

Engineering Assessment

Insured Names

Insured Address

City, ST Zip Code

Claim Number: xxxxxx

Prepared For:

Client Company

Attention: Claim Professional

Prepared By:



Independent Forensics Group

3564 Avalon Park Boulevard

Suite 1, #225

Orlando, Florida 32828

COA#34577

Name, P.E.

Senior Forensic Engineer

P.E. #

This report has been electronically signed and sealed by xxxxxx, PE on the referenced date using a digital signature.

Printed copies of this document are not considered signed and sealed and the SHA authentication code must be verified on any electronic copy.

Assignment

Independent Forensics Group (IFG) received an assignment from Client on December 10, 2024, to assess the reported distress at insured address (Loss Location/Subject Property). Based upon the information provided, the date of loss (DOL) was reported to be October 9, 2024.

The scope of this assignment was to:

1. Determine the cause and origin of the reported windows upstairs leaking.
2. Determine the cause of water entering the ceiling over the living room.
3. Determine the cause and origin of the reported damage to the wood pillars.
4. Determine the cause and origin of the reported damage to the T&G wood on the porch ceilings.
5. Determine the cause and origin of the reported damage/swelling of the exterior doors.

In response to this request, P.E. (IFG) visited the site on December 15, 2024. The insured was present during our site visit.

This report, along with all the subsequent attachments, outlines our assessment of the property, review of available documents, and our analysis based upon available information to date.

Summary of Findings

Based upon our review of all information to date, the following is a summary of our findings:

1. No storm-created openings were observed to the exterior of the structure as a result of wind.
2. The damages observed to the finishes on the T&G ceiling planks over the front and back porches was characteristic of being sand blasted by fine material (sand, dirt, grit) being carried by the hurricane forces winds that impacted the structure. The fine material being transported by the wind abraded the finishes on the ceilings resulting in the discolorations observed.
3. The damages observed to the finishes on the various pillars on the front and back porches was characteristic of being impacted by the wind-driven rain, similar to being pressure washed. The driving rain abraded the finishes on the pillars resulting in the discolorations observed. The damage to the exterior finish on the wood panels of the sauna were similarly damaged.
4. The damage noted to the lower right corner of the garage door was characteristic of having been impacted by a piece of wind-borne debris. The damage is cosmetic and does not impair the functionality of the door.
5. The interior damages consisted of reported leaks around the windows and doors. No storm-damage was apparent to any of the windows or door openings and no evidence of moisture damage was found on the interior adjacent to any of the windows or doors. The reported leaks would be consistent with wind-driven rain infiltrating around the weather stripping and/or seals around the various window and door openings.
6. Evidence of condensation was found in the window over the front entry; the window seal was not able to be inspected but given the absence of any damage to the other windows or doors around the exterior, it is more likely that any damage/displacement of the window seal was a

manufacturing issue rather than due to elevated winds as the windows would have been rated for much higher wind exposure.

7. The discolorations observed on the ceiling over the living room were not consistent with moisture staining. The cause of the discolorations was unable to be determined.

These findings and other information provided in this report address the limited scope as defined in the Assignment Section of this report.

Building Description and Background

The following is information obtained about the subject property from field observations and from the specified county property appraiser website:

Location (County)	Hillsborough
Building Type	Residential - Single Family
Number of Stories	Two-story
Direction Facing	West
Year Built	2020
Roof Covering	Dimensional style asphalt shingles
Exterior Wall Construction	Concrete masonry units (CMU)
Exterior Wall Covering	Cementitious finish/stucco
Foundation Type	Concrete slab-on-grade



Photograph 1: Front Elevation (West-facing)

No permits for roofing were found on the Hillsborough County Building Department website and therefore the roof was assumed to be original to the construction of the residence, approximately four years of age.

