

A SunCam online continuing education course

Florida's SIRS Visual Inspections

by

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Licensed in Florida since 1991



SIRS Structural Integrity Reserve Study

The visual inspection portion of condo 3s by Florida Professional Engineers



Introduction: SIRS Study Background:

The State of Florida enacted two new Statutes to assure the safety of occupants residing in condominiums three stories or higher. This was in response to the collapse of the Surfside Condominiums in June 2021 that caused the loss of 98 lives.



Aerial Image from nbcnewsconnecticut.com

A news item published at the time of the course writing:

https://www.wfla.com/news/florida/new-details-shed-light-on-surfside-condo-collapse/

confirms both a flawed design change and lack of maintenance to correct it as the cause of the collapse, which is more extensively covered in the SUNCAM Mandatory Milestone Inspections course.

In response to the tragedy, the Florida Legislature House and Senate passed <u>Senate Bill 4D</u>, and Governor Ron DeSantis signed it into law on May 26, 2022. This statute requires Licensed Engineers or Architects, etc. to perform structural inspections and **perform the visual inspection portion** of Reserve Studies on all condos and co-ops that are three stories tall or higher. This must be done every ten years. Senate Bill 4D was signed into law before the



devastating Hurricane Ian in September 2022. Section 553.899 as linked below (Mandatory Milestone Structural Inspections for condominium and cooperative buildings) was added to the Florida Building Code.

http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&UR_L=0500-0599/0553/Sections/0553.899.html

https://m.flsenate.gov/Statutes/553.899

After feedback was received from the Florida Building Commission and others, Statute 154 was enacted and signed into law June 9, 2023. This Statute defines eight critical categories for reserve requirements with the goal of averting another Surfside disaster. This newer statute can be reviewed here:

https://www.flsenate.gov/Session/Bill/2023/154/BillText/er/HTML

Note that the Board of Directors and not the Professional Engineer decides on Reserve amounts based on the visual inspection by mostly PEs but also architects, Certified Reserve Specialists or Professional Reserve Analysts.

There are two inspections for the PE, etc. to perform:

1. The Phase 1 Mandatory Visual Structural Inspection for Condo 3 buildings 30 years old (pending Building Official deciding on a 25-year threshold for condo 3s close to the coastal salt water.)

and usually thereafter

2. The Visual Inspection portion of the SIRS.

Or the Visual Inspection for the SIRS alone if the Condo 3 building is newer than 30 years old.

The follow up Structural Integrity Reserve Study requirements within that same Statute are shown below from the official State website. See especially lines 714 to 716:



```
712
            (g) Structural integrity reserve study.-
713
            1. A residential condominium An association must have a
     structural integrity reserve study completed at least every 10
714
     years after the condominium's creation for each building on the
715
     condominium property that is three stories or higher in height
716
717
     as determined by the Florida Building Code which includes, at a
     minimum, a study of the following items as related to the
718
719
     structural integrity and safety of the building:
720
            a. Roof.
            b. <u>Structure</u>, <u>including</u> load-bearing walls <u>and</u> <del>or</del> other
721
     primary structural members and primary structural systems as
722
     those terms are defined in s. 627.706.
723
724
            c. Floor.
725
            d. Foundation.
726
            e. Fireproofing and fire protection systems.
            d.f. Plumbing.
727
            e.g. Electrical systems.
728
            f.h. Waterproofing and exterior painting.
729
730
            g.i. Windows and exterior doors.
            h.j. Any other item that has a deferred maintenance expense
731
    or replacement cost that exceeds $10,000 and the failure to
732
733
     replace or maintain such item negatively affects the items
734
     listed in <u>sub-subparagraphs a.-g.</u> <del>sub-subparagraphs a.-i.</del>, as
     determined by the licensed engineer or architect performing the
735
736
     visual inspection portion of the structural integrity reserve
737
     study.
```

Line 740:

SIRS need not be prepared by a PE but by "any person qualified to perform such a study". No certification is required, **so a volunteer unit owner helping the Treasurer would meet the intent of the statute.** The PE need not perform this task although many do offer that as an additional service. Note that single family homes do not need reserves, but Condos (and rare Co-ops) do. Requesting reasonable Reserve Funding of condo owners by not overtaxing them is the goal.

Visual inspection is by any of four certifications (Including PE) "Performed or verified". Hence, a Florida PE need not be on site if the team under PE jurisdiction performs the actual visual inspection site work.

Visual inspection can be interpreted in many ways pending court cases. The use of eyeglasses, binoculars, cameras and drones should meet the criteria. Instrument readings and electronic meters providing visual data would also apparently be acceptable.

Lines 743 to 747 require one of 4 qualifications for the visual inspection: "An engineer licensed under Chapter 471, an architect licensed under Chapter 481, or a person certified as a reserve specialist or professional reserve analyst by the Community Associations Institute or the Association of Professional Reserve Analysts."



```
738
            2. A structural integrity reserve study is based on a
739
    visual inspection of the condominium property. A structural
740
    integrity reserve study may be performed by any person qualified
    to perform such study. However, the visual inspection portion of
741
742
     the structural integrity reserve study must be performed or
743
    verified by an engineer licensed under chapter 471, an architect
744
    licensed under chapter 481, or a person certified as a reserve
745
    specialist or professional reserve analyst by the Community
746
    Associations Institute or the Association of Professional
747
     Reserve Analysts.
748
            3. At a minimum, a structural integrity reserve study must
749
     identify each item of the condominium property being visually
750
    inspected, state the estimated remaining useful life and the
751
     estimated replacement cost or deferred maintenance expense of
752
    each item of the condominium property being visually inspected,
753
    and provide a reserve funding schedule with a recommended annual
754
    reserve amount that achieves the estimated replacement cost or
755
    deferred maintenance expense of each item of condominium
756
     property being visually inspected by the end of the estimated
757
    remaining useful life of the item. The structural integrity
758
    reserve study may recommend that reserves do not need to be
759
    maintained for any item for which an estimate of useful life and
    an estimate of replacement cost cannot be determined, or the
760
761
    study may recommend a deferred maintenance expense amount for
762
    such item. The structural integrity reserve study may recommend
763
    that reserves for replacement costs do not need to be maintained
764
    for any item with an estimated remaining useful life of greater
765
    than 25 years, but the study may recommend a deferred
766
    maintenance expense amount for such item.
767
            4. This paragraph does not apply to buildings less than
768
    three stories in height; single-family, two-family, or three
```

Condo Boards of Directors consult their Attorney for interpretation of the Statute. Professional Engineers perform the required visual inspections.

Phase 1 Milestone is for 30-year-old condos (maybe 25 per Building Official) SIRS is every ten years for condos 3 stories or higher = "Condo 3s."

Statute wording on line 780 states that Associations existing before July 1, 2022, need SIRS by December 31, 2024. And then every ten years thereafter. The two Statute timelines could have been more clearly written. Every ten years, but also before July 1, 2022.



