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Engineering Report

EFI Global File No.: 028.06730
June 18, 2024

Hailey Florane
1569 Susan Lane
Slidell, Louisiana 70458

Date of Loss: March 15, 2024
Claim No.: 10086917

Prepared For:
Louisiana Citizens Property Insurance
Attn: Rodney Chapman
One Galleria Blvd., Suite 720
Metairie, LA 70001
rchapman@lacityzens.com

Report Authored By:



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Technical Review By:

George Eustace
Senior Principal Engineer

Firm Registration Number: LA EF. 0003515

ASSIGNMENT

The assignment was received by EFI Global, Inc. (EFI) on June 10, 2024, from Mr. Rodney Chapman of Louisiana Citizens Property Insurance.

The scope of this assignment was to: Determine the extent of damage to the residence resulting from a tree impact.

In response to this request, Timothy Hassenboehler, P.E., (EFI) visited the site on June 13, 2024. Mr. Jason Severin, Mrs. Hailey Florane's Husband, was present during the site visit and provided access to the property.

EFI Global, Inc. (EFI) has completed an engineering examination at the subject property located at the above loss location. EFI's findings, analysis, and conclusions are included herein. This report contains a discussion of the information gathered during the assessment and an analysis and conclusions with respect to the condition of the subject property at the time of EFI's assessment. The conclusions contained herein are based on information available to date.

METHODOLOGY

The collection and analysis of information for this project followed an application of engineering principles to the investigation analysis.

The procedures followed included:

1. Upon receipt of the assignment, a site examination was conducted on June 13, 2024.
2. The following were interviewed: Mr. Jason Severin was interviewed during the site visit.
3. The following were researched: An insurance adjusters photograph report was reviewed.
4. This written report was authored at the request of Mr. Rodney Chapman.
5. The information and data collected was analyzed and conclusions were developed based on our engineering experience with similar projects in the vicinity of the subject property and accepted engineering principles relied upon by reputable members of the industry.

BACKGROUND

Research performed in relation to this investigation revealed...

The following information was gathered during the site visit and through an interview of the insured:

- Mr. Jason Severin was interviewed during the site visit.
- Mr. Severin reported that he was unsure of when the residence was constructed.
- He explained that he has lived in the residence for a couple of years but he grew up in the neighboring residence.
- He stated that the rear addition of the residence was installed in the late 1970s.
- Mr. Severin reported that in March 2024 a tree fell on the residence.
- He explained that the tree trunk landed on the rear porch and above the playroom.
- He stated that the impact caused the playroom's door to break open.
- He stated that the roof was punctured above the kitchen and the main section of the tree landed on the ridge.

- Mr. Severin reported that the roof of the residence and the addition area have since been replaced.
- He stated that although the roof's shingles were replaced, the roof's ridgeline now sags at the rear of the residence.
- Mr. Severin reported that after the tree impact, he noticed that the kitchen's floors were buckled up.
- He explained that he cut a 1 ½-inch section of the wood flooring, and the floors have since laid down and were no longer buckled.
- Mr. Severin reported that following the tree impact he has noticed several cracks in the interior drywall throughout the residence.
- He pointed out cracks in the master bedroom's closet, in the hall bathroom's door frame, crack in the front bedroom's drywall above a door, and a crack in the
- He further reported that the hall bathtub surround was also cracked due to the tree impact.
- He explained that he has since removed the floor tiles in the bathroom.
- Mr. Severin reported that the ceiling tiles in the master bedroom were cracked due to the tree impact.
- Mr. Severin reported that after the tree impact, he has noticed cracks in the hall bathroom's ceramic tile surround.
- Mr. Severin further reported that the rear soffit was bowed due to the tree impact.
- Mr. Severin reported that he was in the process of repairing the southeast bedroom and hall bathroom.
- He explained that the repair in the southeast bedroom was unaffiliated with the recent tree impact.
- Mr. Severin reported that a separate tree has since fallen on a detached garage.

BUILDING SYSTEM DESCRIPTION

The structure was a one-story, structure constructed of light wood-frame building, supported on a pier-and-beam foundation system. The roof was covered with a combination of modified-bitumen membrane and fiberglass-mat asphaltic shingles. The exterior walls were clad with a combination of apparent T-111 plywood siding and wood-clap-board siding. For this report, the front is considered to face south (Photograph 1 through 6).

SITE OBSERVATIONS

Observations were limited to visual examinations and measurements of accessible portions of the subject property. Removal of finish materials, qualitative testing, excavation, or other work not specifically described herein was not conducted.

Observations were photographed to document distress and relevant conditions at the subject property on the date of the site visit. Not all damage or distress that may be present was necessarily observed or photographed; however, the selected photographs provide an indication of their types, severity, and distribution. They may also document unusual or contributing conditions that may exist. Photographs captured to document findings and observations are attached to this report. During this investigation, the following observations were made:

OVERALL PROPERTY OBSERVATIONS

- A felled tree trunk was located in the rear yard (Photograph 7).
- The tree trunk diameter reached up to about 45-inches in diameter.
- The felled tree was in-line with the center of the residence (Photograph 8).

EXTERIOR OBSERVATIONS

- The rear porch appeared recently constructed (Photograph 9).
- The exterior walls were not punctured or displaced.
- A gap was visible between the rear soffit and fascia board (Photograph 10).
- Insect webs were noted within the gap.

ROOF OBSERVATIONS

- A modified-bitumen membrane covered the rear portion of the residence (Photograph 11).
 - The membrane appeared recently installed.
 - No undulations, consistent with broken roof framing, were noted under the membrane.
- The front porch was covered with a modified-bitumen membrane.
 - No punctures were noted in the front porch's membrane.
- The remainder of the residence was covered with asphalt roofing shingles.
 - The roofing shingles appeared recently installed.
- The roof ridgeline spanning in the north-south direction was sagging (Photograph 12).
 - A stringline was stretched across the length of the roof.
 - A high-point was noted near the middle of the roof (Photograph 13).
 - Two low-points appeared at midspan on either side of the high point (Photograph 14).
 - The low-points elevations were about 2-inches lower than the high point.

INTERIOR OBSERVATIONS

- Two of the rear door's window panes were missing (Photograph 15).
 - The rear door was broken (Photograph 16).
- The playroom was located at the residence's northwest corner.
 - No cracks or stains were noted on the playroom's ceiling or walls (Photograph 17).
 - The playroom's floors at the west side were not level (Photograph 18).
 - The floors sloped down toward the west.
 - The remainder of the floor was level or near level.
 - The playroom's walls were plumb or near plumb (Photographs 19 and 20).
 - The playroom was located under the modified-bitumen membrane roof.
- The kitchen was located south of the playroom.
 - A section of the kitchen's ceiling drywall was missing (Photograph 21).
 - The missing drywall was located near the middle of the room.
 - A section of the kitchen's floor covering was missing.
 - The missing floor covering spanned about 6 ½-feet in the north-south direction and was about 1 ¼-inches wide.
 - The missing flooring was located about 4-feet east of the room's west-side wall.
 - Dirt and debris were noted within the missing area (Photograph 22).