Additional information was obtained during the site visit and through conversation with the insured:

- The upstairs bonus room was finished in 2023.
- There is damage to the finish on the wood pillars.
- There is damage to the exterior finish on the sauna.
- There is damage to the finish on the wood plank ceilings on the rear porch.
- There is damage to the windows which leaked.
- There is damage to the doors which leaked.

Weather Data

Weather data for the subject property and surrounding area was researched using the National Weather Service (NWS) and the National Centers for Environmental Information (NCEI), both of which are part of the National Oceanic Atmospheric Administration (NOAA). The data is taken from both official weather stations (NWS) and storm spotters (NCEI). The reports and data are then summarized. Hurricane Milton was an extremely powerful and devastating tropical cyclone which became the second-most intense Atlantic hurricane ever recorded over the Gulf of Mexico, behind only Hurricane Rita in 2005. Milton made landfall on the west coast of the Florida, less than two weeks after Hurricane Helene devastated the state's Big Bend region. Milton came ashore early in the morning on October 10, 2024 near Siesta Key, Florida, as a Category 3 hurricane with winds of 120 mph. Milton quickly weakened over land and emerged over the Atlantic Ocean as a Category 1 hurricane while also becoming increasingly entangled within a nearby frontal boundary. On the afternoon of October 10, it transitioned to a hurricane-force extratropical low. The remnants of Milton gradually weakened as it passed near Bermuda on October 11, before losing definition and dissipating within the frontal zone on October 12, 2024

IFG obtained weather information from the NHC and NWS websites for the period of October 9 through 11, 2024, with regard to wind speeds and precipitation. The closest weather reporting station was the Albert Whited Airport, located approximately 15 miles northwest of the subject property. The reported data for the specified period indicated maximum wind speeds and peak wind gusts of 67 and 101 mph, respectively.

The weather information is provided for reference only and may or may not represent the actual weather conditions experienced at the property on or around the reported date of loss. It should be noted that the reporting weather station was some distance away from the subject property and as such the actual wind speeds experienced at the property could vary. Our analysis and conclusions in this report are based on all the information gathered and supported by the physical evidence available at the time of our inspection.

Methodology

This report is based on a visual inspection of the damages at the above referenced structure. No destructive investigation was performed. The original construction drawings were not reviewed prior to writing this report. The observations and recommendations are based only on the visible portions of the structure.

General Discussion

Damage to a structure caused by wind often begins with the displacement of components like flashings, siding, and gutters. In extreme cases, wind can peel back underlayment, and break windows and doors. Once the envelope is breached, a positive pressure inside the structure is additive to the negative pressure that can be present at the leeward side and portions of the roof. These stresses can be enough to displace sheathing.

Observations and Analysis

Observations of the Subject Property were photographed during our site visit to document relevant conditions and distress found at the subject property in relationship to defined scope found in the Assignment section of this report. The selected photographs in this report are a representation of the type and condition of distress found during our site visit. In addition to the representative photographs a brief analysis of the photos may be present below the photos.



Photograph 2: Right (south) elevation



Photograph 3: Rear (east) elevation

Additional Comment(s) (If Applicable):

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Photograph 4: Left (north) elevation



Photograph 5: Overview of dining room area

Additional Comment(s) (If Applicable):



Photograph 6: Overview of interior



Photograph 7: Overview of interior

Additional Comment(s) (If Applicable):

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Photograph 8: Overview of hallway to master bedroom on left side of first floor