780 6.3. Associations existing on or before July 1, 2022, which 781 are controlled by unit owners other than the developer, must 782 have a structural integrity reserve study completed by December 783 31, 2024, for each building on the condominium property that is 784 three stories or higher in height. An association that is 785 required to complete a milestone inspection in accordance with 786 s. 553.899 on or before December 31, 2026, may complete the 787 structural integrity reserve study simultaneously with the milestone inspection. In no event may the structural integrity 788 789 reserve study be completed after December 31, 2026. 790 7. If the milestone inspection required by s. 553.899, or 791 an inspection completed for a similar local requirement, was 792 performed within the past 5 years and meets the requirements of 793 this paragraph, such inspection may be used in place of the 794 visual inspection portion of the structural integrity reserve 795 study.



Condos inspected by the author:

Six-story near the Gulf of Mexico and separate three-story buildings in the foreground.



Note that the Clubhouse (in the lower left-hand corner of the picture above) associated with the three-story condo buildings need not be visually inspected for the SIRS, but may typically have Reserve Funds for repairs, etc. The Condo Association financial responsibility extends to all Common property, but only the Condo 3's need PE visual inspection.

At a Board of Director's Meeting shortly after the Milestone and SIRS Legislation was passed, condo owners and directors asked about the necessary work to be performed by PEs to adhere to the Statute. The author thus wrote the newspaper article below intended for Board members to assure them of the simplicity of the Visual Inspections. This summary is for Professional Engineers too.

In retrospect, the newspaper article stating that Condo 3s need inspection if 10 years old, should have said "every ten years, and if existing before July 1. 2022". This differs from Milestone Inspections that need not be done on 20-year-old Condo 3's.



COMMENTARY

Here's how certain condos need to be inspected

Residential condominiums three or more stories high called Condo 3s — must now manage their reserve funds per Senate Bill 154.

Condo 3s more than 10 years old may not say, "We don't need reserve dollars for future repairs!" The new law mandates that 30-year-old condo 3s must have



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a structural inspection. Condo 3s over 10 years old need a Structural Integrity Reserve Study, referred to as a SIBS

The SB 154 goal is to avoid

another Surfside condo collapse that killed 98 people 31 months ago because of a design change and inadequate concrete mainte-

I wrote a Venice Gondolier editorial column in 2022 entitled "Here is how condo inspections should work." Attorney and government experts motivated me to write an online course to teach Florida Professional Engineers on how to conduct Phase 1 & 2 mandatory structural inspections.

Two-hundred-forty PE's took my webinar and course: Florida's Mandatory Structural Inspections. Thank you, catalyst Venice Gondolier.

The City of Venice just mailed notices to all qualifying condo boards that they may begin to hire PEs or architects, etc. to conduct the necessary inspections. In July, another letter will be sent starting the six-month clock for completion by year end for the

2025 budget year.

With very few architects participating because they are busy with new construction design work, PE's like me do most inspections. I submit my Phase 1 reports to Venice Building Official Derek Applegate.

The other requirement that ties into the PE's structural inspection is the visual inspection by a PE, etc. of eight state-mandated SIRS categories.

The statute does not require the PE to prepare the entire SIRS. The condo association usually has an existing reserves spreadsheet with line items such as concrete restoration, laundry equipment, pool, roof, fire sprinkler, etc.

Many condos have money in the bank for an emergency or necessary restoration.

SB 154 requires that the SIRS must be prepared by any qualified person (such as a board treasurer or outside consultant or community association manager or condo owner finance committee chairperson). No special license is needed.

But the visual inspection portion for the SIRS must be by a PE, etc. The requirement is for the PE to inspect and report, but not say how much the board should budget for reserves.

If the PE finds useful life of 25 years or more for an item, then the person preparing the SIRS could budget zero for that item category. If the PE notes that concrete is deteriorated and seriously failing, then the SIRS preparer would have many condo owners' and attorneys' eyes watching if no repair reserves are budgeted.

The law says to inspect: 1. Roof, 2. Load Bearing Structure, 3. Fireproofing/Fire Protection, 4. Plumbing, 5. Electrical Systems, 6. Waterproofing/Exterior Painting, 7. Window/Exterior Doors, 8. Items exceeding \$10,000 that impact any above item.

Swimming pools and elevators are not included. If each owner is responsible for their own doors, then the only doors needing SIRS attention would be within the condo 3 structure such as at a clubhouse or restroom.

Nothing in a separate lowrise clubhouse must be visually inspected by the PE.

The SIRS preparer could fund reserves for extra items, beyond the SIRS statute. Routine maintenance budgets need not tap into reserves. And special assessments can be levied for unforeseen expenses such as Hurricane lan repairs.

But condo owners prefer tapping into reserves rather than paying unexpected special assessments.

Pavement resurfacing must also be reserved. The SIRS needs the eight items visually inspected by a PE, plus pavement resurfacing and many have other items, too.

By requiring PE's to perform only the minimal visual inspection needed for the eight categories, boards can save engineering fees and easily apply the savings to increases in insurance premiums.

Peter J. Tavino Jr., PE, is an experienced Senate Bill 154 inspector. He has been a licensed Florida professional engineer conce 1991. He has a Master of Science in Engineering degree from Ivy League Columbia University in New York City.



This is from an actual PE Sealed Visual Inspection Report with condo names changed for privacy. Unlike Phase 1 reports that must be sent to the Building Official, the visual inspection report need only be sent to the Condo 3 Board. Professional Engineers who take this SUNCAM course may use this format for their reports.

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Note that the **Manner and type of inspection** section is a repeat from the Mandatory Milestone Phase 1 Structural inspection report requirements.



Understanding Condo 3 Reserve Funding

An Explanation of Reserve Study Standards

Based on the National Reserve Study Standards (NRSS)

A simple example of a Reserve model from CAI (Community Association Institute) is shown below for:

Useful Life (UL) Remaining Useful Life (RUL) Fully Funded Balance (FFB) https://www.caionline.org/LearningCenter/credentials/Documents/NRSSClarificationArticles.pdf

Component	UL	RUL	Cost	FFB
Pool Furniture - Replace	5	0	\$4,600	\$4,600
Pool - Resurface	10	5	\$10,000	\$5,000
Roof - Replace	20	18	\$80,000	\$8,000
Asphalt - Seal	5	2	\$5,000	\$3,000
Asphalt - Resurface	20	2	\$25,000	\$22,500
Building - Repaint	10	1	\$50,000	\$45,000
Elevator - Modernize	20	5	\$80,000	\$60,000
Hallways - Refurbish	8	6	\$24,000	\$6,000

\$154,100

It is important to distinguish between the work needed for ongoing maintenance versus large capital expenditures that go beyond budgeted annual costs. Many items can be repaired in the course of routine work. This Condo 3 uses outside contractors for lawn landscaping, pest control, fire alarm work, etc. all within annual budgets. Ultimately it is up to the Board to decide priorities and Reserve amounts. Future Boards will appreciate past Boards having funds available to avoid special surprise assessments.