- The floor covering consisted of a hardwood flooring, covered by laminate sheeting, which was covered by 1-foot square laminate tiles (Photograph 23).
 - The hardwood flooring was dark in color and appeared worn (Photograph 24).
- The kitchen's floors were not level (Photograph 25).
 - The floors sloped down toward the west.
- No cracks were noted in the remainder of the kitchen's ceiling or walls (Photograph 26).
- The living room was located south of the kitchen.
 - No cracks or stains were noted in the living room's ceiling or walls (Photograph 27).
 - The living room's floors were not level (Photograph 28).
 - The floors sloped down toward the south.
 - The living room's floors were comprised of wood planks.
 - The wood planks extended under the kitchen's floor tiles (Photograph 29).
 - The living room's floor planks spanned in the north-south direction.
- The foyer was located at the residence's southwest corner (Photograph 30).
 - The foyer's top-of-floor elevation was about 2 ½-feet below the remainder of the residence.
 - No damages were noted in the foyer.
- Bedroom 1 was located east of the foyer.
 - No stains were noted on the bedroom's ceiling or walls (Photograph 31).
 - A crack was noted in the drywall above the door (Photograph 32).
 - The crack spanned in the vertical direction.
 - No cracks were noted in the adjacent hallway's drywall (Photograph 33).
 - The bedroom's floors were near level (Photograph 34).
- Bedroom 2 was located at the residence's southeast corner.
 - No stains were noted on the southeast bedroom's ceiling or walls.
 - On-going repair activities were noted in the southeast bedroom's ceiling (Photograph 35).
 - The room's east-side wall paint was cracked and delaminated (Photograph 36).
 - A crack was noted above the door to the bedroom (Photograph 37).
 - The crack spanned in a diagonal direction toward the east.
 - The bedroom's floors were not level (Photograph 38).
 - The room's floor sloped down toward the east.
 - The room's walls were plumb or near plumb (Photograph 39).
- Bedroom 3 was located north of Bedroom 2.
 - No stains or cracks were noted on the bedroom's ceilings or walls (Photograph 40).
 - The bedroom's floors were not level (Photograph 41).
 - The floors sloped down toward the east.
- The bathroom was located near the middle of the residence.
 - No cracks were noted in the bathroom's drywall.
 - The bathtub surround was comprised of ceramic tiles (Photograph 42).

- Cracks were noted in the ceramic tile's grout (Photograph 43).
- The cracks did not extend into the tiles.
- The master bedroom closet was located adjacent from the bathroom.
 - A crack was noted in the closet's drywall, above the door (Photograph 44).
 - The crack was vertical.
 - The drywall tape at the ceiling wall interface, above the door was delaminated and a separation was noted along the closet's northside wall and ceiling (Photograph 45).
- The master bedroom was located at the residence's northeast corner.
 - The master bedroom's ceiling was comprised of suspended ceiling tiles.
 - One of the tiles was broken (Photograph 46).
 - No cracks were noted in the bedroom's walls.
 - The bedroom's walls were plumb or near plumb (Photograph 47).
 - The bedroom was located under the modified-bitumen membrane roof.
- The master bathroom was located north of the hall bathroom.
 - The master bathroom's ceiling and wall drywall was cracked (Photographs 48 and 49).
 - The ceiling crack spanned in a straight line in the east-west direction and vertical on the walls (Photograph 50).
 - Apparent on-going repairs, in the form of re-painting, were noted on the bathroom's walls.

ATTIC OBSERVATIONS

- Access to the attic space above the kitchen area was unavailable.
- No missing or displaced roof framing members were noted in the attic.
- The north-south ridge beam was supported by one (1) king post (Photograph 51).
 - The king post was located directly below the high-point noted on the roof's ridgeline.

CRAWLSPACE OBSERVATIONS

- The residence was supported by a pier-and-beam foundation system (Photograph 52).
 - The piers were comprised of concrete-masonry-unit (CMU) blocks.
 - The piers were shimmed with various materials.
- The crawlspace's earthen floor was not equipped with a vapor barrier.
 - Several trenches were noted in the crawlspace floor (Photograph 53).
 - The earthen floor was damp to the touch.
- Apparent fungal growth was noted on the subfloor and floor framing.
 - The subfloor's moisture content was elevated above 30% (Photograph 54).
- Deteriorated subfloor was noted under the bathrooms area (Photograph 55).
 - An apparent historical repair in the form of replaced subfloor was noted adjacent to the deteriorated floor framing.
 - One broken floor framing member was noted adjacent to the repair location (Photograph 56).
 - Numerous small holes were noted in the framing member (Photograph 57).

ADJUSTER'S PHOTOGRAPH OBSERVATIONS

An insurance adjusters photograph report was provided. The photographs were labeled as taken on March 18, 2024 by Rodney West.

- A felled tree was noted on top of the subject residence (Appendix B Photographs 9 through 35).
- Stains were reported on the playroom's ceiling (Appendix B Photographs 42 through 47).
 - The playroom is referenced as the sunroom in the photograph report.
- Stains were noted on the roof deck above the master bedroom and one of the ceiling tiles was missing (Appendix B Photographs 48 through 51).

DISCUSSION AND ANALYSIS

Damages to a wood-framed residential structure resulting from an impact loading such as a tree or vehicle most commonly results in failure of the structural components due to overloading. These damages occur very locally to the location of the impact. Damages from overloading can spread to adjacent areas provided there is a direct load path. Vibration damages can occur at areas away from the impact location. Vibration damages typically occur to weak, brittle materials such as gypsum and glass. The extent of vibration damages diminishes quickly while moving away from the point of impact.

Based on observations taken during the site visit of the residence located at 1569 Susan Lane, in Slidell, Louisiana, and additional photographs, provided in an insurance adjuster photograph report, the subject residence was damaged by a tree impact. Based on the visual condition of the house and provided photograph observations, the damages resulting from the tree impact include: damages to the rear porch, the playroom and kitchen's ceiling drywall, the master bedroom's ceiling tiles, and the roof above the kitchen and rear portion of the residence.

The International Existing Building Code (IEBC), has repair provisions in Chapter 6 for existing structures that sustained damage. If the vertical elements of the lateral force-resisting system or the gravity load carrying components have sustained "substantial structural damage", then the damaged elements shall be repaired or rehabilitated to comply with the provisions of the International Building Code (IBC). For damage less than "substantial structural damage", the damaged elements shall be permitted to be restored to their pre-damaged condition. The definition of "substantial structural damage" in Chapter 2 of the IEBC is a condition where one or both of the following apply:

- a. In any story, the vertical elements of the lateral force-resisting system have suffered damage such that the lateral load-carrying capacity of the structure in any horizontal direction has been reduced by more than 33 percent from its pre-damaged condition.
- b. The capacity of any vertical gravity load-carrying component, or any group of such components, that supports more than 30 percent of the total area of the structure's floor(s) and roof(s) has been reduced more than 20 percent from its pre-damage condition and the remaining capacity of such affected elements, with respect to all dead and live loads, is less than 75 percent of than required by this code for new buildings of similar structure, purpose and location.

The walls of the residence were plumb or near plumb. The residence was not “racked” due to the tree impact. The subject structure did not sustain “substantial structural damage” to the vertical gravity load carrying components or to the vertical elements of the lateral force resisting system. Due to this, the structure can be restored to its pre-damaged condition.

The reported buckled flooring in the kitchen was not a result of the tree impact. The reported buckling of the kitchen’s floor was a result of improper floor covering installation. A laminate sheeting was installed above the hard wood flooring. This configuration trapped moisture in the wood flooring. Wood is a hygroscopic material. This means that the wood’s moisture content will increase or decrease in relation to its environment. Wood exposed to more humid environments will gain moisture while wood exposed to dryer climates will lose moisture. Moisture absorption causes wood to swell while moisture loss causes wood to shrink. Dimensional changes are larger in the direction perpendicular to the grain. In the case of hardwood flooring, this would be perpendicular to the direction of the wood planks. When the wood’s moisture content increases, the wood expands and forces are placed along the edges of the individual wood planks. This expansion is first visible in the form of cupping when the source of moisture increases the moisture content on the bottom side of the wood planks. If the forces become large enough, the floor will buckle. The cut made in the kitchen’s floor was not recent nature. The cut was made historic and made sometime in the past, from many months up to years. This is evident by the darken color worn appearance noted on the wood floor planks edges.

The gap noted between the soffit and fascia was not results of the tree impact. The gaps noted between the soffit and fascia pre-dated the tree impact. This is evident by the insect webs noted in the gap.

