

3/11/2026



**Client: Client Doe**

123 Main St, Your City, FL, 12345

**Engineer: Philip W. Bullock Jr., M.E., M.B.A., P.E. (FL)**

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**Client's Agent: Agent Doe**

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## Executive Summary

Report V1.0

*This executive summary statement provides an abbreviated and shortened overview of the key takeaway from the full report and is not intended to convey all details or complexities. It should not be the sole basis for decision making and is only provided as a courtesy for the purpose of clarity. For complete information and thorough analysis, refer to the full report.*

The visual condition assessment findings documented in the on-site inspection report dated 3/29/2024 provided relevant observations that contribute to evaluating the structure's current integrity and help inform expectations for future performance and maintenance needs.

**After reviewing the inspection report, no significantly notable structural deficiencies were observed that would indicate current or emerging foundation-related problems. Visible components, including walls, ceilings, flooring, and exterior elements, appeared to be within normal tolerances, with only minor/cosmetic signs of movement, settlement, or cracking that would typically suggest foundation stress or instability. Based on these observations, the structure should be considered to be in stable condition at the time of inspection. No further action is recommended beyond routine property maintenance and standard observation/monitoring during the course of homeownership.**

## Engineer's Inspection Review

123 Main St, Your City, FL, 12345

### 0.0 - Background and Purpose

On 3/29/2024 a foundation evaluation was performed at the property located at address 123 Main St, Your City, FL, 12345, which consists of a 3548 square-foot single family attached structure built in 1990 (36 years old) with a partial basement sub-structure with slab foundation.

As shown in the attached inspection report (Appendix A dated 3/29/2024), a visual condition assessment of the structure's foundation was performed on-site by inspector Inspector Doe (Merit Property Inspections) for the purpose of this desktop engineering evaluation completed by Engineer Philip W. Bullock Jr., M.E., M.B.A., P.E. (FL) (Noble Engineering Services, LLC (FL)). This letter is written to document and memorialize the findings of both the field investigation and desktop evaluation focused on providing a clear visual performance evaluation for the client.

The purpose of this evaluation is to investigate and determine, to the extent possible using visual clues, the foundation's current condition and determine if further analysis may be needed. Our evaluation involved collecting photographs of the structure to assess its performance and identify signs of distress. Based on our findings, we will provide recommendations to ensure the long-term stability and safety of the structure. We understand that foundation issues can be a cause for concern for property owners, and we aim to provide clear and concise information to help you make informed decisions about the structural needed for your property. The photographs presented in this report are intended to provide a representative sample of the types of distress observed throughout the structure, and are not a comprehensive catalog of all the distress present.

A Note on Photo Captions: This report, including the inspection report attached, will use photo captions that indicate locations such as right, left, front, and back. These directions refer to how a person standing at the front of the property looking at it would see it. For example, the "front left" would be located on the front left side of the structure, as person would reference if standing at the front of the property looking at the structure.

Background & Purpose Custom 1

**1.0 - Visual Condition Assessment**

This section of the report documents visual observations made during a physical walkthrough of this investigation. Herein are the discoveries of the visual condition assessment of the foundation aimed at assessing its structural integrity, stability, and performance. The foundation serves as the fundamental support system for any structure, playing a pivotal role in ensuring its longevity and safety. Through industry accepted analysis and examination, this evaluation delves into the key aspects of the foundation's overall condition to provide insights into its current state. By scrutinizing the visual condition assessed factors (such as foundation cracking, unevenness, misaligned doors, windows that won't open, etc.) this portion of the evaluation aims to elucidate any existing visual deficiencies or potential risks that may compromise the stability of the structure. The findings presented herein are crucial for informing decision-making processes regarding necessary repairs, maintenance interventions, or further investigations to uphold the structural reliability and safety of the structure.

The attached inspection report dated 3/29/2024 and completed by Inspector Doe should be reviewed in detail and should stand as the visual condition documentation of the foundation-related deficiencies discovered at the time of the site-visit inspection.

**2.0 - Observation Summary**

Below is a table that represents a summary of the observed deficiencies at the property discovered in the field that may be considered to be influencing the performance of the foundation. See attached property inspection report for photos, detailed locations, and other information about these visual deficiencies.