The Professional Engineer (PE) is tasked with making sure that the structure is not jeopardized in the next ten years by maintenance inattention to components that could lead to severe structural damage or injury. The PE must base the visual inspection on a forecast for 25 years. Ten different engineers could legitimately recommend ten different Reserve amounts. This is not a job for estimating software like R.S. Means used in construction. Usually, the Condo 3 has the resources to avoid structural disaster from inadequate maintenance funding. Using the approved annual budget and Designated Reserves shown below as a basis, this proposed Reserve Fund Visual Inspection Study conforming to SIRS requirements would recommend modification to future budgets if required if remaining useful life is less than 25 years for a listed category.



The PE performing the Visual Inspection should be familiar with the existing Reserve Funding if the Condo so funds, plus the annual budget showing repair priorities to make the visual inspection more thorough. To give the PE a sense of typical budgets, here are two sample Annual Budgets in a format to expect: (Condo names removed to protect privacy.)

	PROP	OSED BU	DC	GET FOR 202	4			
ERATING EXPENSES:	23	BUDGET		23 ACTUAL	23	PROJECTED	24	PROPOSED
5000 - Building Maintenance and Repair	5	12,000.00	\$	7,161.22	\$	8,593	5	12,000
5010 - Appliance Repair	5	300.00			5		5	300
5030 - Cleaning	5	7,000.00	\$	8,860.00		10,632		11,520
5040 - Dryer Vent Cleaning	5	600.00		545.00		545	-	600
5055 - Misc. Repairs			5	1,288.40		1,546	-	
5060 - Elevator	5	5,000.00	\$	2,003.54		2,404		5,000
5090 - Fire Alarm	5	1,500.00		1,891.54		2,270		2,000
5180 - Landscape - Misc. Repairs	5	3,500.00			5		\$	3,500
5190 - Landscape - Monthly Service	\$	7,200.00	\$	9,150.00		10,980		6,600
5200 - Landscape - Mulching	5	2,500.00			\$	-	5	2,500
5210 - Landscape - Tree and Stump Removal			\$	2,400.00	\$	2,400	\$	2,000
5220 - Landscape - Tree Trimming	5	2,000.00			\$	-	5	2,000
5230 - Laundry Equipment	5	2,500.00			\$		5	2,500
5250 - Maintenance Labor			\$	570.00	5	684	5	
5280 - Pest Control	5	3,000.00	\$	3,035.00	5	3,642	5	3,500
5290 - Plumbing	5	12,000.00	\$	13,600.98	5	16,321	5	15,000
5310 - Pool Equipment Repair			\$	5,550.06	\$	6,660	5	6,000
5320 - Pool Monthly Service	5	4,500.00	\$	4,572.89	5	5,487	\$	5,500
5390 - Insurance - Property - GL	5	58,000.00	\$	48,227.05	\$	57,872	\$	83,000
5400 -Tax and License Fees			\$	1,270.16	\$	1,524	5	1,500
5420 - Tax Authority	5	500.00			\$			
5430 - Electricity - FPL	5	13,500.00	\$	11,494.16	\$	13,793	\$	15,000
5440 - Garbage and Recycling	\$	13,000.00			\$		5	-
5450 - Internet/Cable	\$	2,100.00	\$	2,606.05	\$	3,127	5	(3,200
5470 - Water - Sewer - Garbage	\$	50,000.00	\$	44,489.17	\$	53,387	5	60,000
5480 - Accounting Expenses	\$	1,000.00	-		\$		5	-
5500 - Bank Fees	\$	200.00	\$	379.50	\$	455	5	500
5540 - Mailings and Postage	5	1,000.00	\$	362.41	\$	435	\$	600
5550 - Management Fee	5	9,072.00	\$	7,920.00	\$	9,504	5	9,600
5570 - Office Supplies - Equipment			\$	309.45	\$	371	\$	500
TOTAL OPERATING EXPENSES - ANNUAL	\$	211,972	\$	177,686.58	\$	212,264	\$	254,420
RESERVE ASSESSEMENT							\$	13,000
							\$	267,420
CURRENT RESERVE BALANCE \$	63,884			RRENT OPERAT				
SCHEDULED TRANSFER \$	13,000			HEDULED TRAN				
YEAR END RESERVE BALANCE \$	76,884		OP	ERATING BALAN	CE A	AFTER TRANSF	ER	
12 One BR Units	21%	1.7166%	1					
36 Two BR Units	79%	2.2056%						
46 Total Linite	100%		1					



2022-2023 ESTIMATED	EXPENSES AND APPRO	OVED BUDGET	MILLIANS
AND APPROVE	D BUDGET FOR THE PE	RIOD	11 3/22/23
APRIL 1,	2023 - MARCH 31, 2024		1 1
	2022-2023 BUDGET	2022-2023 ESTIMATE	PROPOSED 2023-2024
REVENUES			
4000-00 Maintenance Fees	\$228,928	\$228,928	\$328,880
4222-00 Carport Fee Income	\$720	\$720	\$72
4240-00 Laundry Income	\$4,550	\$4,250	\$4,25
4250-00 Operating Interest	\$10	\$10	\$10
4500-00 Surplus Carry Forward	\$1,400	\$1,400	\$0
TOTAL	\$235,608	\$235,308	\$333,860
4025-00 Reserve Income	\$35,189	\$35,189	\$37,911
TOTAL REVENUES	\$270,797	\$270,497	\$371,771
DISBURSEMENTS			
5010-00 Legal and Accounting	\$1,500	\$1,250	\$1,500
5020-00 Management Fee	\$10,079	\$10,079	\$10,583
5100-00 Administrative Expense	\$1,450	\$1,450	\$1,450
5200-00 Insurance Expense	\$71,250	\$80,000	\$156,690
5300-00 Division Fees	\$248	\$248	\$248
5310-00 Taxes, Licenses and Permits	\$587	\$490	\$587
6010-00 Building Maintenance	\$20,000	\$20,000	\$20,000
6014-00 Laundry Expense	\$1,000	\$1,600	\$1,000
6027-00 Elevator Maintenance	\$2,450	\$3,288	\$2,572
6030-00 Fire Safety/Service	\$3,500	\$4,000	\$4,000
6040-00 Pest Control Contract	\$2,580	\$2,000	\$2,580
6100-00 Grounds Contract	\$12,000	\$12,000	\$12,000
6100-01 Grounds Maintenance and Supplies	\$2,500	\$1,100	\$2,500
6102-00 Irrigation	\$1,500	\$1,200	\$1,500
6103-00 Tree Trimming/Removal	\$0	\$0	\$0
6200-00 Pool Contract	\$5,700	\$5,700	\$5,700
6201-00 Pool Repairs	\$1,250	\$1,250	\$1,250
7100-00 Water/Sewer	\$42,032	\$50,000	\$44,800
7101-00 Trash Disposal	\$11,367	\$11,000	\$11,440
7102-00 Storm Water Utility	\$2,655	\$3,600	\$3,744
7200-00 Electricity	\$7,466	\$8,000	\$9,220
7300-00 Cable T.V.	\$34,471	\$39,200	\$40,376
7900-00 Contingency	\$23	\$23	\$120
TOTAL	\$235.608	\$257.478	\$333.860



Some sample Reserve Accounts (with Condo name blocked) are shown below as another document to be studied prior to the Visual Inspection for a competent performance.

