Euclid Plaza Condo Association

Structural Integrity Reserve Study

For 30-Year Projection Period Beginning January 1, 2025



Euclid Plaza Condo Association

Structural Integrity Reserve Study

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Capital Reserve Advisors

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Preparer's Report on Structure Integrity Reserve Study
For 30-Year Projection Period Beginning January 1, 2025

Board of Directors
Euclid Plaza Condo Association
Miami Beach, FL

Description of Structural Integrity Reserve Study Report

A structural integrity reserve study is based on a visual inspection of the condominium property. A structural integrity reserve study may be performed by any person qualified to perform such study. However, the visual inspection portion of the structural integrity reserve study must be performed or verified by 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 association institute or the association of professional reserve analysts. §718.112, Fla. Stat.

The engagement is based on an on-site analysis. The on-site analysis of Euclid Plaza Condo Association upon which this reserve plan is based was performed by Pierre del Rosario, RS, CAM of Capital Reserve Advisors on April 12, 2024.

The attached basic financial exhibits and disclosures comprise of Euclid Plaza Condo Association. The basic financial exhibits comprising this reserve study report are the statement of position and summary component list as of January 1, 2025, statements of projected cash flows and expenditures for the 30-year period beginning January 1, 2025.

Report on Structural Integrity Reserve Study

Our structural integrity reserve study engagement was performed in accordance with Generally Accepted CAI Reserve Study Standards. A reserve study involves performing procedures to identify, quantify and evaluate condition of components based upon a visual observation for the purpose of making a financial projection. The procedures selected are based on the reserve professional's judgment. We believe that the procedures we have performed are sufficient and appropriate to support the reserve study report as presented. We are not responsible for any events subsequent to the date of this report.

We have compiled the accompanying reserve study report of Euclid Plaza Condo Association, comprised of the financial exhibits referred to above in accordance with Generally Accepted Reserve Study Principles.

We are not aware of any material modifications that should be made to the financial exhibits referred to above, based upon the stated significant assumptions and exclusions, for them to be presented in conformity with Generally Accepted Reserve Study Principles.

Regulatory Information

In a budget adopted by an association that is required to obtain a structural integrity reserve study, reserves must be maintained for the items identified in paragraph (g), below, for which the association is responsible, pursuant to the declaration of condominium, and the reserve amount for such items must be based on the findings and recommendations of the association's most recent structural integrity reserve study.

With respect to items for which an estimate of useful life is not readily ascertainable, or with an estimated remaining

useful life of greater than twenty-five (25) years, an association is not required to reserve replacement costs for such items, but an association must reserve the amount of deferred maintenance expense, if any, which is recommended by the structural integrity reserve study for such items. The association may adjust replacement reserve assessments annually to take into account an inflation adjustment and any changes in estimates or extension of the useful life of a reserve item caused by deferred maintenance. §718.112, Fla. Stat

The Structural Integrity Reserve Study

A residential condominium association must have a structural integrity reserve study completed at least every ten (10) years after the condominium's creation for each building on the condominium property that is three (3) stories or higher in height, as determined by the Florida building code, which includes, at a minimum, the study of the following items as related to the structural integrity and safety of the building:

a) Roof.

b) Structure, including load bearing walls and other primary structural members, and primary structural systems as those terms are defined in §627.706, Fla. Stat.

c) Fire proofing and fire protection systems.

d) Plumbing.

e) Electrical systems.

f) Waterproofing and exterior painting.

g) Windows and exterior doors.

h) And any other item that has a deferred maintenance expense or replacement cost that exceeds $10,000 and the failure to replace or maintain such item negatively affects the items listed above as determined by the visual inspection portion of the structural integrity reserve study.

Waiving and Reducing Reserves

The members unit owner-controlled association that must obtain a structural integrity reserve study may NOT determine to provide no reserves, or less reserves, than required by this subsection before the items listed in paragraph (g). §718.112, Fla. Stat.

Using Reserves for a Different Purpose

The members of a unit owner-controlled association that must obtain a structural integrity reserve study may NOT vote to use reserve funds or any interest accruing thereon for any other purpose other than the replacement or deferred maintenance costs of the components listed in paragraph (g). §718.112, Fla. Stat.