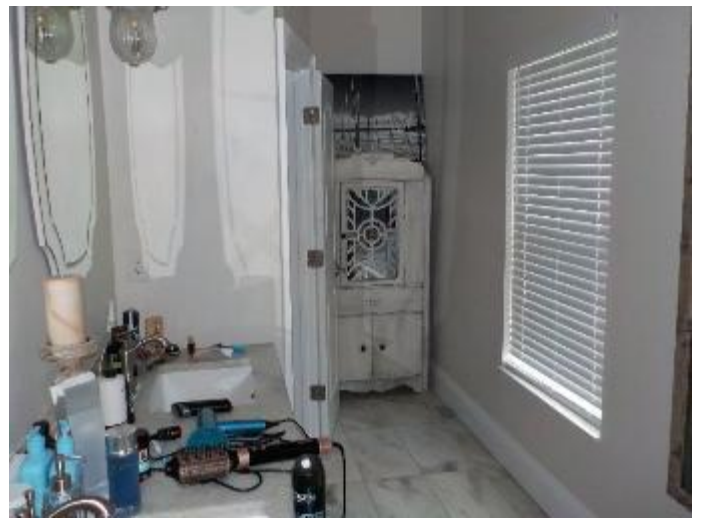


Photograph 9: Overview of master bedroom interior

Additional Comment(s) (If Applicable):



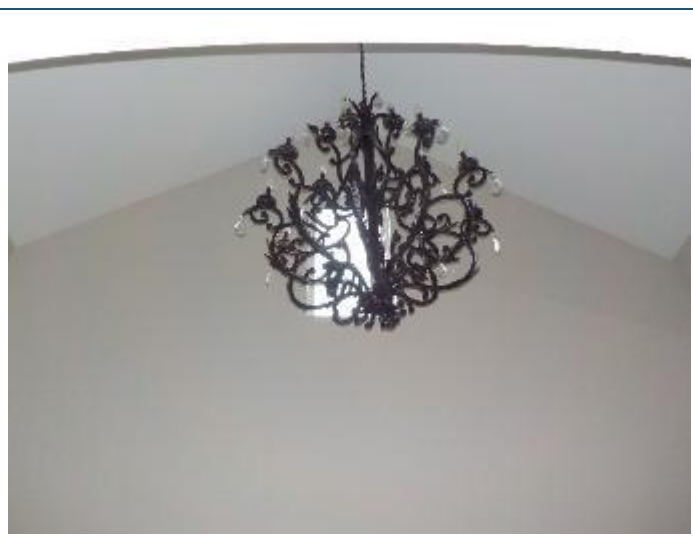
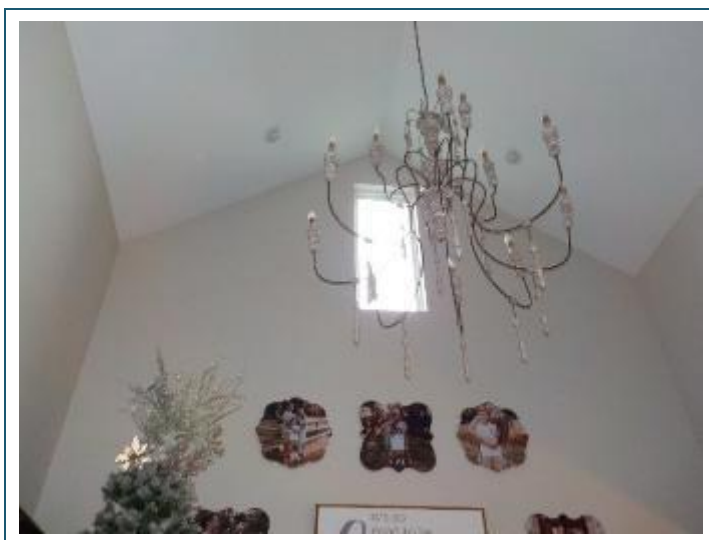
Photograph 10: Overview of master bedroom interior



Photograph 11: Overview of master bathroom interior

Additional Comment(s) (If Applicable):

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Photograph 12: Overview of interior

Photograph 13: Stains on ceiling

Additional Comment(s) (If Applicable):



Photograph 14: French doors onto back porch from living room area

Photograph 15: Damage to French door frame

Additional Comment(s) (If Applicable):

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Photograph 16: No damage to French door frame

Photograph 17: No damage to threshold

Additional Comment(s) (If Applicable):