**Visual Condition Report Summary Table**

<i>Home Inspection Deficiency</i>	<b>Identified?</b>	<b>Severity</b>	<i>Home Inspection Deficiency</i>	<b>Identified?</b>	<b>Severity</b>
<i>Foundation cracks</i>	<b>Present</b>	Minor / Cosmetic	<i>Exterior wall cracks</i>	Not-Present	---
<i>Foundation corner cracks</i>	Not-Present		<i>Interior sheetrock cracks</i>	Not-Present	---
<i>Areas sloping and uneven</i>	Not-Present	---	<i>Cracks patched</i>	<b>Present</b>	Minor / Cosmetic
<i>Exposed rebar or anchors</i>	Not-Present	---	<i>Exposed nails on siding</i>	Not-Present	

Spalling concrete	<b>Present</b>	Minor / Cosmetic	Exposed nails on sheetrock (pop)	Not-Present	
Trees near structure	Not-Present	---	Ceiling sheetrock cracks	Not-Present	---
Trim/cabinets/base separating	Not-Present	---	Flooring cracks	<b>Present</b>	Minor / Cosmetic
Gutters	<b>Missing</b>	Partial Structure	Flooring separation	Not-Present	
Standing water	<b>Present</b>	Around Foundation	Tiles loose / cracked or missing	Not-Present	
Door(s) rubs, sticks, or has gaps	<b>Present</b>	One (1)	Spongy feeling and/or squeaks	Not-Present	
Window(s) won't open, latch, or sticks	Not-Present	---	Other non-structural concrete cracks	<b>Present</b>	
Visual discovery of previous foundation work				No	

*This engineering statements below provide a general overview of the visual condition assessment findings documented in the home inspection report. The purpose of this section is to acknowledge and generally agree with the inspector's classification of severity for each observed deficiency based on visual indicators. No recommendations are offered here, as this section is limited to contextual confirmation of the reported conditions. A comprehensive recommendation, including consideration of all these observed deficiencies, their severity, patterns of distribution, and any history of prior foundation work, is provided in the conclusion section. That final summary reflects the engineer's overall assessment and any necessary guidance based on the totality of visual evidence.*

**Foundation cracks:** We agree with the findings of the inspection report that the observed foundation cracks should be considered minor. Minor foundation cracks, typically less than 1/8 inch wide and often vertical or hairline in nature, are common in residential structures and usually result from concrete curing shrinkage, minor settlement, or thermal changes. When observed in limited quantity and without signs of displacement or differential movement, these cracks are considered cosmetic in nature and not indicative of significant structural concerns. They should be documented and monitored over time, as changes in width, pattern, or the development of additional cracks could signal evolving structural stress or shifting.

**Spalling concrete:** We agree with the findings of the inspection report that cosmetic concrete spalling is present. Cosmetic spalling, where thin layers of concrete flake or chip off the surface, is typically caused by environmental exposure, freeze-thaw cycles, or surface defects during construction. These shallow surface imperfections are generally not indicative of deeper structural problems, particularly when isolated and not associated with reinforcing steel exposure. Although minor spalling does not affect the load-bearing capacity of the concrete, it should still be addressed through patching or sealing to prevent moisture intrusion and further deterioration.

**Non-structural concrete cracks:** Based on visual observations, the concrete cracking present appears to be non-structural in nature and does not indicate foundation movement or compromise to the structural integrity of the home. These types of cracks are typically unrelated to the foundation's structural performance, as they often occur in non-monolithic sections that are designed differently, generally thinner and structurally less robust than the main home's foundation elements.

**Gutters:** The home inspection report notes gutters and downspouts were missing in some areas of the home, indicating that some portions of the structure lack proper roof drainage. While some of the home appears to have an effective drainage system, missing components can still allow water to collect near the foundation in certain areas. This is especially important in regions with clay soils that are susceptible to shrink-swell behavior, where moisture fluctuations can lead to foundation movement. It is recommended that gutters and downspouts be added to these areas, with discharge points extending at least 5 feet away from the foundation. Addressing these gaps will help maintain consistent soil moisture levels and reduce the risk of localized foundation stress.

Standing water: The home inspection report notes standing water was observed around portions of the foundation. While this may result from poor grading or roof drainage, a possible plumbing or irrigation system leak should also be considered. This is especially important in regions with clay soils that are susceptible to shrink-swell behavior, where moisture fluctuations can lead to foundation movement. Persistent moisture near the foundation can contribute to soil movement and increase the risk of foundation damage. Recommend correcting drainage and evaluating for potential leaks.

Cracks patched: We agree with the findings of the inspection report that evidence of previously patched crack areas was noted. The repairs appear consistent with normal cosmetic maintenance and do not show signs of major re-cracking or structural concern at this time.