Breach of Fiduciary Duty for Failure to Complete the Structural Integrity Reserve Study Period.

If the officers or directors of an association willfully and knowingly fail to complete a structural integrity reserve study, then such failure is deemed to be a breach of the officers' and directors' fiduciary relationship to the unit owners. §718.112, Fla. Stat.

Capital Reserve Advisors
Pierre del Rosario, RS, CAM
December 11, 2024



Statement of Position

Projection Period:	January 1, 2025 to 2054
Type of Project:	Condominium
Number of Units:	12
Location:	Miami Beach, FL
Project Construction Date:	August 29, 1978

Description of Project: Euclid Plaza Condo Association is an 12 - unit condominium development located in Miami Beach, FL. The project was opened for occupancy on August 29, 1978 .

On-Site analysis performed by:	Pierre Del Rosario
Component analysis performed by:	Pierre Del Rosario
Report prepared by:	Pierre Del Rosario

No special assessments are considered necessary during the 30-year projection period.

Components Excluded From This Report

Major Component	Reason Excluded
Windows Units	Owners Responsibility

See Next Page for Summary Component List

Current Replacement Cost of All Components	$ 267,608
Future Replacement Cost of All Components	$ 384,686
Projected Balance of Reserve Funds at January 1, 2025	$ 17,575
100% Funded Amount at January 1, 2025	$ 145,534
Percent Funded at January 1, 2025	12.08 %
Reserve (Surplus)/Deficit – Average per Unit at January 1, 2025	$ 10,663
Projected Reserve Contribution	$ 19,200
Average Annual Reserve Contribution Per Unit	$ 1,600
Monthly Reserve Contribution First Year of Projection	$ 1,600
Average Monthly Reserve Contribution Per Unit	$ 133
Projected Special Assessment	$ 0
Projected Inflation Rate	3.00 %
Projected Interest Rate	1.00 %

Euclid Plaza Condo Association
January 1, 2025

Summary of Findings and Recommendations

Subsurface investigation and observation are not part of this report. Shifting, moment displacement or shearing of loadbearing components were not seen according to visual inspection. The inspection process was done in a non-destructive manner without sampling. Any concrete damage was recorded and achieved by observation. Capital Reserve Advisors make recommendations to the Associations to monitor by periodically checking to maintain their assets. The maintenance of the components is a short-term cost without endangering the life-safety of the occupants of the structure.

An infrared camera was used during the visual inspection to detect changes in temperature in walls and ceilings to conclude if there are problems of affectations due to water intrusion.
In the case of Euclid Plaza Condo Association, no problem was detected in different sections of the building.

While the wall surfaces in some instances appear in good shape it is recommended to periodically monitor the ground floor bearing walls or column point loads for any disturbances that can possibly appear over time because of concrete foundation settlement and soil movement.

Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Cash Flow - Annual

	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
Begin Balance	17,575	37,048	57,488	78,937	100,310	64,599	82,480	60,765	86,768	112,812
Contribution	19,200	19,968	20,767	21,597	22,461	23,360	24,294	25,266	26,277	27,328
Average Per Unit	1,600	1,664	1,731	1,800	1,872	1,947	2,025	2,105	2,190	2,277
Percent Change	0.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Interest	273	472	682	897	751	727	658	737	996	1,270
Less Expenditures	0	0	0	1,121	58,924	6,205	46,667	0	1,228	0
Ending Balance	37,048	57,488	78,937	100,310	64,599	82,480	60,765	86,768	112,812	141,410

	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044
Begin Balance	141,410	154,973	186,236	143,889	162,541	197,589	47,818	37,470	72,598	108,079
Contribution	28,421	29,558	30,740	31,969	33,248	34,578	34,578	34,578	34,578	34,578
Average Per Unit	2,368	2,463	2,562	2,664	2,771	2,882	2,882	2,882	2,882	2,882
Percent Change	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Interest	1,443	1,705	1,557	1,513	1,800	997	370	550	903	1,259
Less Expenditures	16,301	0	74,643	14,831	0	185,346	45,296	0	0	0
Ending Balance	154,973	186,236	143,889	162,541	197,589	47,818	37,470	72,598	108,079	143,916