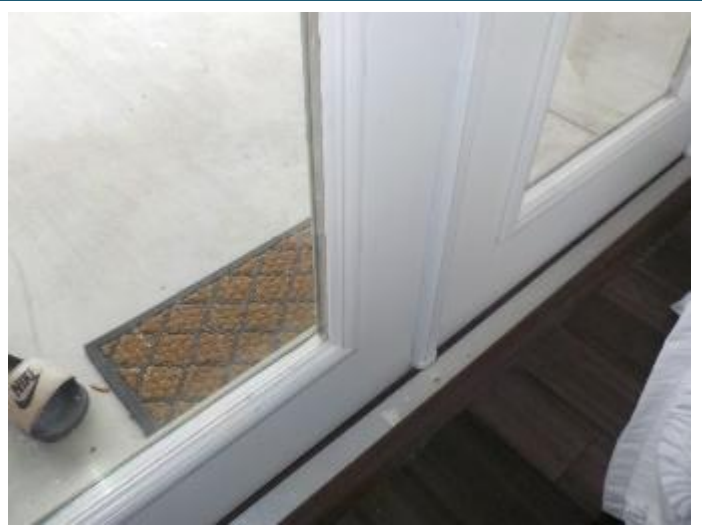
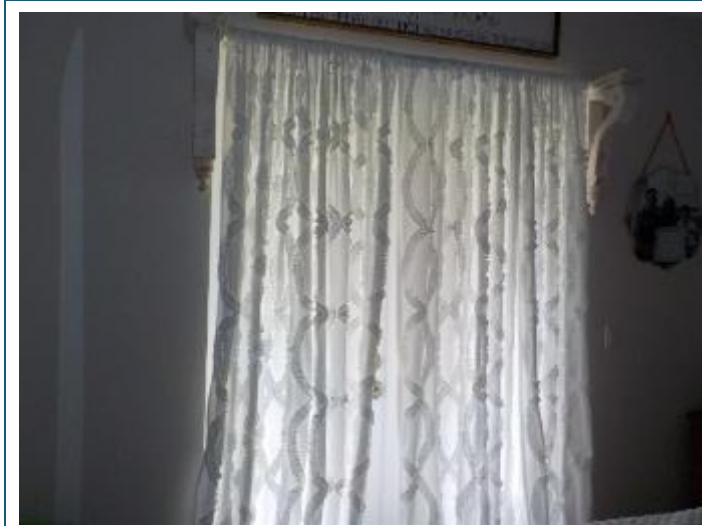


Photograph 18: Stains on door beneath window panel

Photograph 19: Stains on door beneath window panel

Additional Comment(s) (If Applicable):

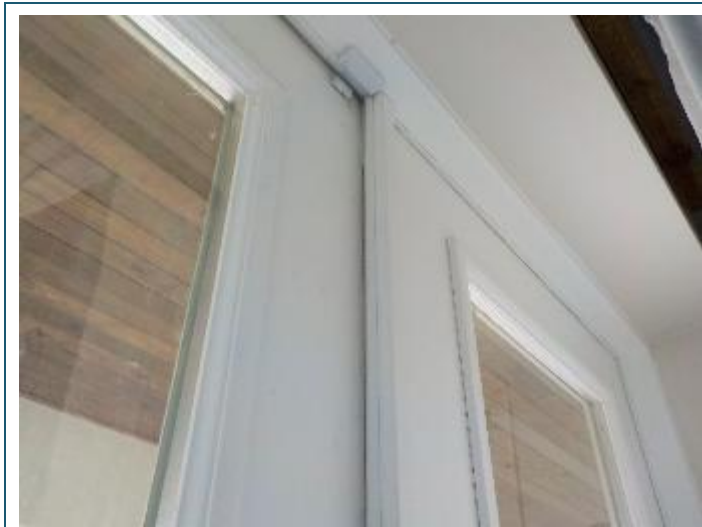
Insured: Names
Claim #: xxxxx
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Photograph 20: French doors from master bedroom on to back porch