Reserve Statement As of 02/28/22

			As	01 02/20/22	
		BEGINNING	YTD	YTD	AVAILABLE
		OF YEAR	ALLOCATION	DISBURSEMENT	BALANCE
RE	SERVES:				
080	Building Restoration-concrete	37,949.23	1,144.75	0.00	39,093.98
100	Bldg Restoration 2 (Painting)	36,882.40	3,391.25	0.00	40,273.65
200	Laundry Equipment	12,834.37	2,569.00	0.00	15,403.37
320	Paving and Driveways	12,442.34	221.75	0.00	12,664.09
340	Pool Reserve	6,464.23	542.75	0.00	7,006.98
400	Roof	71,923.53	2,134.50	0.00	74,058.03
410	Exterior Walkway	8,878.24	1,273.50	0.00	10,151.74
420	Fire Sprinkler System	65,999.50	0.00	0.00	65,999.50
490	Reserves Interest-Current	0.00	82.79	37.78	45.01
191	Reserves Interest-Prior Years	3,647.11	0.00	0.00	3,647.11
	Subtotal Reserves	257,020.95	11,360.29	37.78	268,343.46
	TOTAL RESERVES	257,020.95	11,360.29	37.78	268,343.46



1	Reserve Accounts						
2							
		Paint	Roof	Elevator	Pavement	Deferred	Interest applied to
3	0	Building		Replacement		Maintenance	Def Maint
-	Quote 2015	\$ 27,000	\$ 260,000	\$ 50,000	\$ 15,000		
	Life in years	10	50	25	25		
-	Start Year	2017	2006	2006	2006		
_	Replacement Year	2027	2056	2031	2031		
	Years Remaining as of 2022	5	34	9	9	A 47.04	
-	Reserve Balance 12/31/21	\$ 13,500.00	\$ 57,085.00	\$ 10,189.00	\$ 9,600.00	\$ 17.84	
	Additions to reserve from above 2022	2,700.00	5,968.09	4,423.44	600.00	121.47	
	Adjustments					56.56	
	Interest Earned 2022					558.23	
L3	Reserve Bal 12/31/22	\$ 16,200.00	\$ 63,053.09	\$ 14,612.44	\$ 10,200.00	\$ 754.10	
	Additions to reserve 2023						
15							
-	Jan-23	225.00	497.34	368.62	50.00	10.12	155.79
17	Feb-23	225.00	497.34	368.62	50.00	10.12	140.72
18	Mar-23	225.00	497.34	368.62	50.00	10.12	178.93
	Apr-23	225.00	497.34	368.62	50.00	10.12	178.76
20	May-23	225.00	497.34	368.62	50.00	10.12	202.19
21	Jun-23	225.00	497.34	368.62	50.00	10.12	205.22
22	Jul-23	225.00	497.34	368.62	50.00	10.12	219.40
23	Aug-23	225.00	497.34	368.62	50.00	10.12	239.95
24	Sep-23	225.00	497.34	368.62	50.00	10.12	236.48
25	Oct-23						
26	Nov-23						
-	Dec-23						
	Interest Earned 2023					1,757.44	
29	Projected Reserve Bal 12/31/23	\$ 18,225.00	\$ 67,529.15	\$ 17,930.03	\$ 10,650.00	\$ 2,602.64	
30							
31							
32							
33	Amount per year	\$ 2,700.00	\$ 5,968.09	\$ 4,423.44	\$ 600.00	\$ 121.47	
	Reserve per Unit						
5	Reserve per Unit per month						
6	Transfer to Reserve Account each month						

The PE or the SIRS preparer may suggest that future Reserve Fund Spreadsheets include the required categories to be visually inspected every 10 years as suggested below in blue .



Reserve Accounts														
							Structural	Integrity Rese	rve Study (SIF	RS) December	2024 if greater	than \$10,000		
1	Paint Building	Roof Replacement	Elevator Replacement	Pavement Resurfacing	Deferred Maintenance	Interest applied to Def Maint	Floor Removed in SB 154	Fire Proofing	Electrical	Load Bearing Walls	Plumbing	Windows & Doors (added SB 154)	Total	Balance Shee Reserve
Quote 2015	\$ 27,000	\$ 260,000	\$ 50,000	\$ 15,000			NONE							
Life in years	10	50	25	25										
Start Year	2017	2006	2006	2006										
Replacement Year	2027	2056	2031	2031										
Years Remaining as of 2022	5	34	9	9										
Reserve Balance 12/31/21	\$ 13,500.00	\$ 57,085.00	\$ 10,189.00	\$ 9,600.00	\$ 17.84								\$ 90,391.84	\$ 90,391.8
O Additions to reserve from above 2022	2,700.00	5,968.09	4,423.44	600.00	121.47								\$ 13,813.00	
1 Adjustments					56.56								\$ 56.56	
2 Interest Earned 2022					558.23								\$ 558.23	
Reserve Bal 12/31/22	\$ 16,200.00	\$ 63,053.09	\$ 14,612.44	\$ 10,200.00	\$ 754.10		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 104,819.63	\$ 104,819.6
4 Additions to reserve 2023													-	
5														
6 Jan-23	225.00	497.34	368.62	50.00	10.12	155.79							1,306.87	
7 Feb-23	225.00	497.34	368.62	50.00	10.12	140.72							1,291.80	
8 Mar-23	225.00	497.34	368.62	50.00	10.12	178.93							1,330.01	
9 Apr-23	225.00	497.34	368.62	50.00	10.12	178.76							1,329.84	
0 May-23	225.00	497.34	368.62	50.00	10.12	202.19							1,353.27	
1 Jun-23	225.00	497.34	368.62	50.00	10.12	205.22							1,356.30	
2 Jul-23	225.00	497.34	368.62	50.00	10.12	219.40							1,370.48	
3 Aug-23	225.00	497.34	368.62	50.00	10.12	239.95							1,391.03	
4 Sep-23	225.00	497.34	368.62	50.00	10.12	236.48							1,387.56	
5 Oct-23													-	
6 Nov-23													-	
7 Dec-23													-	
8 Interest Earned 2023					1,757.44									
Projected Reserve Bal 12/31/23	\$ 18,225.00	\$ 67,529.15	\$ 17,930.03	\$ 10,650.00	\$ 2,602.64		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 116,936.82	
0														
1														
2														
3 Amount per year	\$ 2,700.00	\$ 5,968.09	\$ 4,423.44	\$ 600.00	\$ 121.47								\$ 13,813.00	
4 Reserve per Unit													\$ 812.53	
5 Reserve per Unit per month													\$ 67.71	
6 Transfer to Reserve Account each month													\$ 1,151.08	