	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
Begin Balance	143,916	84,965	120,570	156,533	190,932	227,601	264,639	240,794	277,965	192,622
Contribution	34,578	34,578	34,578	34,578	34,578	34,578	34,578	34,578	34,578	34,578
Average Per Unit	2,882	2,882	2,882	2,882	2,882	2,882	2,882	2,882	2,882	2,882
Percent Change	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest	1,027	1,027	1,385	1,734	2,091	2,460	2,450	2,592	2,206	2,108
Less Expenditures	94,556	0	0	1,913	0	0	60,874	0	122,127	0
Ending Balance	84,965	120,570	156,533	190,932	227,601	264,639	240,794	277,965	192,622	229,309

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Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Percent Funded - Annual

Beginning Date	100% Funded Time Value	Beginning Balance	Percent Funded	Contribution	Interest	Expenditure Future Cost
01/01/2025	$ 145,534	$ 17,575	12.07 %	$ 19,200	$ 273	$ 0
01/01/2026	163,736	37,048	22.62	19,968	472	0
01/01/2027	182,898	57,488	31.43	20,767	682	0
01/01/2028	203,063	78,937	38.87	21,597	897	1,121
01/01/2029	223,139	100,310	44.95	22,461	751	58,924
01/01/2030	185,308	64,599	34.86	23,360	727	6,205
01/01/2031	200,578	82,480	41.12	24,294	658	46,667
01/01/2032	175,519	60,765	34.62	25,266	737	0
01/01/2033	197,800	86,768	43.86	26,277	996	1,228
01/01/2034	220,008	112,812	51.27	27,328	1,270	0
01/01/2035	244,660	141,410	57.79	28,421	1,443	16,301
01/01/2036	253,913	154,973	61.03	29,558	1,705	0
01/01/2037	280,682	186,236	66.35	30,740	1,557	74,643
01/01/2038	232,700	143,889	61.83	31,969	1,513	14,831
01/01/2039	244,873	162,541	66.37	33,248	1,800	0
01/01/2040	273,146	197,589	72.33	34,578	997	185,346
01/01/2041	113,861	47,818	41.99	34,578	370	45,296
01/01/2042	94,821	37,470	39.51	34,578	550	0
01/01/2043	122,913	72,598	59.06	34,578	903	0
01/01/2044	152,605	108,079	70.82	34,578	1,259	0
01/01/2045	183,967	143,916	78.22	34,578	1,027	94,556
01/01/2046	120,637	84,965	70.43	34,578	1,027	0
01/01/2047	152,671	120,570	78.97	34,578	1,385	0
01/01/2048	186,519	156,533	83.92	34,578	1,734	1,913
01/01/2049	220,310	190,932	86.66	34,578	2,091	0
01/01/2050	257,969	227,601	88.22	34,578	2,460	0
01/01/2051	297,691	264,639	88.89	34,578	2,450	60,874
01/01/2052	277,478	240,794	86.77	34,578	2,592	0
01/01/2053	319,732	277,965	86.93	34,578	2,206	122,127
01/01/2054	239,732	192,622	80.34	34,578	2,108	0

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Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Percent Funded - Allocation

Category	100% Funded	Percent Funded	Beginning Balance 01/01/2025	Contribution	Interest	Expenditure	Ending Balance 12/31/2025
Deferred Maintenance	23,488	12	2,836	2,023	29	0	4,888
Doors and Windows	6,194	12	748	560	8	0	1,316
Electrical System	7,778	12	939	266	4	0	1,209
Elevator	38,251	12	4,619	3,855	55	0	8,529
Fire Protection System	6,743	12	814	581	8	0	1,403
Plumbing	333	12	40	157	2	0	200
Roof	37,697	12	4,552	3,694	52	0	8,298
Waterproofing	25,050	12	3,025	8,064	115	0	11,204
	145,534	12 %	17,575	19,200	273	0	37,048

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Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Item Parameters - Detail

