

# INSURANCE APPRAISAL

EASTERN PARKVIEW CONDOMINIUM ASSOCIATION, INC.



As Of: June 7, 2023



SPECIALTY PROPERTY APPRAISALS, LLC



## SPECIALTY PROPERTY APPRAISALS, LLC

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June 7, 2023

Eastern Parkview Condominium Association, Inc.  
16518 NE 26 Avenue  
North Miami Beach, FL 33160

RE: Property Appraisal – Eastern Parkview Condominium Association, Inc.

To Whom it May Concern:

We have made an appraisal of certain designated property of interest to the Eastern Parkview Condominium Association, Inc. and submit our findings in this report.

The purpose of our appraisal investigation was to express our opinion of the cost of reproduction new and the insurance exclusion for insurance purposes.

Cost of Reproduction New, an appraisal term synonymous with “new replacement cost” in the insurance industry, and Insurance Exclusion are defined as follows:

Cost of Reproduction New is the amount required to reproduce property in like kind and materials at one time in accordance with current market prices for materials, labor and manufactured equipment, contractor’s overhead, profit, and fees, but without provisions for overtime or bonuses for labor and premiums for materials.

Insurance Exclusion is a provision in an insurance contract describing property, or types of property, that are not covered by the contract. The insurance exclusion amount is deducted from the new replacement cost to arrive at an insurable value. Insurance exclusions include basement excavation, foundation below ground and piping below ground.

In estimating the cost of reproduction new, we did not consider costs associated with conforming with local ordinances or other legal restrictions, the cost of demolition in connection with reconstruction, or the cost to remove destroyed property.

In the event of partial loss, the amount of loss may be based upon the repair cost, which is usually proportionately higher than the cost of reproduction new for the entire property as defined and included in this report.

Exclusions have been calculated according to our experience with property that is typically excluded for insurance purposes. We accept no responsibility of liability for the excluded property. It is our recommendation that you consult with your insurance agents so that these figures may be compared to those in your current coverage.

#### Condominium Florida Law Exclusions

By reason of Florida condominium regulatory legislation, "Florida Statute Ch. 0718 Section 111" effective January 1, 2004 and revised 2008, condominium associations have the option to exclude from insurance coverage of a condominium building certain items described as follows:

Unit floor, wall and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets, countertops, window treatments including curtains, drapes, blinds, hardware and other window treatment components, or replacements of any of these items which are located within the boundary of the unit and serve only one unit.

#### Natural Disaster Disclaimer

Recovery and reconstruction from widespread natural disasters such as hurricane or flood will create abnormal shortages of labor and materials which, in turn, will cause price increases as much as 50 percent or more above normal costs prior to the event. These increases, while temporary, may last for a year or more before returning to normal market conditions.

The values as reported herein are estimated based on normal market conditions and are considered appropriate for various purposes including insurance coverage. Some or all of the estimated values as reported herein may be inadequate for reconstruction or repair in periods after a widespread natural disaster.

The appraisal report includes the following:

This letter, which summarizes the appraisal procedures applied in the appraisal process;

The following appraisal reports:

Insurance Summary  
Insurance Detail Report with Color Photographs  
Building Valuation Worksheets

Our appraisal investigation included the following:

Buildings and their related service systems

Eastern Parkview Condominium Association, Inc.

June 7, 2023

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Excluded from our consideration were the following:

Land  
Land Improvements  
Contents  
Infrastructure  
Licensed Vehicles

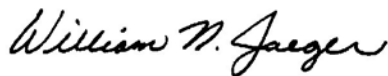
Also excluded were assets of an intangible nature, records and drawings, inventory items, personal property of employees and leased property.

Based upon our appraisal investigation and analysis, and the premises outlined above, it is our opinion of value that as of June 7, 2023, the Cost of Reproduction New is as follows:

Cost of Reproduction New:	\$3,953,100
Exclusions:	<u>\$107,000</u>
Cost of Reproduction New Less Exclusions:	\$3,846,100

Respectfully submitted:

SPECIALTY PROPERTY APPRAISALS LLC



William N. Jaeger, ASA

Accredited Senior Appraiser (ASA), American Society of Appraisers



# INSURANCE SUMMARY REPORT



SPECIALTY PROPERTY APPRAISALS, LLC

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# INSURANCE SUMMARY REPORT

Building	Address	Cost of Reproduction New	Exclusions	Cost of Reproduction New Less Exclusions
CONDOMINIUM - 15 UNITS	16518 NE 26 AVENUE	\$3,898,100	\$107,000	\$3,791,100
SWIMMING POOL		\$55,000	\$0	\$55,000
TOTALS:		\$3,953,100	\$107,000	\$3,846,100