The cracks noted in the drywall throughout the remainder of the residence were not results of the tree impact. The floors throughout the residence were not level. The floors sloped in various directions at different locations of the residence. Trenches were noted in the crawlspace’s earthen floors. Fluctuations in soils moisture content will result in differential settlement of a structure. The cracks in the drywall were results of differential settlement. Failure of wood floor framing due to insect attacks would also result with interior drywall cracking. The cracks noted in the bathroom’s ceramic tile grout were not results of the tree impacts. This is evident by the cracks being located solely in the grout and not extending through the tiles.

The broken floor framing member noted in the crawlspace was not a result of the tree impact. The broken floor framing member consistent with results of failure due to weakening of the framing member due to insect attacks. This is evident by the numerous holes noted in the floor framing and subfloor at this location.

The sagging ridge beams noted on the roof were not results of the tree impact. This is evident by the sagging being noted on both sides of the king post. The sagging ridge beams were result of a construction defect. The ridge beam spanned the full length of the residence but was only supported by one king post.

CONCLUSIONS

The analysis of available evidence related to this assignment supports the following opinions:

1. The subject residence was damaged by a tree impact.

2. Based on the visual condition of the house and provided photograph observations, the damages resulting from the tree impact include: damages to the rear porch, the playroom and kitchen's ceiling drywall, the master bedroom's ceiling tiles, and the roof above the kitchen and rear portion of the residence.
3. The subject structure did not sustain "substantial structural damage" to the vertical gravity load carrying components or to the vertical elements of the lateral force resisting system.
4. The reported buckled flooring in the kitchen was not a result of the tree impact.
5. The gap noted between the soffit and fascia was not results of the tree impact.
6. The cracks noted in the drywall throughout the remainder of the residence were not results of the tree impact.
7. The broken floor framing member noted in the crawlspace was not a result of the tree impact.
8. The sagging ridge beams noted on the roof were not results of the tree impact.

ADDITIONAL WORK AND INFORMATION REQUESTED

No additional work by EFI is recommended at this time. If any further information becomes available, please forward that to EFI Global for additional analysis.

APPENDICES

Representative photographs are included with this report. Additional photographs captured at the time of the inspection are available upon request.

- Appendix A – Photographs
- Appendix B – Additional Photographs

LIMITATIONS

The information presented in this report addresses the limited objectives related to the evaluation of this assignment. The opinions presented in this report have been made to a reasonable degree of scientific and engineering certainty based upon the information available at the time this report was authored. This report only describes the conditions present at the time of EFI's examination and is only based upon the observations made. This analysis was limited to the scope of work outlined in this report. This report is not intended to fully delineate or document every defect or deficiency throughout the subject property.

The opinions contained within this report are limited to the circumstances associated with this assignment, and are based on this author's education, experience, and training. Should additional information which relates to this evaluation become known, EFI reserves the right to alter the opinions contained in this report as necessary. In some cases, additional studies may be warranted to fully evaluate conditions noted.

Insured: Hailey Florane
EFI Global File No.: 028.06730

This report is furnished as privileged and confidential to the addressee. Release to any other company, concern, or individual is solely the responsibility of the addressee. Any verbal statements made before, during, or after the course of the assignment were made as a courtesy only and are not considered a part of this report.

CLOSING

EFI appreciates this opportunity to provide consulting services related to this matter. Please contact us should any questions arise concerning this report, or if we may be of further assistance.

ENGINEER STAMP

This report has been transmitted electronically. If requested, a hard copy of the report with a “wet-stamp” can be provided. The signature and stamp image on the front is for demonstrative purposes. This report has been electronically signed and sealed by this author on the referenced date. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electronic copy.

It is a violation of law for any person to alter this document in any way, unless acting under the direction of a licensed professional engineer. If a document bearing the seal of an engineer is altered, the altering engineer shall affix to the document their seal and the notation "altered by" followed by their signature and the date of such alteration, and a specific description of the alteration.

Insured: Hailey Florane
EFI Global File No.: 028.06730

APPENDIX A

PHOTOGRAPHS

PHOTOGRAPHS



Photo No. 1: Location of subject property.

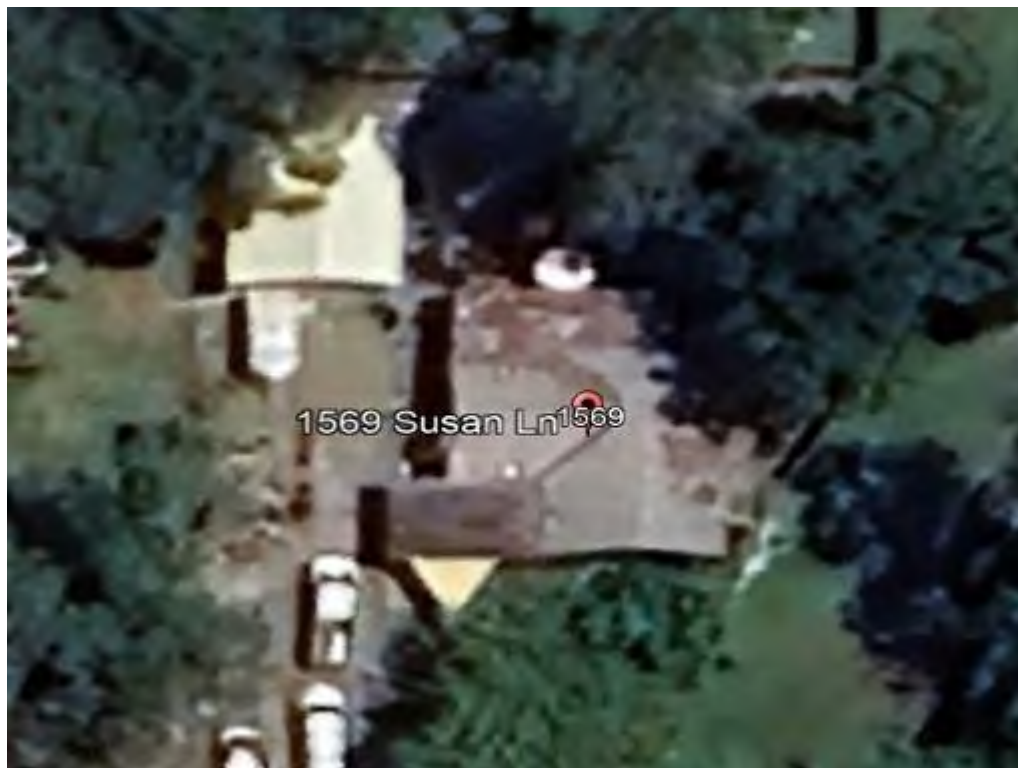


Photo No. 2: Aerial view of property.

PHOTOGRAPHS



Photo No. 3: South (front) elevation of residence.



Photo No. 4: East (right) elevation of residence.

PHOTOGRAPHS



Photo No. 5: North (rear) elevation of residence.



Photo No. 6: West (left) elevation of residence.

PHOTOGRAPHS



Photo No. 7: A felled tree trunk was located in the rear yard.



Photo No. 8: The felled tree was in-line with the center of the residence.

PHOTOGRAPHS



Photo No. 9: The rear porch appeared recently constructed.



Photo No. 10: A gap was visible between the rear soffit and fascia board.

PHOTOGRAPHS



Photo No. 11: A modified-bitumen membrane covered the rear portion of the residence.



Photo No. 12: The roof ridgeline spanning in the north-south direction was sagging.

PHOTOGRAPHS



Photo No. 13: A high-point was noted near the middle of the roof.



Photo No. 14: Low-point at north-side ridgeline.

PHOTOGRAPHS



Photo No. 15: Two of the rear door's window panes were missing.



Photo No. 16: The rear door was broken.

PHOTOGRAPHS



Photo No. 17: No cracks or stains were noted on the playroom's ceiling or walls.



Photo No. 18: The playroom's west-side floors sloped down toward the west.