Items Reserve Item	Location	Desc.	Replace Date	Basis Cost	Quantity	Current Cost	Adj Life	Rem Life	Future Cost
Deferred Maintenance									
Balcony railing	Building		05/01/2040	$ 95.00	240 Lf	$ 22,800	35:00	15:04	$ 35,873
Hallway Railing	Building		05/01/2040	95.00	200 Lf	19,000	35:00	15:04	29,894
						41,800			65,768
Doors and Windows									
Door Glass Entry	Building	Lobby	05/01/2030	$ 2,100.00	1 Each	$ 2,100	25:00	5:04	$ 2,459
Utility Door	Building		01/01/2035	450.00	9 Each	4,050	20:00	10:00	5,443
Windows	Building	Lobby	05/01/2030	3,200.00	1 Each	3,200	25:00	5:04	3,746
						9,350			11,648
Electrical System									
Electric Switch & Panel	Building		05/01/2038	$ 10,000.00	1 Each	$ 10,000	60:00	13:04	$ 14,831
						10,000			14,831
Elevator									
Elevator Cab Remodel	Building		05/01/2035	$ 8,000.00	1 Each	$ 8,000	20:00	10:04	$ 10,858
Elevator Electronics	Building		05/01/2040	9,000.00	1 Each	9,000	25:00	15:04	14,161
Elevator- Hydraulic System	Building		05/01/2040	55,000.00	1 Each	55,000	35:00	15:04	86,537
						72,000			111,555
Fire Protection System									
Fire Panels & Central Attenuation	Building		05/01/2040	$ 12,000.00	1 Each	$ 12,000	35:00	15:04	$ 18,881
						12,000			18,881
Plumbing									
Plumbing	Building		01/01/2075	$ 2,000.00	1 Job	$ 2,000	60:00	50:00	$ 8,768
						2,000			8,768
Roof									
Roof TPO	Building		05/01/2031	$ 9.00	4,300 SF	$ 38,700	40:00	6:04	$ 46,667
Silicone Coating	Building		05/01/2041	6.50	4,300 SF	27,950	20:00	16:04	45,296
						66,650			91,963
Waterproofing									
Balcony Deck	Building		05/01/2033	$ 1.20	800 SF	$ 960	15:00	8:04	$ 1,228
Hallway Tile	Building		08/29/2028	1.20	840 SF	1,008	25:00	3:07	1,121
Paint - Exterior Building	Building		05/01/2029	4.50	11,520 SF	51,840	8:00	4:04	58,924

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Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Item Parameters - Detail

Items Reserve Item	Location	Desc.	Replace Date	Basis Cost	Quantity	Current Cost	Adj Life	Rem Life	Future Cost
						53,808			61,273
						267,608			384,686

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Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Expenditures

Date	Reserve Item	Location	Service Date	Estimated Life	Expenditure
Year : 2028					
08/29/2028	Hallway Tile	Building	08/29/2003	25:00	$ 1,120.63
					1,120.63
Year : 2029					
05/01/2029	Paint - Exterior Building	Building	05/01/2021	8:00	$ 58,924.10
					58,924.10
Year : 2030					
05/01/2030	Door Glass Entry	Building	05/01/2005	25:00	$ 2,458.58
05/01/2030	Windows	Building	05/01/2005	25:00	3,746.41
					6,204.99
Year : 2031					
05/01/2031	Roof TPO	Building	05/01/1991	40:00	$ 46,667.38
					46,667.38
Year : 2033					
05/01/2033	Balcony Deck	Building	05/01/2018	15:00	$ 1,228.14
					1,228.14
Year : 2035					
01/01/2035	Utility Door	Building	01/01/2015	20:00	$ 5,442.86
05/01/2035	Elevator Cab Remodel	Building	05/01/2015	20:00	10,857.79
					16,300.65
Year : 2037					
05/01/2037	Paint - Exterior Building	Building	05/01/2029	8:00	$ 74,643.29
					74,643.29
Year : 2038					
05/01/2038	Electric Switch & Panel	Building	05/01/1978	60:00	$ 14,830.75
					14,830.75
Year : 2040					
05/01/2040	Balcony railing	Building	05/01/2005	35:00	$ 35,873.38
05/01/2040	Elevator Electronics	Building	05/01/2015	25:00	14,160.54
05/01/2040	Elevator- Hydraulic System	Building	05/01/2005	35:00	86,536.66
05/01/2040	Fire Panels & Central Attenuation	Building	05/01/2005	35:00	18,880.73
05/01/2040	Hallway Railing	Building	05/01/2005	35:00	29,894.48

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Euclid Plaza Condo Association