Photograph 21: No damage to door frame

Additional Comment(s) (If Applicable):

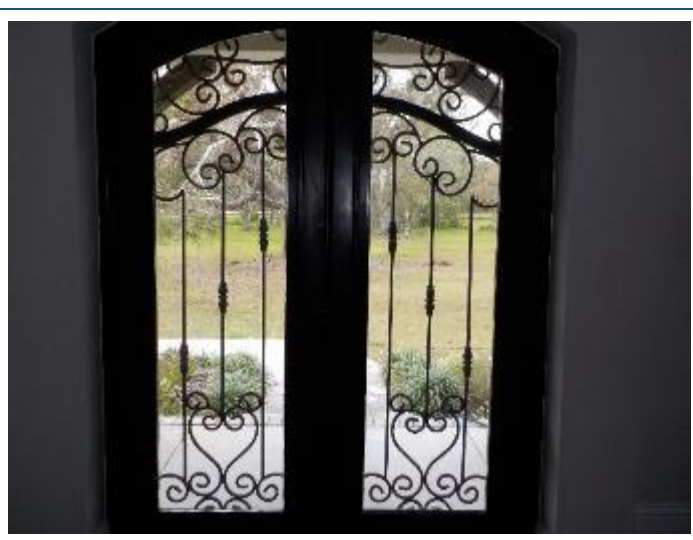
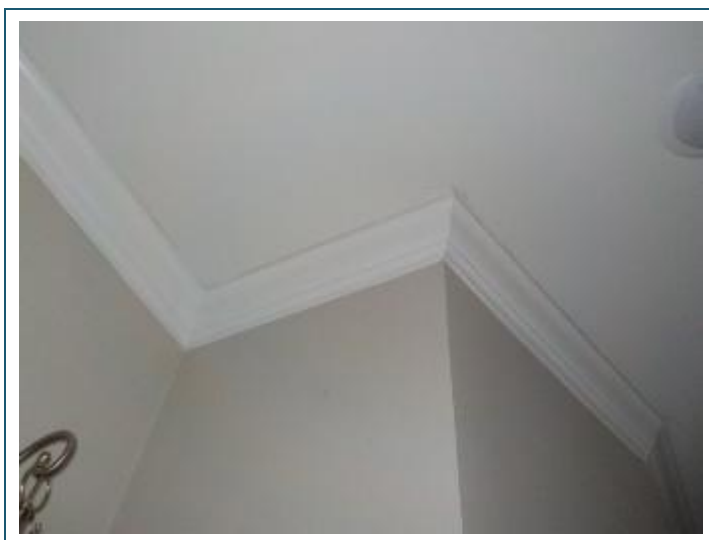


Photograph 22: No damage to door frame

Photograph 23: No damage to seal around window panel in French door

Additional Comment(s) (If Applicable):

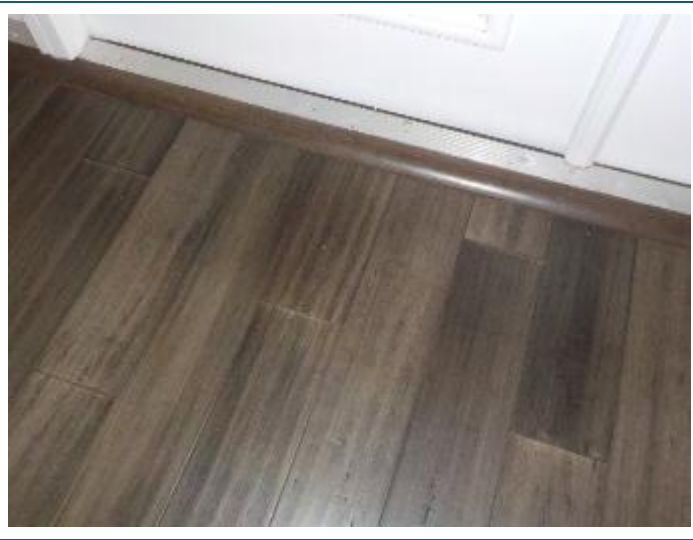
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Photograph 24: Cracks/separations along crown moldings on ceiling (typical)