Flooring cracks: We agree with the findings of the inspection report that small or hairline cracks were observed in the flooring. These appear to be cosmetic and can occur due to normal material shrinkage, surface wear, or minor slab movement.

Door(s) rubs, sticks, or has gaps: The home inspection report notes a door that are rubbing, sticking, have a visible gap. A single interior or exterior door with issues such as sticking, dragging, or misalignment can often be attributed to seasonal changes in humidity or installation variance. This alone does not typically indicate foundation distress. However, if the problem worsens or is near other signs of movement, it may become part of a broader pattern worth evaluating.

### 3.0 - Interviews

No interviews were conducted as part of this investigation. It is highly recommended that the client contact any builders/owners/occupants/agents to confirm no relevant knowledge of previous defects and/or foundation work was performed at the structure. Historic knowledge of the foundation is important to the overall assessment of the foundation; when none exists the evaluation is limited to existing conditions only.

### 4.0 - Pertinent Documents

No pertinent documents were provided as part of this investigation; our company has not received any previous foundation reports from the builder, owner, occupant, client and/or agents. It is outside the scope of this investigation to determine if foundation repairs were permitted/required at a municipal level and to what extent they were documented. It is highly recommended that the client contact any owners/occupants/agents to confirm no relevant documentation of previous defects and/or foundation work that may have been performed on the structure. Obtaining pertinent documentation is important to the overall assessment of the foundation; when none exists the evaluation is limited to existing conditions only.

### 5.0 - Soils and Geotechnical

Foundation movement is a prevalent phenomenon in areas where poor soils exist due to expansive clays. Future foundation movement is always possible due to the shrink/swell characteristics of the soil. The foundation is prone to movement due to the moisture variation in the existing soil and total prevention of all future movement is unlikely.

### 6.0 - Conclusion

There are many factors that weigh into the Engineer's overall statement of opinion about the existing stability of the foundation. These various factors, as documented in Sections 1-5 above, are all considered when applying overall conclusive statements about the existing condition of the foundation and the future likelihood of foundation fatigue/failure.

**Based on field observations of the foundation, as documented in this report, the structure should be considered habitable and safe for occupancy (from a foundation stability standpoint) at this time.**

**The visual condition assessment findings documented in the on-site inspection report dated 3/29/2024 provided relevant observations that contribute to evaluating the structure's current integrity and help inform expectations for future performance and maintenance needs.**

**After reviewing the inspection report, no significantly notable structural deficiencies were observed that would indicate current or emerging foundation-related problems. Visible components, including walls, ceilings, flooring, and exterior elements, appeared to be within normal tolerances, with only minor/cosmetic signs of movement, settlement, or cracking that would typically suggest foundation stress or instability. Based on these observations, the structure should be considered to be in stable condition at the time of inspection. No further action is recommended beyond routine property maintenance and standard observation/monitoring during the course of homeownership.**

Good foundation maintenance practices are the most effective solution to minimizing soil activity. The primary goal of foundation maintenance methods is to maintain a relatively constant moisture content in the soil around and below the foundation. The movement and drainage of water is a critical maintenance element that interacts with the shrink/swell properties of the expansive soil that the structure is supported upon. The goal of proper drainage is to remove excess water from around the foundation to keep the soil around and under the foundation at a stable moisture content. Gutters and downspouts are an effective method of directing rainwater away from the structure, but must be employed correctly. To better control the rainwater, ensure gutters, downspouts and extensions are present at each down-sloped area of the roof. The downspouts should discharge the water a minimum of 5 feet from the foundation or into a drainage system. To assist in the drainage of free water, the grade surrounding the foundation should be sloped away from the foundation for the first 10 feet around the perimeter where practicable. The slope should drop a minimum of 6 inches in 10 feet - a 5% slope. Swales should have longitudinal slopes of a minimum of 2 inches in 10 feet. If this cannot be done a French Drain may be required. Over-saturated soils can cause foundation heave and/or settlement and contribute to excessive foundation movement. Remediate ponding water immediately.

Considering the foundation type of the structure (partial basement sub-structure with slab), it is necessary to make note that basement homes partially built on deck-style foundations, especially those with readily accessible and unfinished basements (if applicable), often present more cost-effective solutions for re-leveling in areas of the basement compared to other areas of the foundation. In cases where the structure exhibits no significant structural deterioration, a re-shimming process or spot placement of piers may suffice to restore integrity, typically at a fraction of the expense incurred with other areas of the foundation. Therefore, given the nature of the foundation and potential accessibility, the report's recommendations should account for the likelihood of less extensive and more economically viable repair options available for portions of the home where the deck-style foundation above the basement is present.

