



June 3, 2022

Mr. Thomas Weigand  
**AIG Claims, Inc.**  
P.O. Box 26210  
Shawnee Mission, KS 66225

Insured: Kevin and Andrea Schneider  
Address: 21 Briar Hollow Drive  
Covington, LA 70433  
D/O/L: 08/30/21  
Your File No.: 80128336  
FCNA File No.: 103636

Dear Mr. Weigand:

Please accept this letter as a supplement to the report dated October 20, 2021, prepared by Frank Andrade, P.E. for Forensic Consultants of North America (FCNA).

This supplemental letter addresses my findings of a second site inspection completed on May 3, 2022 to address additional concerns reported by Mr. Schneider. Present at the residence during the second inspection were Mr. Schneider, Mr. Kevin Simon (Roofing Contractor), the independent adjuster, and me. At the time of the second inspection, Mr. Schneider reiterated that the exterior stucco-finished walls of the residence had been damaged from the high winds generated during the passage of Hurricane Ida in August 2021 and that the cracks did not exist before the storm. Furthermore, Mr. Schneider reported that the roof coverings on all the roof slopes over the residence had been recently replaced. Mr. Simon reported that the original field adjuster told him that there would be no issues to replace the entire roof and there was no need to get on the roof for an inspection due to the steepness of the roof slopes. Mr. Schneider provided me with a letter from Mr. Simon on the condition of the roof coverings during his initial inspection.

During the second site inspection, I observed the similar cracks in the stucco-finished wall with no drainage plane or weep holes (Photographs 1 and 2). The stucco-finished wall appeared to be installed on oriented-strand-board (OSB) or particle board exterior sheathing and not on a moisture-resistant material. There was no apparent moisture barrier between the stucco and the exterior sheathing (Photographs 3 and 4). The roof coverings appeared to have been recently replaced on the surfaces of all the roof slopes over the residence (Photographs 5 and 6).

As mentioned in the original inspection report, during the original inspection, the following observations were previously made: There were no tarpaulins (tarps) covering the various roof slopes of the residence. There were no apparent broken, displaced, missing or loose laminated asphalt-composition shingles on the surfaces of the various roof slopes over the residence as observed from the ground surface and by an unmanned aerial vehicle (UAV) (Photograph 7). The tar seals for the laminated asphalt-composition shingles on the surface of the various roof slopes over the residence were not easily broken with hand pressure (Photograph 8). There was granule loss on the laminated asphalt-composition shingles on the surface of the various roof slopes over the residence. There was granular debris in the gutters on the residence. There were no displaced, loose and missing standing seam metal roof panels on the surfaces of the various roof slopes over the residence as observed from the ground surface and by an unmanned aerial vehicle (UAV).

The observations and conditions indicated that the cracks in the stucco-finished walls on the various sides of the residence were not consistent with the high winds and wind-borne debris generated from Hurricane Ida. The cracks in the stucco-finished walls on the various sides of the residence were consistent with internal stresses due to shrinkage in the stucco material and expansion and contraction of the wood-framing members supporting the stucco-finished walls. This condition was exacerbated by possible construction deficiencies.

Stucco is widely used as an exterior wall cladding because of its aesthetic appeal, durability, fire resistance, design flexibility, low cost and ease of maintenance. Stucco is a cement-based plaster and is naturally hard and strong. However, stucco is relatively thin and brittle and will crack when subjected to stresses that exceed its tensile strength, just like all masonry materials. There are two fundamental types of stresses that cause stucco cracks: internal stresses and external stresses. Internal stresses are due to the natural curing and drying process of stucco. Stucco shrinks as it hardens and gains strength. The resulting shrinkage, when restrained, can cause hairline cracks to develop over time. On the other hand, external stresses are due to the transfer of external forces into the stucco-finished construction. Common examples are at the re-entrant corners of windows and doors. These stresses can cause movement within the stucco which can result in wider cracks than internally generated cracks. The following are common, but not exclusive, sources of external stresses that can cause cracking: movement of framing and sheathing, improperly applied wood-based sheathing, soil movement, loads on the structure, wind and construction process.

From the second site inspection, the cracks in the stucco-finished walls were further examined. There was a long horizontal crack in the stucco-finished walls above the front porch between the vertical porch columns. There was no apparent drainage plane or weep holes in the stucco-finished walls at the location. This indicating an inability of moisture that penetrated the porous stucco material over time to drain from behind the walls. Furthermore, the stucco-finished wall appeared to be installed on oriented-strand-board (OSB) and particle board exterior sheathing and not on a moisture-resistant material like plywood, indicating a construction defect. These materials easily expand when exposed to moisture. The expansion of the exterior sheathing and framing members is a common cause of stucco cracks. Lastly, there was no apparent moisture barrier between the stucco and the exterior sheathing, indicating a possible construction defect

The observations and findings support the conclusion that the cracks in the stucco-finished walls on the various sides of the residence were not consistent with the high winds and/or wind-borne debris generated from Hurricane Ida. The cracks in the stucco-finished walls on the various sides of the residence were consistent with internal stresses due to shrinkage in the stucco material and expansion and contraction of the wood framing members supporting the stucco-finished walls. This condition was exacerbated by possible construction deficiencies.

The observations and conditions from the original inspection indicated that the water-shedding ability of the roof coverings was not compromised due to the high winds and/or wind-borne debris generated by Hurricane Ida.

From the original site inspection, there were no tarpaulins (tarps) covering the various roof slopes of the residence. There were no apparent broken, displaced, missing or loose laminated asphalt-composition shingles on the surfaces of the various roof slopes over the residence. The tar seals for the laminated asphalt-composition shingles on the surface of the various roof slopes over the residence were not easily broken with hand pressure at the areas inspected. There was some granule loss on the laminated asphalt-composition shingles on the surface of the various roof slopes over the residence. There was granular debris in the gutters on the residence. Asphalt shingled roofs are a wearable surface and are expected to have granular loss over time due to wear-and-tear and exposure to weather. There were no displaced, loose and missing standing seam metal roof panels on the surfaces of the various roof slopes over the residence, indicating the lack of collateral damage that were observed at the residence. From the second site

inspection, the roof coverings appeared to have been recently replaced on the surfaces of all the roof slopes over the residence.

The observations and findings from the original inspection support the conclusion that the water-shedding ability of the roof coverings was not compromised due to the high winds and/or wind-borne debris generated by Hurricane Ida.

To conclude, the observations, findings and conclusion of the original report dated October 20, 2021 are valid, and the cracks in the exterior stucco-finished walls noted in the original and this supplemental report were not consistent with the high winds and/or wind-borne debris generated during the passage of Hurricane Ida in August 2021.

I reserve the right to supplement or amend the findings and/or opinions of this report should new information become available.

We trust this supplemental information is adequate and answers any questions you have. However, should you have additional questions or comments, please call me at 856-780-5658.

Respectfully submitted,

*Forensic Consultants of North America, LLC*



Frank Andrade, P.E.

Attachments: Photographs



***ATTACHMENTS***



Photograph #1 – View of the horizontal crack in the stucco-finished wall.



Photograph #2 – View of the horizontal crack in the stucco-finished wall.



Photograph #3 – View of the exterior building material behind the stucco-finished walls.



Photograph #4 – View of the exterior building material behind the stucco-finished walls.



Photograph #5 – Drone view of the various roof slopes over the residence.



Photograph #6 – Drone view of the various roof slopes over the residence.



Photograph #7 – View of the asphalt shingles (original inspection).



Photograph #8 – View of the asphalt shingles (original inspection).