PHOTOGRAPHS



Photo No. 19: The playroom's walls were plumb or near plumb.



Photo No. 20: The playroom's walls were plumb or near plumb.

PHOTOGRAPHS



Photo No. 21: A section of the kitchen's ceiling drywall was missing.



Photo No. 22: Dirt and debris were noted within the missing area

PHOTOGRAPHS



Photo No. 23: The hardwood flooring was covered by laminate sheeting and laminate tiles



Photo No. 24: The hardwood flooring was dark in color.

PHOTOGRAPHS



Photo No. 25: The kitchen's floors were not level.



Photo No. 26: No cracks were noted in the remainder of the kitchen's ceiling or walls.

PHOTOGRAPHS



Photo No. 27: No cracks or stains were noted in the living room's ceiling or walls.



Photo No. 28: The living room's floors were not level.

PHOTOGRAPHS



Photo No. 29: The wood planks extended under the kitchen's floor tiles.



Photo No. 30: The foyer was located at the residences southwest corner.

PHOTOGRAPHS



Photo No. 31: No stains were noted on the bedroom's ceiling or walls.



Photo No. 32: A crack was noted in the drywall above the door.

PHOTOGRAPHS



Photo No. 33: No cracks were noted in the adjacent hallway's drywall.



Photo No. 34: The bedroom's floors were near level.

PHOTOGRAPHS



Photo No. 35: On-going repair activities were noted in the southeast bedroom's ceiling.



Photo No. 36: The room's east-side wall paint was cracked and delaminated.

PHOTOGRAPHS



Photo No. 37: A crack was noted above the door to the bedroom.

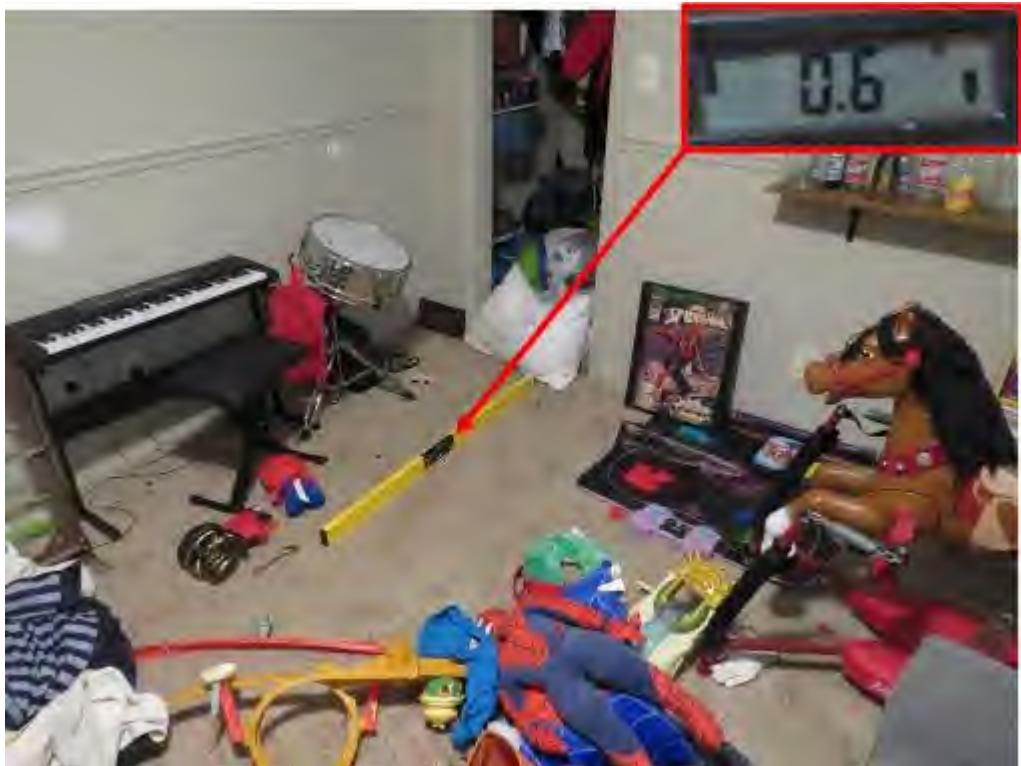


Photo No. 38: The bedroom's floors were not level.

PHOTOGRAPHS



Photo No. 39: The room's walls were plumb or near plumb.

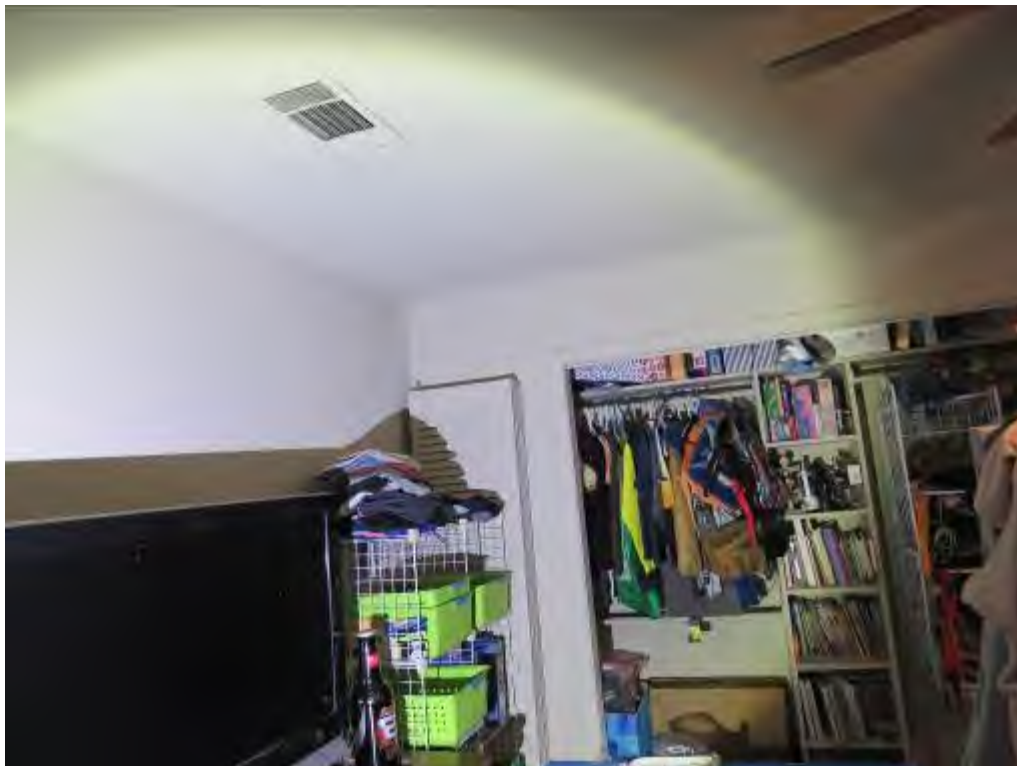


Photo No. 40: No stains or cracks were noted on the bedroom's ceilings or walls.

PHOTOGRAPHS



Photo No. 41: The bedroom's floors were not level.



Photo No. 42: The bathtub surround was comprised of ceramic tiles.

PHOTOGRAPHS



Photo No. 43: Cracks were noted in the ceramic tile's grout.



Photo No. 44: A crack was noted in the closet's drywall, above the door.

PHOTOGRAPHS



Photo No. 45: The drywall tape at the ceiling wall interface, above the door was delaminated.



Photo No. 46: One of the tiles was broken.