•	Floor Removed in SB 154 NONE	Integrity Reserved	Electrical	Load Bearing Walls	Plumbing	Windows & Doors (added SB 154)		Total	Balance Shee Reserve
							ć	00 201 84	\$ 90,391.84
_							Ś	13,813.00	\$ 90,391.84
							Ś	56.56	
							Ś	558.23	
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$:	104,819.63	\$ 104,819.63
								-	
)								1,306.87	
								1,291.80	
								1,330.01	
,								1,329.84	
)								1,353.27	
								1,356.30	
)								1,370.48	
5								1,391.03	
								1,387.56	



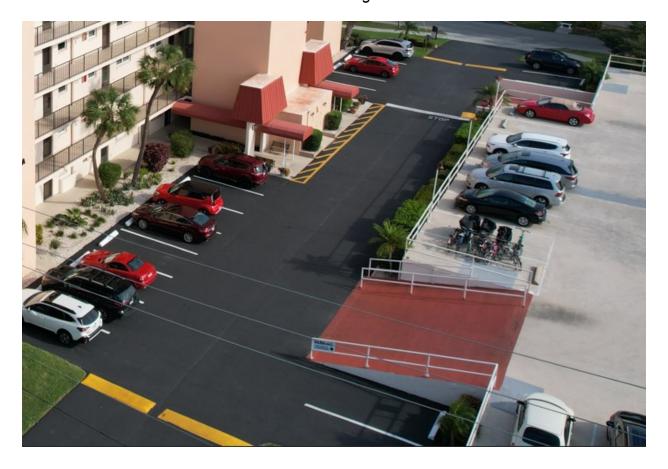
The formal Reserve Study may wish to be organized tabularly as in this example to address the required (*in italics*) and desired cost categories:

Category	Notes	Useful	Remaining	Future	Fully	Reserve
		Life	Useful	Cost	Funded	each
		(yrs)	Life		Balance	year
Pavement	Not per PE					
Resurfacing						
Roof	Recently	25	24	\$400,000	\$16,000	\$16,000
	installed					
Load Bearing	See Phase 1	25+	25+	N/A	N/A	\$3,000
Structure	report and					
	City plans.					
Fireproofing	Sprinklers	25+	25+	N/A	N/A	\$0
and Fire	gone. \$2000					
Protection	Fire Alarm					
	budgeted					
	each year					
Plumbing	\$15,000	25+	25+	N/A	N/A	\$3,000
	budgeted					
	each year.					
	\$5000 sump					
	pit might					
	require					
	replacement.					
Electrical	No annual	25+	25+	N/A	N/A	\$3,000
Systems	maintenance					
	budget					
		1		1	I	I



Waterproofing and Exterior Painting	Redone in 2018. Includes clubhouse	20	14	\$60,000.	\$42,000	\$3,000
Windows and Exterior Doors	New Doors	25+	25+	N/A	N/A	\$1,000
Items exceeding \$10,000	None beyond above	N/A	N/A	N/A	N/A	\$0
All remaining items such as elevator, pool Clubhouse etc.	Building Maintenance & Repair of \$12,000 per year may also cover.					
Total						\$29,000





Pavement resurfacing must be funded in the Reserve account, but the PE need not visually inspect it. This provision is from earlier condo legislation Chapter 718 that continues in force.

See Senate Bill 154 Statute lines 630 and 631 below.



2.a. In addition to annual operating expenses, the budget 627 628 must include reserve accounts for capital expenditures and 629 deferred maintenance. These accounts must include, but are not limited to, roof replacement, building painting, and pavement 630 resurfacing, regardless of the amount of deferred maintenance 631 expense or replacement cost, and any other item that has a 632 633 deferred maintenance expense or replacement cost that exceeds \$10,000. The amount to be reserved for an item is determined by 634 the association's most recent structural integrity reserve study 635 that must be completed by December 31, 2024. If the amount to be 636 reserved for an item is not in the association's initial or most 637 recent structural integrity reserve study or the association has 638 not completed a structural integrity reserve study, the amount 639 must be computed using a formula based upon estimated remaining 640 641 useful life and estimated replacement cost or deferred 642 maintenance expense of the reserve item. In a budget adopted by an association that is required to obtain a structural integrity 643 644 reserve study, reserves must be maintained for the items 645 identified in paragraph (g) for which the association is 646 responsible pursuant to the declaration of condominium, and the 647 reserve amount for such items must be based on the findings and recommendations of the association's most recent structural 648 integrity reserve study. With respect to items for which an 649 estimate of useful life is not readily ascertainable or with an 650 651 estimated remaining useful life of greater than 25 years, an 652 association is not required to reserve replacement costs for 653 such items, but an association must reserve the amount of 654 deferred maintenance expense, if any, which is recommended by 655 the structural integrity reserve study for such items. The 656 association may adjust replacement reserve assessments annually 657 to take into account an inflation adjustment and any changes in 658 estimates or extension of the useful life of a reserve item caused by deferred maintenance. The members of a unit-owner 659 controlled association may determine, by a majority vote of the 660 total voting interests at a duly called meeting of the 661 association, to provide no reserves or less reserves than 662

Here is another example if the formal Reserve Study may wish to be organized tabularly as such to address the required and desired cost categories:

Category	Notes	Useful Life (yrs)	Remaining Useful Life	Future Cost	Fully Funded Balance	Reserve each year
Pavement Resurfacing	Not per PE					
Roof	Recently installed					



Load Bearing Structure	See Phase 1 report			
Fireproofing and Fire Protection	Sprinklers gone. Fire Alarm budgeted each year			
Plumbing	Budgeted each year			
Electrical Systems	No annual maintenance budget			
Waterproofing and Exterior Painting	Recently redone			

Windows	New doors			
and Exterior				
Doors				
Items	None			
exceeding	beyond			
\$10,000	above			
All				
remaining				
items such				
as elevator,				
pool				
Clubhouse				
etc.				
Total				

The PE need not address items like elevators or pavement resurfacing, etc. And the PE, if not the SIRS preparer need not address dollar amounts. Doing so at the request of the Board is going above and beyond the statute.



Sample recommended annual funding increase with imaginary dollar figures.

Beyond visual inspection requirements.

Required Reserve Item Category	Recommended annual funding increase.	Comments
Roof	0	\$9,600 / year appears adequate. Club house is additional if full replacement of all three surfaces in 29 years.
Load Bearing Structure	\$4,000.	\$4,000 per year for unforeseen uninsured structural loading.
Fireproofing and Fire Protection	\$5,000.	Possible \$5,000 per year Reserve if Alliance / Insurance Company requires replacement of cast iron with steel pipe, etc.
Plumbing	\$2,000.	\$1,000 to \$3,000 annually, for unanticipated expenses.
Electrical Systems	\$3,000.	\$3,000 unforeseen at Board's discretion pending Electrician's opinion.
Waterproofing & Exterior Painting	0	Line 3400 Exterior Wall Enhancement 6 year life for \$50,000 cost seems conservative
Windows and Exterior Doors	\$1,000.	\$1,000 per year recommended.
Items exceeding \$10,000.	N/A	N/A



Total	\$15,000 per year to populate all eight required item categories	The Board may also opt to wait until a future year since insurance premiums are a big cost this year.

The 8 visual inspection items with suggestions for visually inspecting each category: There may be additional inspections of course, but here are some examples.

