

WHITE PAPER: Understanding Load-Bearing Walls in HOA Communities

A Practical Guide for Boards, Managers, and Homeowners

Purpose of This Document

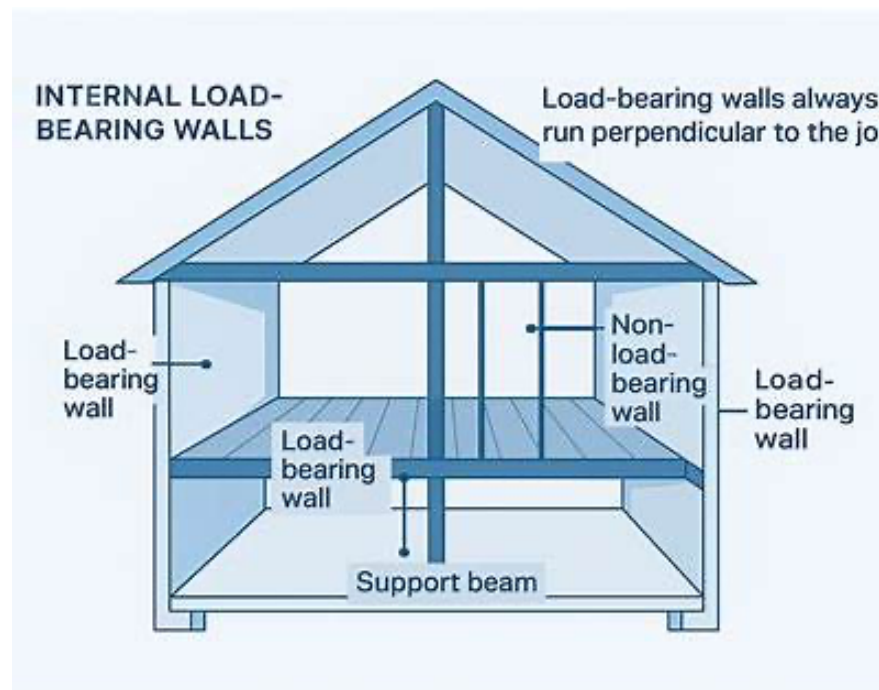
When responding to water damage or planning repairs, boards often ask which walls are “load-bearing” and therefore essential to the structural integrity of the building. This white paper provides a clear, professional overview of:

- What load-bearing walls are... and what they are not
- How a qualified expert determines them with 100% certainty
- Why assumptions or visual guesses are unsafe
- Why HOAs should standardize the identification of load-bearing walls
- How to create reliable maps for every unit so vendors follow the same rules

1. What Is a Load-Bearing Wall?

A **load-bearing wall** is any wall that **carries structural weight** from above, this includes the roof, floors, beams, and sometimes adjacent units. These walls **cannot be moved, cut, drilled, or modified** without engineered support.

Typical signs a wall *may* be load-bearing:





- It runs perpendicular to floor joists
- It aligns with a beam or another wall directly above or below
- It is located near the center of the building
- It supports trusses, roof framing, or major spans
- It is part of a shared/common wall between units

Important: These clues are helpful, but **they are not proof**. Many condominium and townhome buildings have complex framing, cantilevered balconies, and stacked plumbing/mechanical chases that make visual guessing unreliable.

2. Why “We Think It’s Load-Bearing” Is Not Enough

In restoration and repair work—especially when dealing with water-compromised materials, vendors often need to open walls, remove drywall, or repair framing.

If a vendor misidentifies a load-bearing wall:

- The HOA can unintentionally approve unsafe demolition
- Structural deflection or sagging may occur
- Cracks can appear in adjoining units
- Insurance coverage could be jeopardized
- Engineers may need to retrofit support, increasing cost
- Liability exposure increases for the board and management

For these reasons, **no vendor should modify a wall if there is any doubt** about its structural role.

3. How to Determine a Load-Bearing Wall With 100% Certainty

Only **licensed structural professionals** can make a definitive determination.

Correct procedure:

1. **Review Architectural Plans**
 - Original construction plans show load-bearing walls, beams, joists, and structural spans.
 - Many HOAs still have copies stored with management or the city.
2. **Conduct a Site Evaluation**
 - A structural engineer examines the building, attic, crawlspace, and unit stacking.
3. **Verify Against As-Built Conditions**
 - Many buildings undergo remodels over time; engineers ensure current conditions match the plans.
4. **Document Findings in Writing**
 - The engineer issues a written determination with diagrams or marked-up plans.
 - This documentation becomes the HOA's permanent structural reference.

This is the only method that guarantees accuracy.

Visual inspection alone is not acceptable for HOA liability or safety.

4. Why Standardization Is Critical for Your HOA

Without standardization, each vendor working in the community may make independent assumptions or rely on incomplete information. This leads to inconsistent repairs, variable pricing, and increased risk.

Standardization protects the HOA by ensuring:

- Every vendor works from the **same structural map**
- Walls are not accidentally removed or over-demolished
- Emergency water mitigation follows structural safety requirements
- Repair scopes are consistent across all units
- Board liability is reduced because determinations are uniform and engineer-approved

This is especially important in communities with repeated water-intrusion events, stacked plumbing lines, or aging piping systems.

5. Creating Load-Bearing Wall Maps for Each Unit

Once the engineer completes their evaluation, the HOA should create a **Unit Load-Bearing Wall Map** that highlights:

- **Walls that ARE load-bearing** (shown in one color, e.g., red)
- **Walls that are NOT load-bearing** (another color, e.g., green or gray)
- Notes on restricted demolition areas
- Required support methods if any wall ever needs modification
- Vendor instructions for water mitigation or repair work

These maps can be stored digitally and shared instantly with approved vendors.

Benefits of having unit-specific maps:

- Eliminates confusion or inconsistent answers
- Enables faster emergency response
- Reduces the need for repeated engineering evaluations
- Ensures long-term compliance even when board members or managers change
- Keeps all water-mitigation and construction work safe, compliant, and cost-controlled

6. Recommendation for Your HOA

To properly define which repairs the HOA will cover—and to avoid future disputes—it is strongly recommended that the board:

1. **Hire a structural engineer** to identify all load-bearing walls across the community
2. **Create standardized load-bearing maps** for each unique floor plan
3. **Distribute these maps to all vendors**, including restoration, plumbing, and construction partners
4. **Reference these maps in future scopes of work** so vendors are aligned on what the HOA considers structural vs. non-structural

This one-time investment protects the association for decades.

Closing Statement

Understanding load-bearing walls is critical when approving repairs, managing water damage, and budgeting for community maintenance. With standardized engineering documentation, HOAs can confidently determine which services are structural, what falls under HOA responsibility, and how to ensure every vendor performs work safely and consistently.