PHOTOGRAPHS

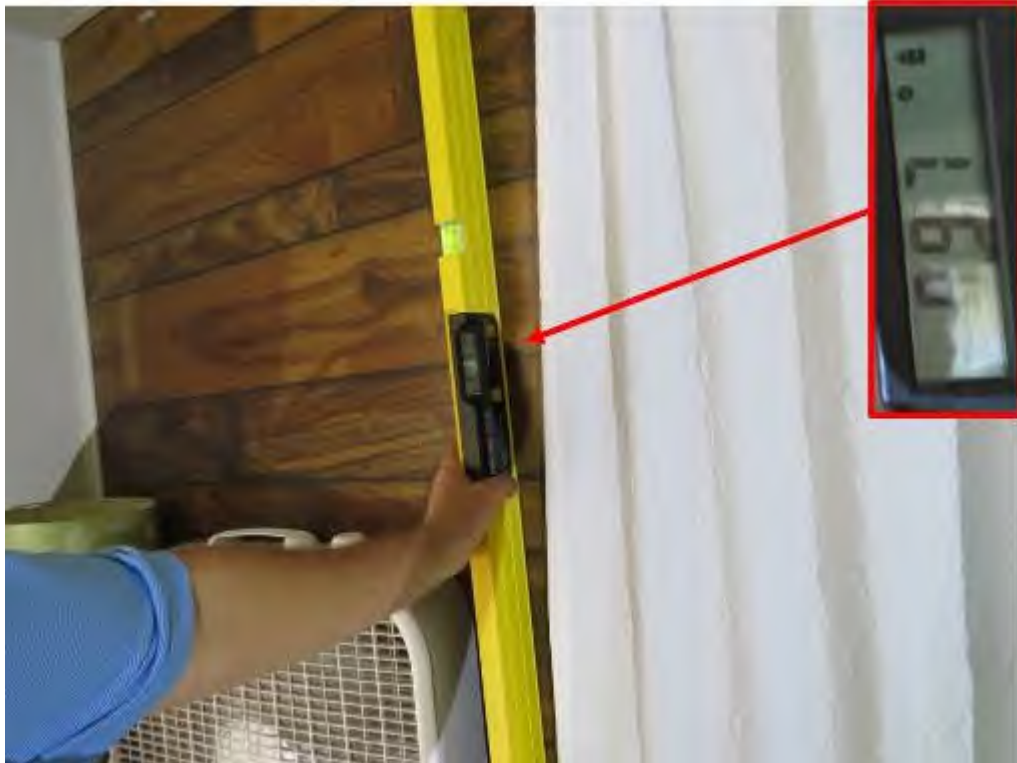


Photo No. 47: The bedroom's walls were plumb or near plumb.



Photo No. 48: The ceiling drywall was cracked.

PHOTOGRAPHS



Photo No. 49: The wall drywall was cracked.



Photo No. 50: The cracks were vertical on the walls.

PHOTOGRAPHS



Photo No. 51: The north-south ridge beam was supported by one (1) king post.



Photo No. 52: The residence was supported by a pier-and-beam foundation system.

PHOTOGRAPHS



Photo No. 53: Several trenches were noted in the crawlspace floor.



Photo No. 54: The subfloor's moisture content was elevated above 30%.

PHOTOGRAPHS



Photo No. 55: Deteriorated subfloor was noted under the bathrooms area.



Photo No. 56: One broken floor framing member was noted adjacent to the repair location.

PHOTOGRAPHS



Photo No. 57: Numerous small holes were noted in the framing member.

Insured: Hailey Florane
EFI Global File No.: 028.06730

APPENDIX B

ADDITIONAL PHOTOGRAPHS

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling - 1-

Date Taken: 3/18/2024

Taken By: Rodney West

Risk



Dwelling - 2-

Date Taken: 3/18/2024

Taken By: Rodney West

Risk

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



Dwelling - 3-

Date Taken: 3/18/2024

Taken By: Rodney West

Address



Dwelling/Shingled Roof - 4-

Date Taken: 3/18/2024

Taken By: Rodney West

1 layer drip edge

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Policy #: 1093041



Dwelling/Shingled Roof - 5-

Date Taken: 3/18/2024

Taken By: Rodney West

4/12 slopes



Dwelling/Shingled Roof - 6-

Date Taken: 3/18/2024

Taken By: Rodney West

25yr fiberglass shingles.

Photo Sheet

Louisiana Citizens Property Insurance

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Metairie, LA 70001

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Policy #: 1093041



Dwelling/Shingled Roof - 7-

Date Taken: 3/18/2024

Taken By: Rodney West

Missing ridge caps



Dwelling/Shingled Roof - 8-

Date Taken: 3/18/2024

Taken By: Rodney West

Right slope prior repair.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling/Shingled Roof - 9-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree covering the rear slopes



Dwelling/Shingled Roof - 10-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree covering the rear slopes

Photo Sheet

Louisiana Citizens Property Insurance

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Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling/Shingled Roof - 11-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree covering the rear slopes



Dwelling/Shingled Roof - 12-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree covering the rear slopes

Photo Sheet

Louisiana Citizens Property Insurance

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Metairie, LA 70001

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Policy #: 1093041



Dwelling/Shingled Roof - 13-

Date Taken: 3/18/2024

Taken By: Rodney West

Damaged ridge caps.



Dwelling/Shingled Roof - 14-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree on rear flat slope.

Photo Sheet

Louisiana Citizens Property Insurance

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Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling/Shingled Roof - 15-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear slope shingle damage.



Dwelling/Shingled Roof - 16-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree on rear shingled roof slope

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling/Shingled Roof - 17-

Date Taken: 3/18/2024

Taken By: Rodney West

Right rear slope



Dwelling/Shingled Roof - 18-

Date Taken: 3/18/2024

Taken By: Rodney West

Right rear slope

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling/Rear Flat Roof - 19-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree on rear flat slope.



Dwelling/Rear Flat Roof - 20-

Date Taken: 3/18/2024

Taken By: Rodney West

Tree on rear flat slope.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Dwelling/Front Flat Roof - 21-

Date Taken: 3/18/2024

Taken By: Rodney West

Front flat roof, no visible storm damage.



Dwelling/Front Flat Roof - 22-

Date Taken: 3/18/2024

Taken By: Rodney West

Front flat roof, no visible storm damage.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



**Dwelling/Exterior/Left Elevation
- 23-**

Date Taken: 3/18/2024

Taken By: Rodney West

Left elevation



**Dwelling/Exterior/Rear
Elevation - 24-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear elevation

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

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**Dwelling/Exterior/Rear
Elevation - 25-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear patio cover damaged.



**Dwelling/Exterior/Rear
Elevation - 26-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear patio cover damaged.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



**Dwelling/Exterior/Rear
Elevation - 27-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear patio cover damaged.



**Dwelling/Exterior/Rear
Elevation - 28-**

Date Taken: 3/18/2024

Taken By: Rodney West

Tree uprooted.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



**Dwelling/Exterior/Rear
Elevation - 29-**

Date Taken: 3/18/2024

Taken By: Rodney West

Tree overview.



**Dwelling/Exterior/Rear
Elevation - 30-**

Date Taken: 3/18/2024

Taken By: Rodney West

Tree overview.