Photograph 25: French doors on front entry

Additional Comment(s) (If Applicable):



Photograph 26: No damage to flooring at front entry

Photograph 27: No damage to flooring at front entry

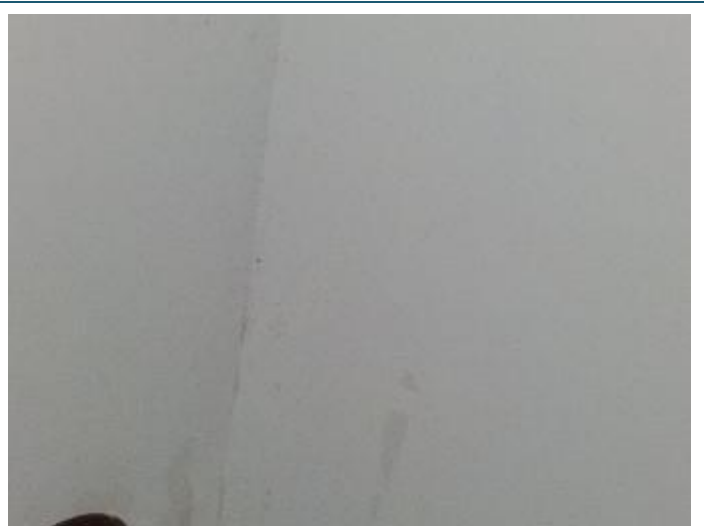
Additional Comment(s) (If Applicable):



Photograph 28: No damage to flooring at French doors in master bedroom

Photograph 29: Evidence of condensation in window over front entry

Additional Comment(s) (If Applicable):



Photograph 30: Evidence of condensation in window over front entry

Photograph 31: Discolorations on ceiling above the living room area

Additional Comment(s) (If Applicable):

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Photograph 32: Overview of second floor interior

Photograph 33: Overview of window second floor bedroom

Additional Comment(s) (If Applicable):



Photograph 34: Exterior view of window; no storm damage was apparent (typical)

Photograph 35: Exterior view of window; no storm damage was apparent (typical)

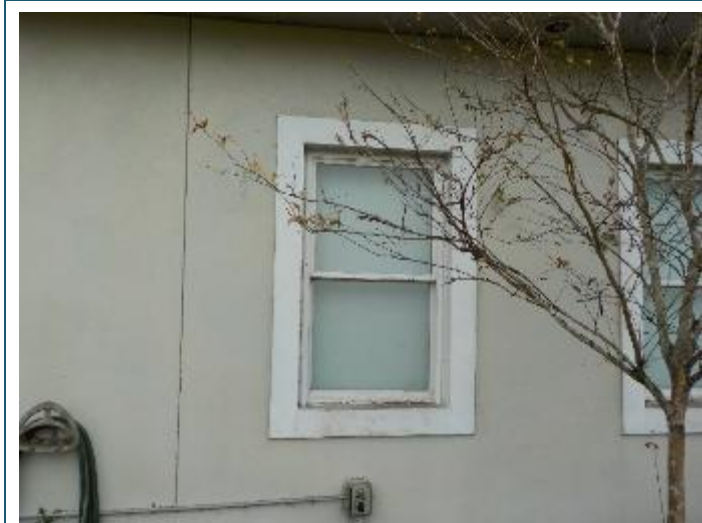
Additional Comment(s) (If Applicable):



Photograph 36: Exterior view of window; no storm damage was apparent (typical)

Photograph 37: Exterior view of window; no storm damage was apparent (typical)

Additional Comment(s) (If Applicable):



Photograph 38: Exterior view of window; no storm damage was apparent (typical)

Photograph 39: French doors onto back porch from living room; no storm damage was apparent