1. Roof:

Review the latest Wind Mitigation report and roof replacement contract and inspect the roof with the report knowledge in mind.

Roof Covering: Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number
OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof
covering identified.

	2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	Provided for Compliance
	1. Asphalt/Fiberglass Shingle				
	2. Concrete/Clay Tile				
	3. Metal				
	4. Built Up	/			
	5. Membrane	5 , 10, 2023			
	6. Other				
√	A. All roof coverings listed	above meet the FBC w	ith a FBC or Miami-Dade Pro	oduct Approval listing cu	rrent at time of

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- □ B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- ☐ C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- ☐ D. No roof coverings meet the requirements of Answer "A" or "B".

Sample report portion

Document roof visual inspection through photography. Report on condition so that the SIRS preparer may determine the estimated remaining life of the roof, usually beyond warranty years.





Typical TPO (thermoplastic polyolefin) single ply membrane with plumbing vents.



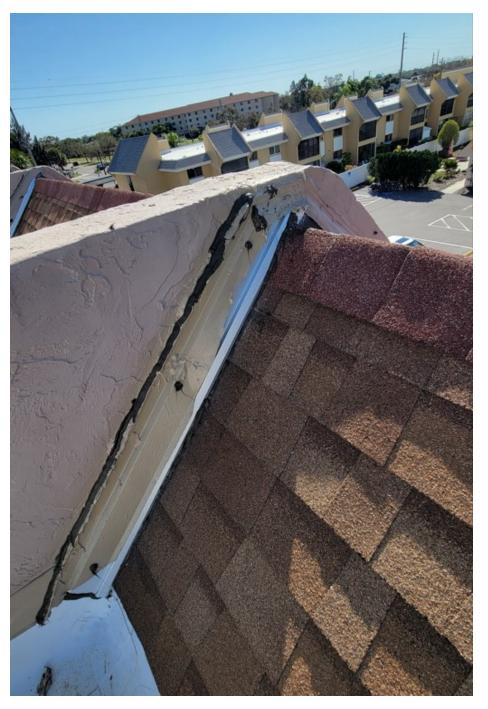
Roof trusses in attic crawl space with access hatch and blown in ceiling insulation.





Eaves,(includes fascia) soffit (underside) & gutter condition to be noted. (Considered part of roof.)





Asphalt Shingles with typical 15-year life or if architectural shingle, with >25-year life. Florida insurance companies request replacement every 15 years or have it inspected.



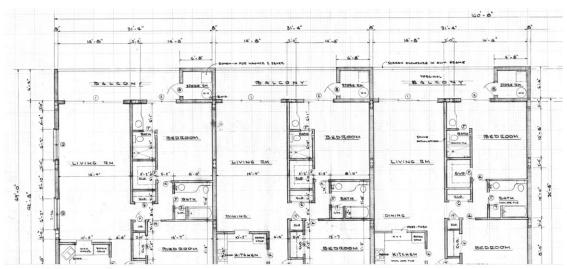


An overall roof view by drone is helpful.

2. Load Bearing Structure

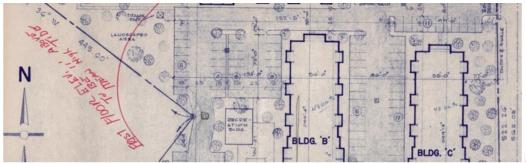
Refer to the Phase 1 report if completed.

Show plans if available.

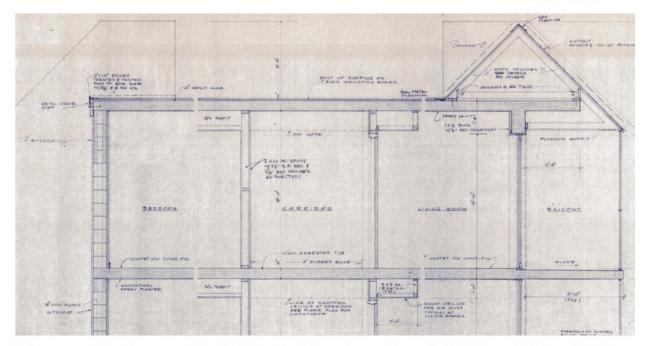


Typical framing floor plan





Site Plan



The cross section shows exterior block, not reinforced concrete walls. Partitions 2x6 wood studs.

Reviewing the design structural notes is helpful.