Photo Sheet

Louisiana Citizens Property Insurance

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Policy #: 1093041



**Dwelling/Exterior/Rear
Elevation - 31-**

Date Taken: 3/18/2024

Taken By: Rodney West

Tree on rear elevation



**Dwelling/Exterior/Rear
Elevation - 32-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear overview.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041

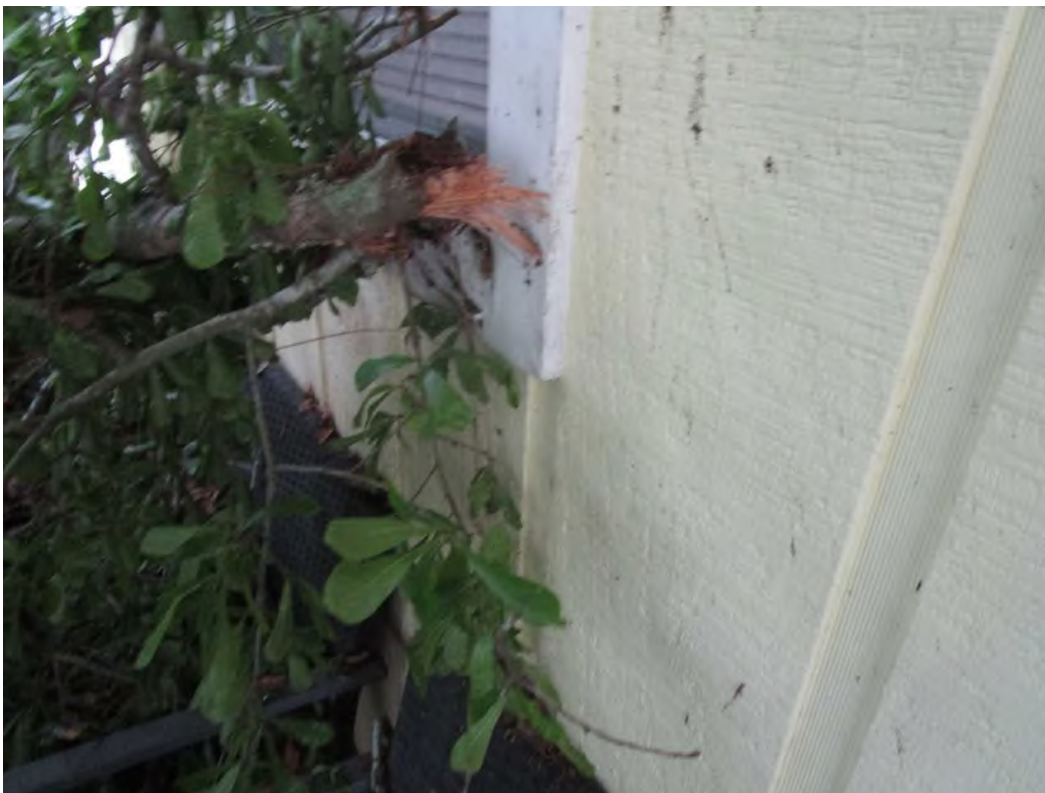


**Dwelling/Exterior/Rear
Elevation - 33-**

Date Taken: 3/18/2024

Taken By: Rodney West

Scarred paint on rear elevation



**Dwelling/Exterior/Rear
Elevation - 34-**

Date Taken: 3/18/2024

Taken By: Rodney West

Scarred paint on rear elevation

Photo Sheet

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Policy #: 1093041



**Dwelling/Exterior/Rear
Elevation - 35-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear door glazing broken.



**Dwelling/Exterior/Rear
Elevation - 36-**

Date Taken: 3/18/2024

Taken By: Rodney West

Rear door glazing broken.

Photo Sheet

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Policy #: 1093041



**Dwelling/Exterior/Right
Elevation - 37-**

Date Taken: 3/18/2024

Taken By: Rodney West

Right elevation



**Dwelling/Exterior/Right
Elevation - 38-**

Date Taken: 3/18/2024

Taken By: Rodney West

Dwelling foundation detail.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



Interior - 39-

Date Taken: 3/18/2024

Taken By: Rodney West

Attic overview. Sun room, rear bedroom are located under the rear flat roof.



Interior - 40-

Date Taken: 3/18/2024

Taken By: Rodney West

Attic overview. Sun room, rear bedroom are located under the rear flat roof.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

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Claim #: 10086917

Policy #: 1093041



Interior - 41-

Date Taken: 3/18/2024

Taken By: Rodney West

Attic overview. Sun room, rear bedroom are located under the rear flat roof.



Interior/Sun Room - 42-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear sun room ceiling stained.

Photo Sheet

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Claim #: 10086917

Policy #: 1093041



Interior/Sun Room - 43-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear sun room ceiling stained.



Interior/Sun Room - 44-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear sun room ceiling stained.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

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Claim #: 10086917

Policy #: 1093041

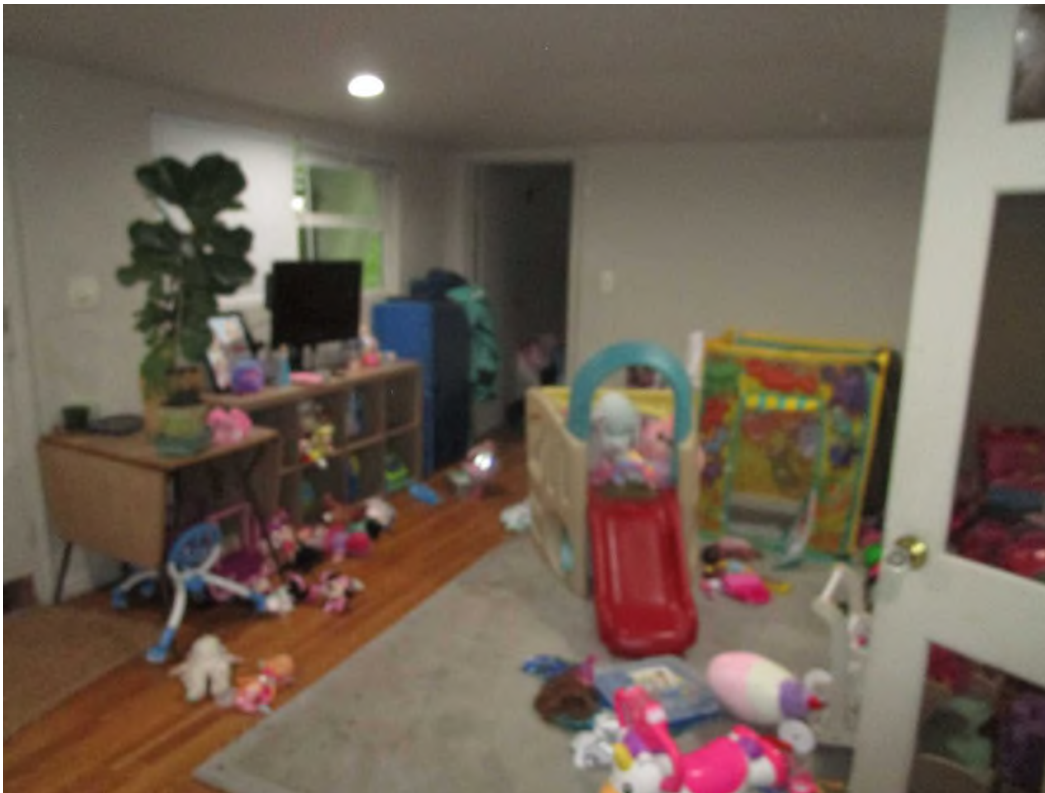


Interior/Sun Room - 45-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear sun room ceiling stained.



Interior/Sun Room - 46-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear sun room overview.

Photo Sheet

Louisiana Citizens Property Insurance

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Metairie, LA 70001

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Policy #: 1093041



Interior/Sun Room - 47-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear sun room overview.



Interior/Rear Bedroom - 48-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom ceiling tile removed.
Water staining on framing.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

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Claim #: 10086917

Policy #: 1093041



Interior/Rear Bedroom - 49-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom ceiling tile removed.
Water staining on framing.



Interior/Rear Bedroom - 50-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom overview.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



Interior/Rear Bedroom - 51-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom overview.



Interior/Laundry Room - 52-

Date Taken: 3/18/2024

Taken By: Rodney West

Laundry room ceiling stained.