Additional Comment(s) (If Applicable):

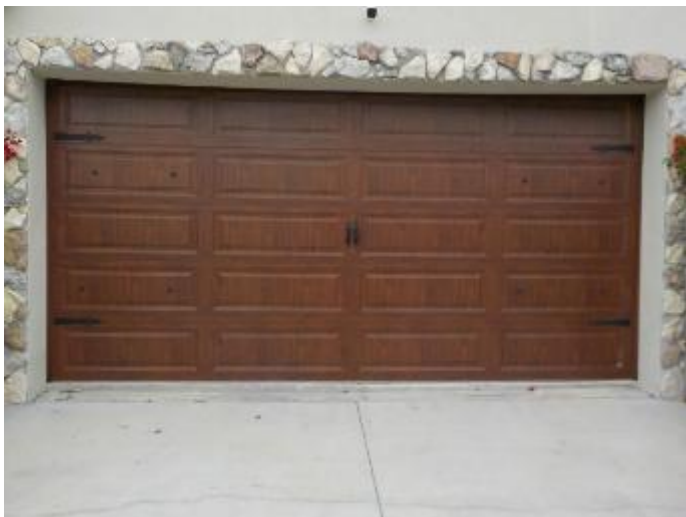
Insured: Names
Claim #: xxxxx
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Photograph 40: French doors onto back porch from master bedroom; no storm damage was apparent

Photograph 41: Door appeared skewed

Additional Comment(s) (If Applicable):



Photograph 42: Overview of garage door; no storm damage was apparent

Photograph 43: Damage to garage door paint

Additional Comment(s) (If Applicable):

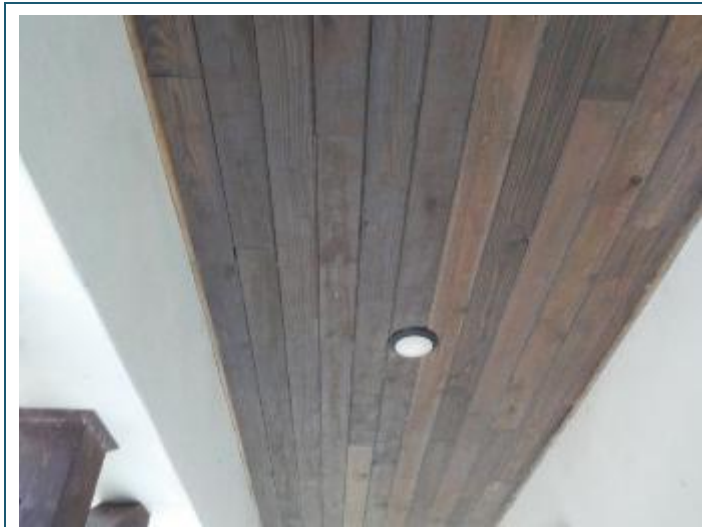
Insured: Names
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Photograph 44: Damage to garage door paint

Photograph 45: Finish on T&G ceiling planks over front porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 46: Finish on T&G ceiling planks over front porch was damaged/deteriorated

Photograph 47: Finish on T&G ceiling planks over front porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 48: Finish on T&G ceiling planks over back porch was damaged/deteriorated

Photograph 49: Finish on T&G ceiling planks over back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 50: Finish on T&G ceiling planks over back porch was damaged/deteriorated

Photograph 51: Finish on T&G ceiling planks over back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):

Insured: Names
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Photograph 52: Damage to exterior stucco along beam on back porch

Photograph 53: Damage to exterior stucco along beam on back porch

Additional Comment(s) (If Applicable):



Photograph 54: Damage to exterior stucco along beam on back porch

Photograph 55: Damage to exterior stucco along beam on back porch

Additional Comment(s) (If Applicable):

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Photograph 56: Damage to exterior stucco along beam on back porch

Photograph 57: Damage to exterior stucco along beam on back porch

Additional Comment(s) (If Applicable):



