, mold, fire, and storm damage restoration across Greater Houston. We pick up the phone. We speak Xactimate.

 **Call 24/7 — (832) 675-1775**

EMAIL : operations@bayoucitywaterrestoration.com

SERVICES

Water damage

Mold remediation

Fire & smoke

Sewage cleanup

Storm damage

Contents restoration

Crime scene & biohazard

SERVICE AREAS

Katy, TX

Sugar Land, TX

Richmond, TX

Fulshear, TX

Cinco Ranch, TX

Cypress, TX

COMPANY

[Homeowner's Guide \(PDF\)](#)

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PAYMENTS ACCEPTED: CASH · CHECK · CREDIT · VENMO · ZELLE

ASL proficient. Hablamos español.

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