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**ENGINEERING INVESTIGATION OF A RESIDENCE
1002 KAMPMANN BOULEVARD
SAN ANTONIO, TEXAS**



**PREPARED FOR: CATTRAX
C/O MR. RUSSEL AKERBLOM
ALLSTATE NCT
MOBILE, ALABAMA**



This document has been electronically signed and sealed by Enrique J. Morales, P.E. on August 15, 2024 using a Digital Signature.

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This document consists of a total of 25 pages (including an Aerial View and 16 Photographs).

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August 15, 2024

CatTrax
C/O Mr. Russel Akerblom
Allstate NCT
1020 Downtowner Boulevard
Mobile, Alabama 36609

RE: Insured: Natasha Ryan
Claim No.: 752178590
CatTrax: 42083
Date of Loss: 04/10/2024
NLC File No.: 324-ENG-0612-03

Dear Mr. Akerblom:

On June 12, 2024, we received your assignment, requesting an engineering examination to evaluate the cause and extent of the reported damage to a detached garage located at 1002 Kampmann Boulevard in San Antonio, Texas, associated with the reported tree collapse and impact to the building on April 10, 2024.

Enclosed is a report of our findings and conclusion.

If you require additional information or if we can be of further assistance, please do not hesitate to contact us. It is a pleasure to be of service.

Sincerely yours,



Enrique Morales, P.E.
Consulting Engineer

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PROPERTY DESCRIPTION:

The subject property consisted of a two -level, single-family residential building. According to information obtained from the Bexar County Appraisal District's website, the residential building and the detached garage were built in 1940. The detached garage building was constructed of wood-framed load-bearing walls and the exterior walls were covered with wood panels. For the purposes of this report the front of the detached garage building was referenced to face south (**RE: Photograph No. 1 and Aerial View**).

LOSS DESCRIPTION:

Ms. Natasha Ryan, the homeowner, reported that on April 10, 2024, a tree adjacent to the detached garage building (left side; west) collapsed and impacted the southwest corner of the building. Ms. Ryan was concerned with the structural integrity of the detached garage and the repairs required to bring the building to its original condition prior to the reported tree impact event of April 10, 2024.

ASSIGNMENT:

Determine the extent of the reported damage to the detached garage building that purportedly resulted from the tree collapse and impact event that affected the subject site on April 10, 2024. This assignment was requested by Mr. Russel Akerblom of Allstate NCT on June 12, 2024.

INSPECTION DATE:

July 3, 2024

INSPECTOR:

Enrique Morales, P.E., Consulting Engineer

OTHERS PRESENT:

Ms. Natasha Ryan, the homeowner, was present during the site visit portion of the assessment and provided access to the property, information regarding the timeline of the reported damage, and her primary concerns.

REVIEW OF PROVIDED DOCUMENTS:

The following documents were submitted as part of this loss assignment:

- *Adjuster Photograph Report*: Nineteen (19) photographs of the subject property reportedly taken on April 20, 2024, in a report prepared by the *Allstate Insurance Company*. The photographs included overviews of the detached garage building that depicted similar conditions to the ones observed in my site visit.

INSPECTOR'S OBSERVATIONS:

- Impact damage was evident at the southwest corner of the detached garage building. Deformations and structural distortions were observed on the framing members adjacent to the impact area and along the garage doors (wall openings) at the front of the building. I measured deflection deformation on a header beam of a door opening of up to two (2) inches. Several bracing members were detached and/or displaced from the columns. I also noted a large separation of a header beam from the column post at the southwest area of the detached garage building. I measured the walls and columns for plumbness, and portions of the columns and walls along the front (south) were substantially out of plumb along the assumed direction of the impact area. Portions of the west wall were deformed and out of plumb. Damage to the roof covering was evident at the southwest corner of the detached garage building. The roof framing consisted of 2x4 joists nailed to ridge beams with no collar ties and spaced above sixteen (16) inches from centers. Ceiling joists were present with king posts **(RE: Photograph Nos. 1 – 16)**.

ENGINEERING ANALYSIS:

Ms. Natasha Ryan, the homeowner, reported that on April 10, 2024, a tree adjacent to the detached garage building (left side; west) collapsed and impacted the southwest corner of the building.

No collar ties were present. I inspected the detached garage building to provide an opinion regarding its structural soundness and to provide repair recommendations accordingly. The detached garage structural system consisted of roof joist and there was a beam installed along the center with kingposts from a ceiling joist. Impact damage was evident at the southwest corner of the building. There were large deformations and structural distortions within the impact area. The wall openings (garage door openings) exhibited deflections of the headers of up to two (2) inches, which is considered a large and substantial permanent deformation. There were displaced and detached bracing supports, and several trims were detached or deformed. My observations of the detached and deformed trims were consistent with large permanent deformations along the front (south) wall and the left side (west) wall. I also measured several elements along the front (south) wall and the left side (west) wall that were out of plumb.