Photo Sheet

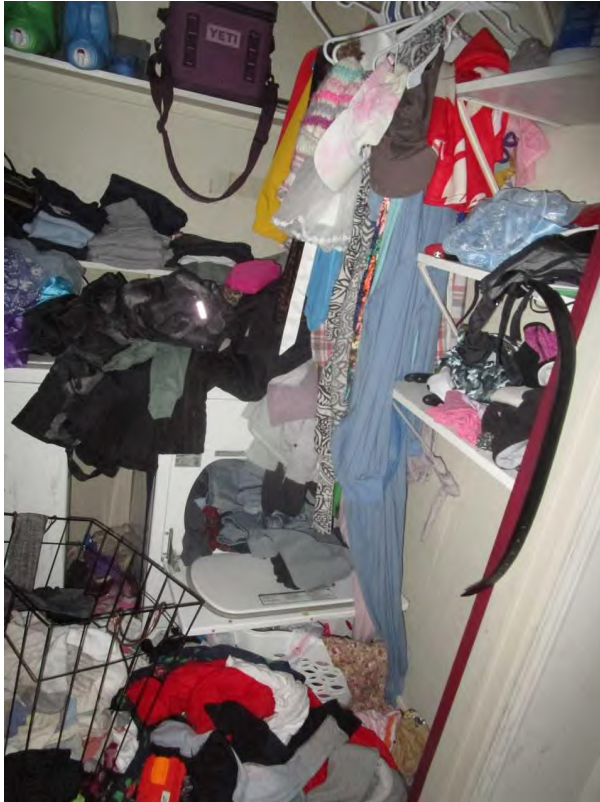
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Claim #: 10086917

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Interior/Laundry Room - 53-

Date Taken: 3/18/2024

Taken By: Rodney West

Laundry room overview.



Interior/Hall Bathroom - 54-

Date Taken: 3/18/2024

Taken By: Rodney West

Hall bathroom wall with settlement crack.

Photo Sheet

Louisiana Citizens Property Insurance

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Claim #: 10086917

Policy #: 1093041



Interior/Hall Bathroom - 55-

Date Taken: 3/18/2024

Taken By: Rodney West

Hall bathroom floor was previous damaged per Mr. Florane. He advised it is not level.



Interior/Hall Bathroom - 56-

Date Taken: 3/18/2024

Taken By: Rodney West

Hall bathroom overview.

Photo Sheet

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Claim #: 10086917

Policy #: 1093041

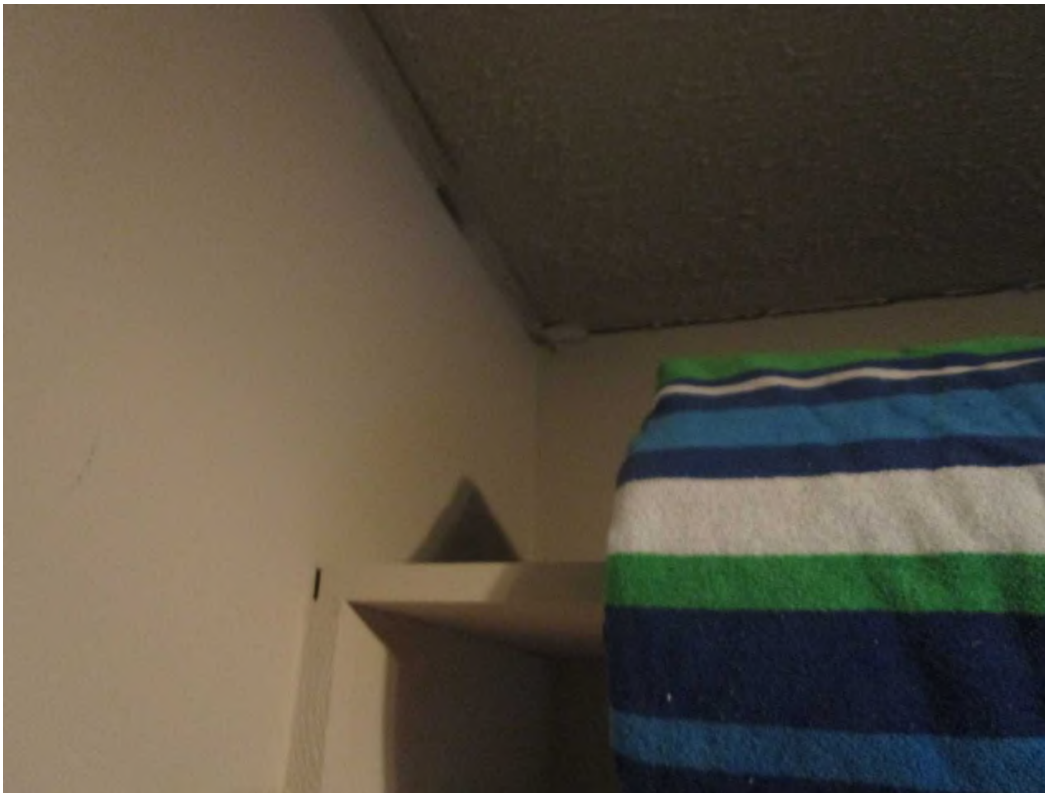


Interior/Rear Bedroom Closet - 57-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet with settlement cracks on walls and ceiling.



Interior/Rear Bedroom Closet - 58-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet with settlement cracks on walls and ceiling.

Photo Sheet

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One Galleria Blvd, Suite 720
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Claim #: 10086917

Policy #: 1093041



Interior/Rear Bedroom Closet - 59-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet with settlement cracks on walls and ceiling.



Interior/Rear Bedroom Closet - 60-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet with settlement cracks on walls and ceiling.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
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Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041

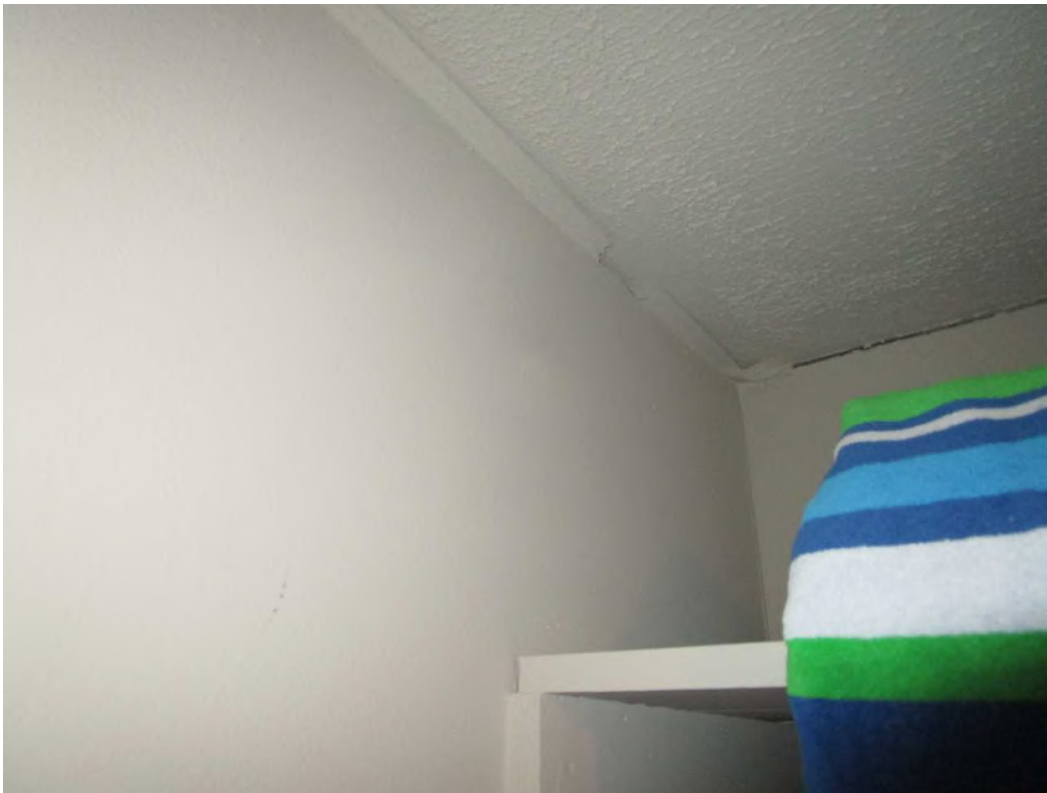


Interior/Rear Bedroom Closet - 61-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet with settlement cracks on walls and ceiling.