GENERAL STRUCTURAL NOTES

- 1. SEE SHEETS 5-145-2 FOR FOUNDATION & COLUMN NOTES RESPECTIVELY.
- 2. ALL STRUCTURAL CONCRETE SHALL ATTAIN A MINIMUM 28 DAY ULTIMATE COMPRESSIVE STRENGTH OF 3000 P.S.I. AND SHALL CONFORM TO A.C.I. CURRENT CODE EXCEPT AS MAY BE. OTHERWISE CALLED FOR IN THESE PLANS AND SPECIFICATIONS.
- 3. IF REINFORCING STEEL IS FROM FOREIGN SOURCES, MILL TEST CERTIFICATES WILL BE REQUIRED FROM SUPPLIER IN ADDITION TO AN EXPLANATION OF ROLL MARKINGS FOR SPECIFICATION IDENTIFICATION ON STEEL BARS. IN THE EVENT FOLL MARKINGS ARE NOT AVAILABLE, TESTS FOR CONFORMANCE WITH SPECIFICATION A-615-60 WILL BE REQUIRED TO BE MADE BY A LOCAL LABORATORY FOR EACH 25 TONS OF STEEL USED.
- 4. ALL REINFORCING STEEL SHALL HAVE A MINIMUM VIELD OF 60,000 P.S.I. AND SHALL CONFORM TO A.S.T.M. SPECIFICATION A-615-60.
- 5. WELDED WIRE FABRIC (W.W.F.) SHALL CONFORM TO A.S.T.M. A-185.
- 6. SPLICES IN SLAB AND BEAM REINFORCING STEEL SHALL BE MADE BY LAPPING BARS
 THE FOLLOWING MINIMUM LENGTH:
 BOTTOM REINF.= 32 BAR DIAMETERS #10 & SMALLER, 54"-#11 BARS.
 TOP REINF.= 32 BAR DIAMETERS #7 & SMALLER, 43 BAR DIAMETERS #8 & #9, 63"-#10
 BARS, 75"-#11 BARS.
 NO SPLICES SHALL BE MADE IN TOP BARS OF SLABS OR BEAMS TO OR NEAR SUPPORTS.
 NO SPLICES SHALL BE MADE IN BOTTOM BARS IN MIDDLE V8 OF SPAN.
- 7. INCREASE LAP BY 20% FOR SPLICES SPACED LATERALLY CLOSER THAN 12 BAR DIAMETERS OR LOCATED CLOSER THAN 6" OR 6 BAR DIAMETERS FROM AND OUTSIDE EDGE.
- 8. PIPES OR CONDUIT RUNNING HORIZONTALLY IN SLABS SHALL NOT EXCEED IN THE SLAB THICKNESS. PARALLEL PIPES OR CONDUIT MUST BE AT MID-DEPTH OF SLAB AND MUST BE SPACED A MINIMUM OF 3 DIAMETERS APART, NO PIPES OR CONDUIT WILL BE PERMITTED IN A BEAM OR COLUMN RUNNING PARALLE TO THE SOF SAID BEAM OR COLUMN. PIPE OR CONDUIT PASSING HORIZONTALLY AND PERPENDICULARLY THRU A BEAM SHALL NOT HAVE AN O.O. EXCEEDING V4 THE BEAM DEPTH AND SHALL PASS THRU AT THE MID-DEPTH OF THE BEAM, IN THE MIDDLE V9 OF THE SPAN NO PIPE OR CONDUIT SHALL PASS VERTICALLY THRU A BEAM.
- 9. SEE ARCHITECTURAL AND MECHANICAL DRAWINGS FOR SIZE ELOCATION OF SLAB OPENINGS MECHANICAL, H, A/C & V., AND ELEC. SUB CONTRACTORS MUST SUBMIT SHOP DRAWINGS SHOWING ALL SLAB & BEAM OPENINGS PRIOR TO COMMENCING WORK.
- 10. ALL STRUCTURAL FLOOR SLABS SHALL BE AS NOTED ON PLANS.
- 11. FILL ALL SLOTS WITH CONCRETE AFTER INSTALLATION OF PIPES AND CONDUITS.
- 12. NO ADDITIONAL OPENINGS SHALL BE PLACED IN SLAB WITHOUT ENGINEER'S APPROVAL EXCEPT FOR UNPAINTED VERTICAL SLEEVES (10" MAX. O.D.) WITH MIN. 3/16 WALL THICKNESS PLACED 1'-6" MIN. C. TO C.
- 13. BENT SLAB BARS ARE BOTTOM BARS WITH A 45° BEND UPWARD AT THE 14 POINT OF THE SPAN.
- 14."C" &"M" REFER TO "COLUMN" & "MIDDLE" STRIPS RESPECTIVELY "YM" OR "YE" IS THE DISTANCE FROM A SPANDREL COLUMN TO THE BOUNDARY OF A MIDDLE OR COLUMN STRIP. SCALE DRAWINGS FOR STRIP DIMENSIONS.
- 15. NO HORIZONTAL CONSTRUCTION JOINTS ARE TO BE MADE IN SLABS OR BEAMS.
- IG.LINTELS MAY BE USED IN MASONRY OPENINGS UP TO 6'-6"CLEAR, THESE MAY BE PRECAST OR CAST IN PLACE AND SHALL BE 8"XIZ" MIN. W/E#5 TOP AND BOTTOM AND SHALL BEAR 8"AT EACH SIDE OF OPENING.
- 17. WHERE CALLED FOR MASONRY BEARING WALLS SHALL BE CONSTRUCTED TO UNDERSIDE OF SUPPORTED SLAB BEFORE CONSTRUCTING SLAB.
- 18. THIS BUILDING HAS BEEN DESIGNED TO ACT AS A STRUCTURAL FRAME AND UNLESS OTHERWISE NOTED DONOT CONSTRUCT MASONRY WALLS UNTIL THE ENCLOSING STRUCTURE HAS BEEN ERECTED. ANCHOR EXTERIOR WALL PANELS AT TOP AND SIDES TO ENCLOSED STRUCTURAL FRAME WITH I'X IS GAGE (MIN.) STEEL MASONRY ANCHORS PLACED 32" OVG MAX. PROVIDE HORIZONTAL MASONRY REINFORCING SUCH AS STANDARD "DUR"O-WALL" IN HORIZONTAL MASONRY COURSES WHICH CONTAIN ANCHORS TO STRUCTURAL FRAME.





Load bearing walls beneath Q deck.





One way to check overall building stability is to check for differential soil settlement. This is done by taking level instrument readings across distant building components. Minor variances in level elevations can be judged as non-critical. Data can be kept for readings in the future and 10 years later at the renewed SIRS time. This may be beyond visual inspection or considered visual.





It is recommended that the visual inspector access above common area drop ceilings (like in a lobby) to see structure, plumbing, wiring, etc.

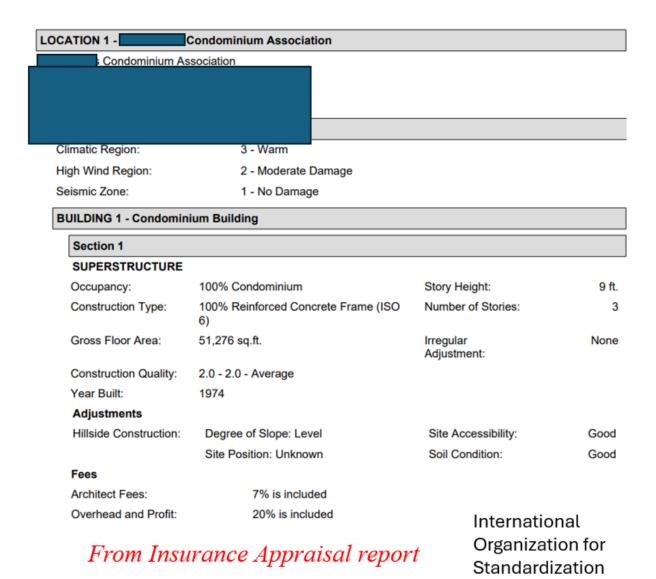


Load bearing block wall as seen through light interior stucco and paint.



3. Fireproofing and Fire Protection

Refer to the Insurance Appraisal Report prepared for condominiums every three years.



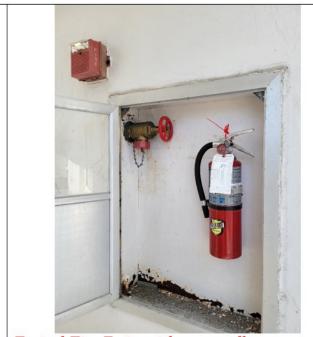
Construction Type: ISO 6 refers to fire resistive - noncombustible construction with masonry and concrete walls and slabs. Note condition of firewalls as seen in attic and on roof.







Block fire wall.



Typical Fire Extinguisher on walkway. Inspected regularly. But metal cabinet needs rust inhibitor and enamel.



FACP

Take sample photos and refer to the Fire Alarm monitoring or sprinkler inspection contracts and documents, etc.



Usually the FACP (Fire Alarm Control Panel), part of a Fire Alarm Control Unit is in a locked first floor room. Be sure to have maintenance personnel unlock this for the visual inspection. Sprinkler heads are inspected separately by authorized inspectors.







Fire protection water lines painted red

This Sprinkler supply line visual inspection would be under the fire protection category.



Smoke alarm noted.



Booster pump

3. Plumbing

Examples of Plumbing condition findings to assist SIRS preparer: (Clubhouse is within the Condo 3 building in these examples.)





The Clubhouse/lounge hot water heater tank was installed on April 13, 2000. It should be replaced at a cost of \$2000.

Restroom fixtures and floor drains are fine.