The permanent displacement observed of the framing along the front (south) wall and the left side (west) wall affected the capacity of the building to resist lateral forces. Furthermore, it is my opinion that the lateral resisting system of the entire building was affected by more than fifty (50) percent. Also, I noted that no collar ties were installed on the roof framing system and the 2x4 joists were spaced above sixteen (16) inches from centers, which under current codes will not meet the requirements for major structural repairs, like the ones observed in the detached garage. It is my opinion that the impact damage associated with the reported tree collapse and impact on the detached garage building cannot be repaired to meet current code requirements. The permanent deformations and structural distortions observed on the framing along the front (south) wall and the left side (west) wall in combination with the existing structural conditions of

the detached garage will substantially limit any adequate repair of the structural components. No repair recommendations are provided under this report. At this time, I recommend the removal and replacement of the entire building.

CONCLUSION:

Based on the information obtained, my opinions are as follows:

- The permanent deformations and structural distortions observed on the framing along the front (south) wall and the left side (west) wall associated with the reported tree impact on April 10, 2024, in combination with the existing structural conditions of the detached garage will substantially limit the performance of any adequate repair of the structural components to meet current construction codes. At this time, I recommend the removal and replacement of the entire detached garage building.

REPAIR RECOMMENDATIONS:

The following repairs are intended as a general guide for the required repairs from damage associated with the reported weather event on April 10, 2024. If during the repair process hidden and/or different conditions are encountered regarding the structural soundness of the building, it is the responsibility of the contractor to contact immediately the engineer of record of this report and/or a registered engineer in the State of Texas to address this condition.

- Removal and replacement of the entire building.

The above-submitted opinions are based upon scientific methods, information supplied by the homeowner, the adjuster, applicable building codes, generally accepted engineering criteria, and the personal and professional knowledge and experience of the Engineer. Such an inspection cannot detect all existing or potential defects, and it should therefore be understood that future conditions affecting items listed in this report cannot be predicted since they are all subject to change. The scope of this inspection extends

only to items related to the reported damage. This inspection should not be considered a warranty or representation of any kind; hence, the liability extends only to charges for the performance thereof at the time of inspection.

The opinions and conclusions in this report are based on the information available at this time. Should additional data become available, we reserve the right to determine the impact, if any, the additional information may have regarding our opinions and conclusions and revise our opinions and conclusions if warranted.

At this point, we are closing our file. If you have any questions or require additional information, please do not hesitate to contact us.

Respectfully submitted,
NATIONAL LOSS CONSULTANTS



Enrique Morales, P.E.
Consulting Engineer

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PHOTOGRAPH LOG

PHOTOGRAPH NO. 1



View of the front (south) elevation of the detached garage building at the Ryan residence, located at 1002 Kampmann Boulevard in San Antonio, Texas.

PHOTOGRAPH NO. 2



View of the right side (east) elevation of the detached garage building.

PHOTOGRAPH NO. 3



View of the rear (north) elevation of the detached garage building.

PHOTOGRAPH NO. 4



View of the left side (west) of the detached garage building.

PHOTOGRAPH NO. 5



View of the impact area at the southwest corner of the detached garage building.

PHOTOGRAPH NO. 6



Close-up view of the impact area at the southwest corner of the detached garage building.

PHOTOGRAPH NO. 7



View of displaced bracing member at the front (south) of the detached garage building.

PHOTOGRAPH NO. 8



View of a displaced header (beam) from a column post at the southwest corner of the detached garage building.

PHOTOGRAPH NO. 9



View of split cracks on the trims at the front (south) of the detached garage building.

PHOTOGRAPH NO. 10



View of displaced frame and trim at the front (south) of the detached garage building.

PHOTOGRAPH NO. 11



View of displaced bracing member at the front (south) of the detached garage building.

PHOTOGRAPH NO. 12



View of a deflection deformation of the opening header at the front (south) of the detached garage building. Note partially detached trim boards.

PHOTOGRAPH NO. 13



View of a deflection deformation of the opening header at the front (south) of the detached garage building.

PHOTOGRAPH NO. 14



Overview of the interior framing of the detached garage building.

PHOTOGRAPH NO. 15



Overview of the interior framing of the detached garage building.

PHOTOGRAPH NO. 16



View of a deflection deformation of the opening header at the front (south) of the detached garage building.

AERIAL VIEW



Aerial view of the detached garage building at the Ryan property located at 1002 Kampmann Boulevard in San Antonio, Texas (GoogleEarth©; Imagery Date 09/08/2023).