Analysis Date - January 1, 2025

Inflation:3.00% Investment:1.00% Contribution Factor:0.00% Calc:Future

Expenditures

Date	Reserve Item	Location	Service Date	Estimated Life	Expenditure
					185,345.79
Year : 2041					
05/01/2041	Silicone Coating	Building	05/01/2021	20:00	$ 45,295.65
					45,295.65
Year : 2045					
05/01/2045	Paint - Exterior Building	Building	05/01/2037	8:00	$ 94,555.88
					94,555.88
Year : 2048					
05/01/2048	Balcony Deck	Building	05/01/2033	15:00	$ 1,913.40
					1,913.40
Year : 2051					
05/01/2051	Silicone Coating	Building	05/01/2041	10:00	$ 60,873.56
					60,873.56
Year : 2053					
05/01/2053	Paint - Exterior Building	Building	05/01/2045	8:00	$ 119,780.57
08/29/2053	Hallway Tile	Building	08/29/2028	25:00	2,346.34
					122,126.91

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Balcony Deck

Basis	SF
Basis Cost	$ 1.20
Quantity	800
Replace Date	5/2033
Estimated Life	15 Years
Adjustment Life	15 Years
Remaining Life	8 Yr 4 Mn
Current Cost	$ 960.00
Future Cost	$ 1,228.14



Balcony railing

Basis	Lf
Basis Cost	$ 95.00
Quantity	240
Replace Date	5/2040
Estimated Life	35 Years
Adjustment Life	35 Years
Remaining Life	15 Yr 4 Mn
Current Cost	$ 22,800.00
Future Cost	$ 35,873.38



Door Glass Entry

Basis	Each
Basis Cost	$ 2,100.00
Quantity	1
Replace Date	5/2030
Estimated Life	25 Years
Adjustment Life	25 Years
Remaining Life	5 Yr 4 Mn
Current Cost	$ 2,100.00
Future Cost	$ 2,458.58



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Electric Switch & Panel

Basis	Each
Basis Cost	$ 10,000.00
Quantity	1
Replace Date	5/2038
Estimated Life	60 Years
Adjustment Life	60 Years
Remaining Life	13 Yr 4 Mn
Current Cost	$ 10,000.00
Future Cost	$ 14,830.75



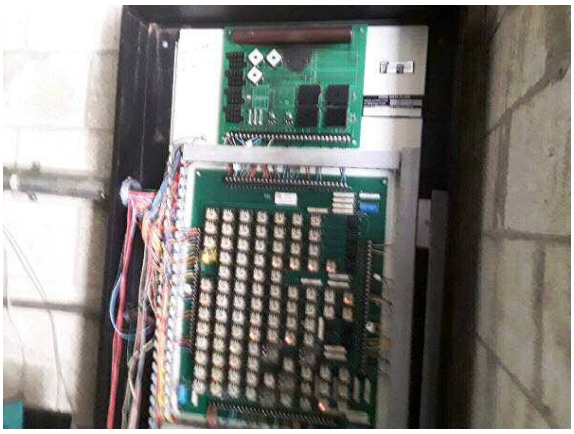
Elevator Cab Remodel

Basis	Each
Basis Cost	$ 8,000.00
Quantity	1
Replace Date	5/2035
Estimated Life	20 Years
Adjustment Life	20 Years
Remaining Life	10 Yr 4 Mn
Current Cost	$ 8,000.00
Future Cost	$ 10,857.79



Elevator Electronics

Basis	Each
Basis Cost	$ 9,000.00
Quantity	1
Replace Date	5/2040
Estimated Life	25 Years
Adjustment Life	25 Years
Remaining Life	15 Yr 4 Mn
Current Cost	$ 9,000.00
Future Cost	$ 14,160.54



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Elevator- Hydraulic System

Basis	Each
Basis Cost	$ 55,000.00
Quantity	1
Replace Date	5/2040
Estimated Life	35 Years
Adjustment Life	35 Years
Remaining Life	15 Yr 4 Mn
Current Cost	$ 55,000.00
Future Cost	$ 86,536.66