## 7.0 - Limitations

This report documents a limited engineer's foundation evaluation scope inspection only. This evaluation is not considered a full Level B evaluation, as defined by the "Guidelines for the Evaluation and Repair of Residential Foundations" by the American Society of Civil Engineers (ASCE).

This report has been assembled by a team, each member bringing specialized expertise to ensure a comprehensive evaluation within the scope of our project. The team comprises a field-inspector, responsible for conducting thorough on-site examinations; a reviewer, who reviews and consolidates the findings; and an engineer, who applies a desktop evaluation and calculations to the field data collected. The structuring of our team and the distribution of roles have been strategically designed to optimize both the quality and cost-efficiency of the provided services. The team may (or may not) be comprised of individuals working for different companies.

Verification of permitted construction activities through the correct jurisdictional authority is not part of the scope of this report. Photos here of permit-related documents and stickers are for informational purposes only.

Evaluation of all areas of the structure that the subject foundation supports was not performed. The performance of the foundation areas we observed are part to the whole of the foundation and our evaluation of the foundation cannot be considered comprehensive. Implementation of our recommendations is likely to alter the performance of the entire foundation. It may be prudent to obtain a Foundation Evaluation of the remainder of the foundation that we did not observe prior to implementing our recommendations to ensure that they are the most effective solutions for the entire foundation.

## 8.0 - Liability

The contents of this report supersede any verbal communication regarding the subject foundation during or after the inspection. This report was prepared for the exclusive use of the client listed above. There is no obligation or contractual relationship to any party other than our client and their agents in regards to the subject property. The opinions and recommendations contained in this report are based on the visual observation of the then current conditions of the structure and the knowledge and experience of the inspector/engineer.

The most effective long-term solution to foundation movement is deep foundation underpinning for the entire structure, however these methods may not be economically feasible and often causes unwanted cosmetic damage. As such, this report may present options that consider factors such as viability, timeliness, and cost. This report provides engineering advice intended to correct the observed foundation deficiencies assuming normally expected subsurface conditions and conventional construction methods.

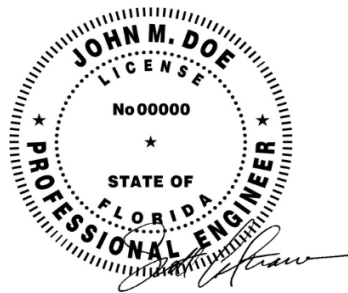
This report is only an engineering statement of opinion and report of findings based on the information available at the time of inspection. It does not provide any guarantee to the current state of the structure's foundation. It does not "guarantee" against future foundation problems nor does it provide any warranty to the foundation itself. The report was based on the information that was available at the time. Should additional information become available, the engineer/inspector reserves the right to determine the impact, if any, the new information may have on the opinions contained herein and revise conclusions and opinions as necessary and warranted. The engineer is not responsible for knowledge of subsurface conditions without geotechnical data provided, including vertical stabilized displacement from clay soils.

Engineer/inspector is not responsible for concealed conditions where a visual observation was not possible or any other areas that are not readily available to the engineer or inspector for evaluation during the site visit. The evaluation was limited to visual observations and areas not visible, accessible, or hidden behind furniture and appliances were not included in the evaluation. The evaluation did not include any soil sampling or testing, nor any assessment of the existing framing, plumbing, or auxiliary structures and no implication is made on the compliance or non-compliance of the structure with old or current building codes. No verification was made of the existing concrete strength, thickness, location of interior grade beams, reinforcement, nor capacity to support any load.

Limits of liability for any claims with respect to this report is limited to the fees paid for services and anyone relying on the content of this report agrees to indemnify the company for all costs exceeding the fee paid.

**Engineer's Seal:**

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Sealed:  
3/11/2026

**Possible Attachments:**

√ - Provided	Appendix A	On-Site Inspection Report with Photos Dated 3/29/2024
X - Not Provided	Appendix B	Other Pertinent Documents (repairs, previous plots, etc.)



## Appendix A

### On-Site Inspection Report with Photos Dated 3/29/2024

*123 Main St, Your City, FL, 12345*

**The on-site inspection report may be too lengthy to include in the Appendix A herein. This can occur with lengthy reports, particularly if they contain other specialties. If a full copy is not here, we recommend contacting the inspector.**

Inspector: Inspector Doe (ABCD #12345)

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