Small <u>leak</u> in FACP room can be fixed under routine maintenance.

From a SIRS visual inspection report.





<u>Valve</u> vault north appears frozen. Could be replaced with plastic or stainless steel.

The Buried Valve Box(es) might be considered part of a Condo 3 building as an appurtenance, but unlike a driveway or fence.



Laundry Rooms are common property under the Association's responsibility if supply or drainpipes show signs of failing. Washers and dryers are probably not "Plumbing". Check for Cast Iron piping that insurance companies dislike.





Trash room sump pump would be the Association's responsibility.



Spigot works if valves are open.



4. Electrical Systems

Note that the Association's electrical systems' responsibility is limited. Interior wiring for condos at and beyond the circuit breaker panel are handled by the unit owner's electrician. The Board or its CAM (Community Association Manager) should define for the PE what its electrical systems responsibility is. If an electrician has performed work on common wiring, be sure to review any documentation. Check common area conduits for any water intrusion into them and corrosion, etc.

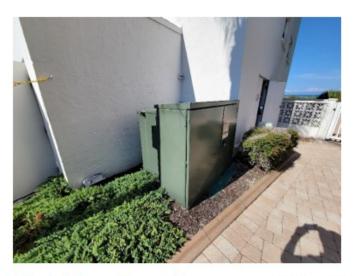


Conforming panel box.

If unsafe Federal Pacific Electrical panels are still in use, they may be called out as part of a Phase 1 Mandatory Milestone inspection under "Unsafe or dangerous conditions."

Generally only a sample interior unit need be accessed, because SIRS is for Common property not individual interior condos.





Electric transformer box – responsibility of Florida Light and Power not condo.



This FL&P responsibility also extends to meter boxes that cannot be touched by other than FL&P authorized personnel.



One indication of electrical issues may be the black charred receptacle such as this below that could be noted.





By using a Kill-A-Watt meter as shown on the right, a semi-visual inspection can assure proper voltage such as the 121.3 volts documented for the outlet above.

5. Waterproofing and Exterior Painting

Check for chalky film on paint and refer to the most recent painting contract. While painters and paint suppliers may recommend repainting every ten years, good paints last longer than that.







Mario's Painting Warranty was 7 years from 2017, but paint has much more than one year of life.

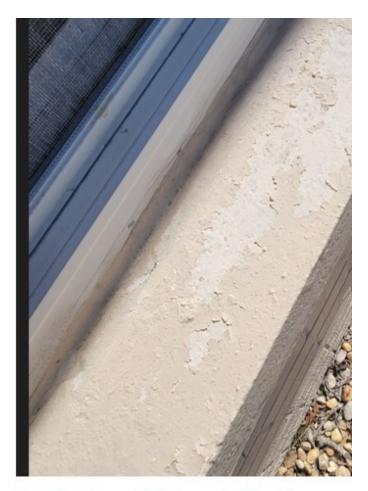
9. WARRANTY: Mario's Painting of South Florida, Inc., the contractor and Porter PPG Paint Company shall warranty for (7) years against chipping, peeling, or flaking as a direct result of faulty workmanship. An absolute condition precedent to this warranty is Owners full compliance with all obligations set forth herein, including without limitation, full timely payments.

Except as are set forth herein, there are no warranties, expressed or implied, made by Contractor and all warranties, including merchantability, habitat ability or fitness for any purpose or intended use are disclaimed. Contractor shall assign to owner any manufacturer's warranties incorporated into this construction, but otherwise, Contractor makes no warranties with regard to this thereto.



Brickwork paint in good condition.





Paint blisters on first floor windowsill.

Standing water on flat surfaces requires more attention but could be handled under the routine maintenance budget.

7. Windows and Exterior Doors

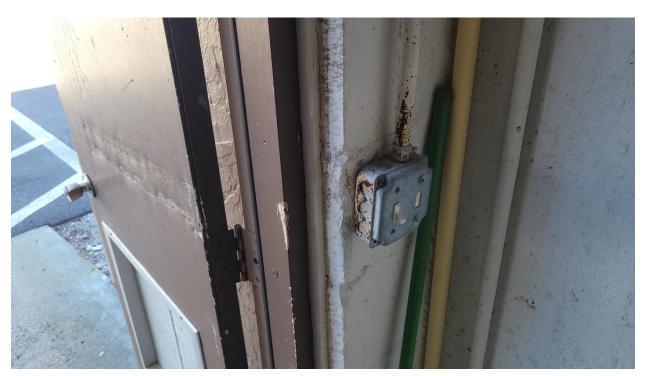
Check window and door responsibility. According to this Declaration of Condominium, this Condominium Association is not responsible for unit windows and doors. Be sure statutes do not overrule, as they may for drywall. Ask Board contact member or managing agent for Association Windows and Exterior Doors responsibilities.



17.2 By the Unit Owner. The responsibility of the Unit Owner shall be as follows:

(1) Maintain in good condition and repair his unit and all interior surfaces within or surrounding his unit (such as the surfaces of the walls, ceiling, floors) whether or not part of the unit or common elements, and maintain and repair the fixtures therein and pay for any utilities which are separately metered to his unit. The unit owner shall also maintain, repair and replace all outside windows and doors, including any sliding glass doors, screens, screening and screen supports. Such shall be done without disturbing the rights of other Unit Owners.

Windows and exterior doors that are the responsibility of the Association might be found in lounges, first floor common entries, etc.



Hearty exterior door





Clubhouse within Condo

3.



Common area windows.



8. Items exceeding \$10,000 that impact the 7 items above

This is a holdover from earlier legislation. If an item above requires Reserve funding, it should be covered in its own category. Usually, this inspection portion can be disregarded unless specific attention is requested by the Board.

Conclusion

This course is meant to help Florida PEs who will perform the SIRS visual inspections. One goal is to be thorough and not let a major deficiency go undetected. The author urges PEs to refrain from the traditional extras of non-structural elements being reported (like missing caulk in structural inspections) to beef up a report and justify fees. Usually, a condo 3 Board or its manager will request proposals from a few PEs, so expertise and affordability are decision factors. Volunteers on condo Boards who may spend winters up north may not react to proposals as quickly as a company or developer seeking PE assistance. Some competitors might offer to supply SIRS cost numbers in lieu of a volunteer who updates existing reserves based on the PE visual inspection. The Statute was not enacted to be a hardship on condo owners paying for inspections who also face ever rising insurance premiums.

Be sure to request the necessary paperwork in your proposal as described above before visually inspecting. This SIRS report does not get submitted to the Building Official like a Mandatory Milestone Structural Inspection report does. It should be submitted with a PE seal to the Board of Directors as a .pdf for their SIRS preparer to consider. It will become part of the record available to condo owners who wish to review it if they so request but does not get sent to condo owners and be displayed like the Milestone Inspection Summary.

Condo Associations would be wise to limit the scope of work to only those defined in the Statute. Building Officials and Attorneys can provide required guidance.

Thank you to all Florida PEs who are assuring Condo 3 owners that their condo is safe and that it will be properly maintained.

End