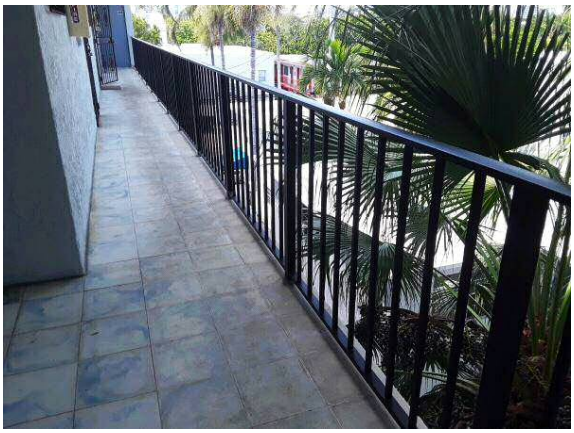
Fire Panels & Central Attenuation

Basis	Each
Basis Cost	$ 12,000.00
Quantity	1
Replace Date	5/2040
Estimated Life	35 Years
Adjustment Life	35 Years
Remaining Life	15 Yr 4 Mn
Current Cost	$ 12,000.00
Future Cost	$ 18,880.73



Hallway Railing

Basis	Lf
Basis Cost	$ 95.00
Quantity	200
Replace Date	5/2040
Estimated Life	35 Years
Adjustment Life	35 Years
Remaining Life	15 Yr 4 Mn
Current Cost	$ 19,000.00
Future Cost	$ 29,894.48



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Hallway Tile

Basis	SF
Basis Cost	$ 1.20
Quantity	840
Replace Date	8/2028
Estimated Life	25 Years
Adjustment Life	25 Years
Remaining Life	3 Yr 7 Mn
Current Cost	$ 1,008.00
Future Cost	$ 1,120.63



Paint - Exterior Building

Basis	SF
Basis Cost	$ 4.50
Quantity	11,520
Replace Date	5/2029
Estimated Life	8 Years
Adjustment Life	8 Years
Remaining Life	4 Yr 4 Mn
Current Cost	$ 51,840.00
Future Cost	$ 58,924.10



Plumbing

Basis	Job
Basis Cost	$ 2,000.00
Quantity	1
Replace Date	1/2075
Estimated Life	60 Years
Adjustment Life	60 Years
Remaining Life	50 Years
Current Cost	$ 2,000.00
Future Cost	$ 8,767.81



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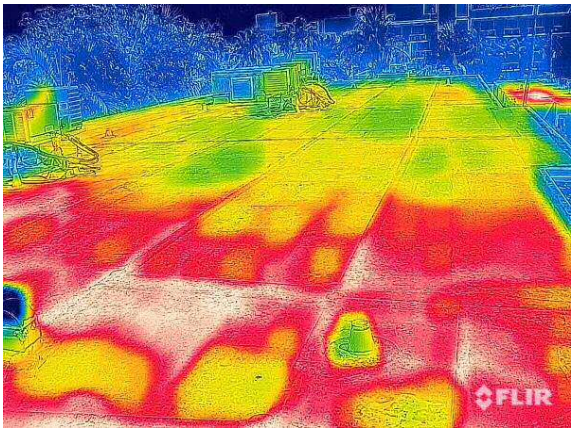
Roof TPO

Basis	SF
Basis Cost	$ 9.00
Quantity	4,300
Replace Date	5/2031
Estimated Life	40 Years
Adjustment Life	40 Years
Remaining Life	6 Yr 4 Mn
Current Cost	$ 38,700.00
Future Cost	$ 46,667.38



Silicone Coating

Basis	SF
Basis Cost	$ 6.50
Quantity	4,300
Replace Date	5/2041
Estimated Life	10 Years
Adjustment Life	20 Years
Remaining Life	16 Yr 4 Mn
Current Cost	$ 27,950.00
Future Cost	$ 45,295.65



Utility Door

Basis	Each
Basis Cost	$ 450.00
Quantity	9
Replace Date	1/2035
Estimated Life	20 Years
Adjustment Life	20 Years
Remaining Life	10 Years
Current Cost	$ 4,050.00
Future Cost	$ 5,442.86



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Windows



Basis	Each
Basis Cost	$ 3,200.00
Quantity	1
Replace Date	5/2030
Estimated Life	25 Years
Adjustment Life	25 Years
Remaining Life	5 Yr 4 Mn
Current Cost	$ 3,200.00
Future Cost	$ 3,746.41

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