Interior/Rear Bedroom Closet - 62-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet with settlement cracks on walls and ceiling.

Photo Sheet

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Policy #: 1093041



Interior/Rear Bedroom Closet - 63-

Date Taken: 3/18/2024

Taken By: Rodney West

Rear bedroom closet overview.



Interior/Kitchen - 64-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.

Photo Sheet

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Claim #: 10086917

Policy #: 1093041



Interior/Kitchen - 65-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.



Interior/Kitchen - 66-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Interior/Kitchen - 67-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.



Interior/Kitchen - 68-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.

Photo Sheet

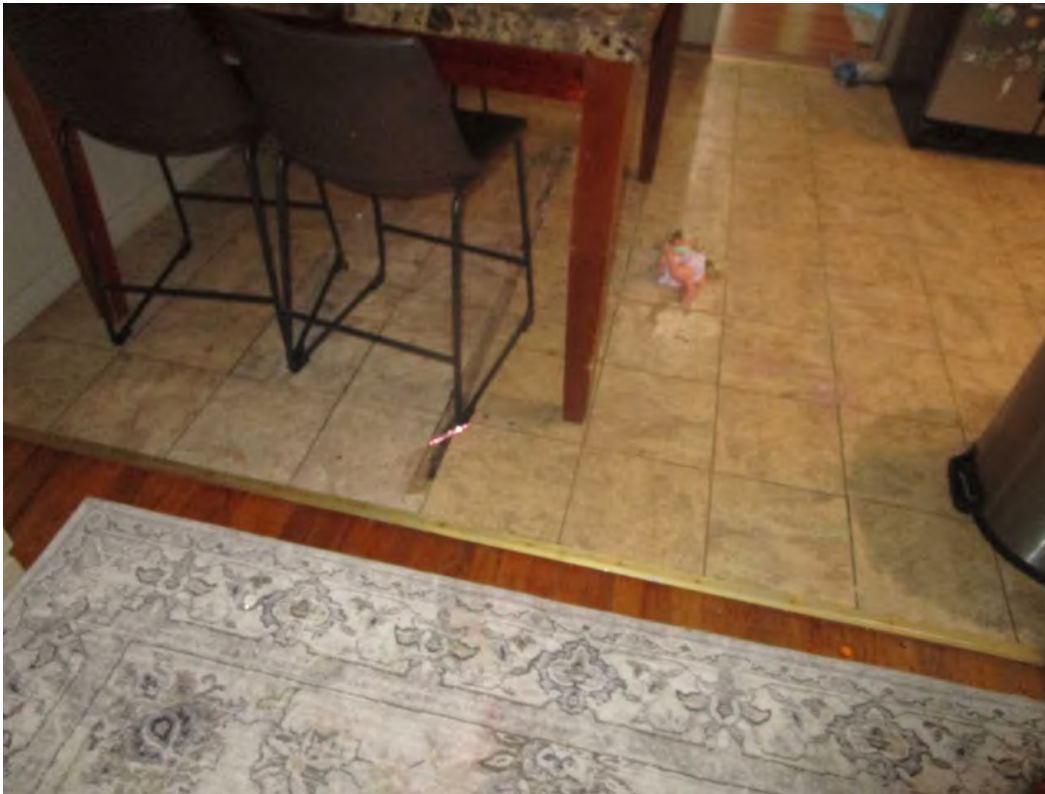
Louisiana Citizens Property Insurance

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Claim #: 10086917

Policy #: 1093041



Interior/Kitchen - 69-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.



Interior/Kitchen - 70-

Date Taken: 3/18/2024

Taken By: Rodney West

Mr. Florane advised he had to cut the kitchen floor due to buckling of the subfloor. The cut did not appear to be recent.

Photo Sheet

Louisiana Citizens Property Insurance

One Galleria Blvd, Suite 720
Metairie, LA 70001

Insured: HAILEY FLORANE

Claim #: 10086917

Policy #: 1093041



Interior/Kitchen - 71-

Date Taken: 3/18/2024

Taken By: Rodney West

Kitchen overview.



Interior/Kitchen - 72-

Date Taken: 3/18/2024

Taken By: Rodney West

Kitchen overview.

Photo Sheet

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Other Structures - 73-

Date Taken: 3/18/2024

Taken By: Rodney West

Left fence gate felled.



Other Structures - 74-

Date Taken: 3/18/2024

Taken By: Rodney West

Shed, no visible storm damage.

Photo Sheet

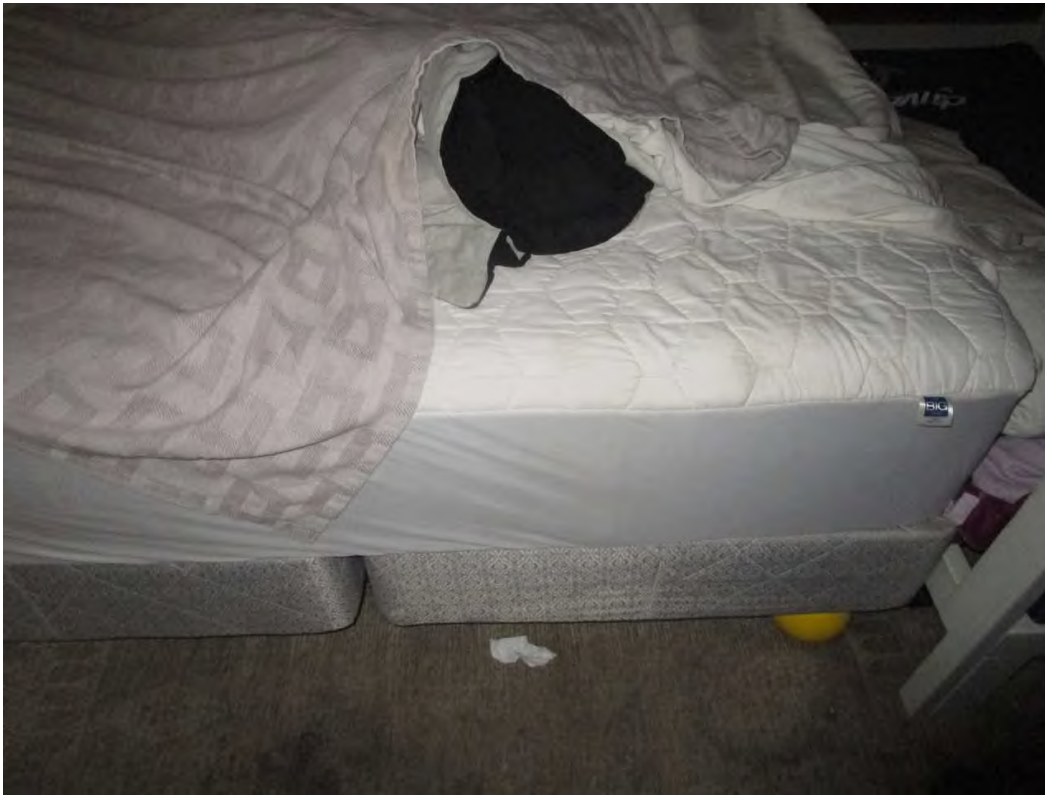
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Claim #: 10086917

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Contents - 75-

Date Taken: 3/18/2024

Taken By: Rodney West

Mattress was replaced.



Contents - 76-

Date Taken: 3/18/2024

Taken By: Rodney West

Patio furniture damaged.

Photo Sheet

Louisiana Citizens Property Insurance

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Policy #: 1093041



Contents - 77-

Date Taken: 3/18/2024

Taken By: Rodney West

Mattress



Contents - 78-

Date Taken: 3/18/2024

Taken By: Rodney West

Mattress

