September 6, 2011

Jim,

After our conversation last Friday, I decided to relate some of my experiences. I mentioned two incidences involving appraisers:

One said she always called for an engineer’s report when she saw a horizontal crack in a concrete wall.

Another called for a report for a driveway slab which had settled and cracked.

Here is a list of the more common situations I encounter:

- The greatest concerns of potential buyers, and some Realtors, are slabs-on-grade which move. Most homes built after World War II have “floating slabs” which have been constructed independently of the footings and foundation walls. The slab can settle, heave, and crack badly without affecting the integrity of the foundation.
- Cracks in the brick veneer are also a concern to many clients and some Realtors because of their visibility. Of course, the wood
framing is the structural support of the home, not the brick. Cracks in the veneer are not a structural concern but should be sealed to prevent the intrusion of moisture.

- Old homes have what I call “unconventional supports” (sounds better than hodge-podge) in the basement or crawl space. The supports are generally installed to reduce vibration or deflection in the floor above and usually are not needed for structural integrity.

- Some older homes have a sagging roof which has occurred over several decades (creep deformation.) These are unsightly but are generally not a structural concern. Correcting the sag is a major project and the condition is best left untreated if the occupants can tolerate the cosmetic eyesore.

- With the unsettled soil conditions in the Denver area, many homes that are built with a concrete slab-on-grade never stop moving. With these homes, tuck pointing or sealing the mortar joints should be considered normal maintenance, but the home is structurally sound.

- Landscaping is not a structural concern, but it can become one if not properly maintained. Common concerns, to name a few, are:
  - foundation plantings requiring much water
  - soil settling which directs water to the foundation
  - sprinkler systems which are improperly installed or leak

I continue to enjoy your articles in the Hub.

Cordially,

[Signature]