Photograph 58: View of wood pillar on front porch

Photograph 59: Finish on wood pillar on front porch was damaged/deteriorated

Additional Comment(s) (If Applicable):

Insured: Names
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Photograph 60: Finish on wood pillar on front porch was damaged/deteriorated

Photograph 61: Finish on wood pillar on front porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 62: Finish on wood pillar on front porch was damaged/deteriorated

Photograph 63: Finish on wood pillar on front porch was damaged/deteriorated

Additional Comment(s) (If Applicable):

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Photograph 64: View of wood pillar on back porch

Photograph 65: Finish on wood pillar on back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 66: Finish on wood pillar on back porch was damaged/deteriorated

Photograph 67: Finish on wood pillar on back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):

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Photograph 68: Finish on wood pillar on back porch was damaged/deteriorated

Photograph 69: Finish on wood pillar on back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 70: Finish on wood pillar on back porch was damaged/deteriorated

Photograph 71: Finish on wood pillar on back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):

Insured: Names
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Photograph 72: Finish on wood pillar on back porch was damaged/deteriorated

Photograph 73: Finish on wood pillar on back porch was damaged/deteriorated

Additional Comment(s) (If Applicable):



Photograph 74: Damage to exterior finish of sauna

Photograph 75: Damage to exterior finish of sauna

Additional Comment(s) (If Applicable):

Additional Analysis and Conclusions

Based on the observations made at the subject residence during our site inspection, no storm-created openings were observed to the exterior of the structure as a result of wind. The damages observed to the finishes on the T&G ceiling planks over the front and back porches was characteristic of being sand blasted by fine material (sand, dirt, grit) being carried by the hurricane forces winds that impacted the structure. The fine material being transported by the wind abraded the finishes on the ceilings resulting in the discolorations observed.

The damages observed to the finishes on the various pillars on the front and back porches was characteristic of being pounded/hammered by the wind-driven rain, similar to being pressure washed. The driving rain abraded the finishes on the pillars resulting in the discolorations observed. The damage to the exterior finish on the wood panels of the sauna were similarly damaged.

The damage noted to the lower right corner of the garage door was characteristic of having been impacted by a piece of wind-borne debris. The damage is cosmetic and does not impair the functionality of the door.

Interior Damages

The interior damages consisted of reported leaks around the windows and doors. No storm-damage was apparent to any of the window or door openings and no evidence of moisture damage was found on the interior adjacent to any of the windows or doors. The reported leaks would be consistent with wind-driven rain infiltrating around the weather stripping and/or seals around the various window and door openings.

Evidence of condensation was found in the window over the front entry; the window seal was not able to be inspected but given the absence of any damage to the other windows or doors around the exterior, it is more likely that any damage/displacement of the window seal was a manufacturing issue rather than due to elevated winds as the windows would have been rated for much higher wind exposure.

Stains were visible on the ceiling over the living room at the peak of the vaulted ceiling. The cause of the stain was likely wind-driven rain entering the ridge vent

Limitations

The information and findings presented herein focus on the limited objectives related to the assessment of the Subject Property. The conditions present at the time of our assessment are the only conditions addressed herein and are based solely upon a visual observation of the subject property. This report is not intended to completely outline or document every defect or deficiency throughout the subject property. IFG reserves the right to modify findings and opinions herein if any additional information is presented which relates to this assessment. In some instances, additional studies may be necessary to completely evaluate additional concerns noted.

The findings noted herein do not constitute a scope of work for repair or offer of repair. Detailed design documents may need to be prepared to accurately reflect the scope of any repair work and competitive bids obtained to determine actual repair costs. All means and methods of construction are the responsibility of others and not that of IFG. All existing portions of the building may need to be properly supported and stabilized during the repair process.

Our services have been performed using a high degree of skill and care and opinions are furnished with a high degree of engineering certainty. This report is provided as confidential and trusted information to the addressee only and release to any other parties is only at the discretion of the addressee.