## INSURANCE DETAIL REPORT



SPECIALTY PROPERTY APPRAISALS, LLC

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## INSURANCE DETAIL REPORT

Owner: EASTERN PARKVIEW CONDOMINIUM ASSOCIATION, INC.  
Building: CONDOMINIUM - 15 UNITS  
Address: 16518 NE 26 AVENUE  
NORTH MIAMI BEACH, FL 33160  
County: MIAMI-DADE  
Year Built: 1973  
No. Of Stories: 4  
Sq. Ft. Area: 17,004 UNITS AREAS  
3,740 COMMON AREAS  
4,160 PARKING GARAGE  
24,904 GROSS  
Framing: REINFORCED CONCRETE  
ISO Class: (6) FIRE RESISTIVE  
Foundation: REINFORCED CONCRETE FOOTINGS, FOUNDATION WALLS, SLAB.  
Exterior Walls: STUCCO ON CONCRETE BLOCK, GLASS AND METAL WINDOWS AND ENTRANCE DOORS.  
Roofing: TPO MEMBRANE ON CONCRETE DECK.  
Structural Floor: CONCRETE.  
Flooring: CERAMIC TILE, CONCRETE (UNIT FINISHES BY OWNER).  
Ceiling: DRYWALL, CONCRETE (UNIT FINISHES BY OWNER).  
Partitions: MASONRY, DRYWALL (UNIT FINISHES BY OWNER).  
Fire Safety: FIRE ALARM WITH PULL STATIONS, ANNUNCIATOR, STROBE, SMOKE DETECTORS (HARD), EXIT SIGNS, FIRE EXTINGUISHERS, EMERGENCY LIGHTING.  
Building Service Systems: ELECTRICAL, PLUMBING, HEATING, AIR CONDITIONING - ROOFTOP / SPLIT SYSTEM.  
Additional Features: ONE (1) ELEVATOR, BALCONIES, PARKING 1ST FLOOR.



### VALUATION CONCLUSIONS

COST OF REPRODUCTION NEW:	\$3,898,100
EXCLUSIONS:	<u>\$107,000</u>
COST OF REPRODUCTION NEW LESS EXCLUSIONS:	\$3,791,100



**SPECIALTY PROPERTY APPRAISALS, LLC**



PICTURES



FRONT



SIDE



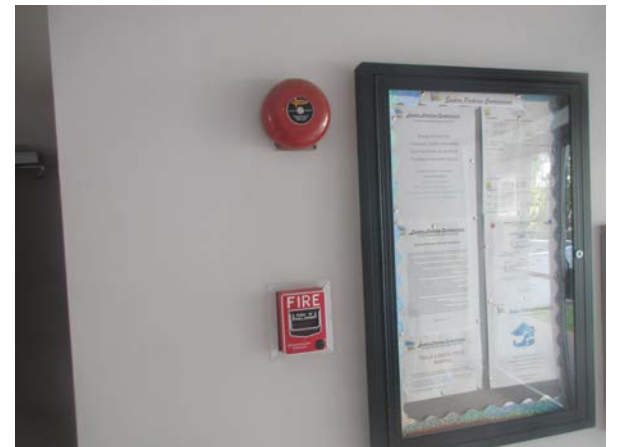
BACK



GARAGE



LOBBY



FIRE ALARM



PICTURES



MEETING ROOM



ELEVATOR LOBBY, DECK



LAUNDRY



ROOF





# Valuation Detailed Report

Property Express

6/7/2023

## VALUATION

Valuation Number:	ESTIMATE-0009267	Effective Date:	06/07/2023
Value Basis:	Reconstruction	Expiration Date:	06/06/2024
		Estimate Expiration Date:	09/05/2023
		Cost as of:	04/2023

## BUSINESS

Eastern Parkview Condominium  
 16518 NE 26TH AVE  
 NORTH MIAMI BEACH, FL 33160-4021 USA

## LOCATION 1 - Eastern Parkview Condominium

Eastern Parkview Condominium  
 16518 NE 26TH AVE  
 NORTH MIAMI BEACH, FL 33160-4021 USA

## Location Adjustments

Climatic Region:	3 - Warm
High Wind Region:	3 - Major Damage
Seismic Zone:	1 - No Damage

## BUILDING EPC - Condominium - 15 Unit

### Section 1

#### SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	4
Gross Floor Area:	20,744 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1973		

#### Adjustments

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

#### Fees

Architect Fees:	7% is included
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CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values CoreLogic publishes in this report are estimates only and should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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# Valuation Detailed Report

Property Express

Policy Number: ESTIMATE-0009267

6/7/2023

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,603
Foundations			\$40,967	\$40,963
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$1,188,914	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$286,083	
Material		100% Single-Ply Membrane		
Pitch				
Interior			\$657,002	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		2,963 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$1,003,733	\$60,458
Heating		100% Forced Warm Air		
Cooling	100% Forced Cool Air			
Fire Protection		0% Sprinkler System		
	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing		139 Total Fixtures		

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators	1 Passenger	0 Freight		
Built-ins			\$246,016	
<b>SUBTOTAL RC</b>			<b>\$3,422,716</b>	<b>\$103,024</b>
<b>ADDITIONS</b>				
Building Items			\$82,688	
<b>Total Additions</b>			<b>\$82,688</b>	
<b>TOTAL RC Section 1</b>			<b>\$3,505,403</b>	<b>\$103,024</b>

## Section 2

### SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	10 ft.
Construction Type:	100% Reinforced Concrete Frame (ISO 6)	Number of Stories:	1
Gross Floor Area:	4,160 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:	1973		

### Adjustments

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

### Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,212
Foundations				\$1,029
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$217,047	
Framing				

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# Valuation Detailed Report

Property Express

Policy Number: ESTIMATE-0009267

6/7/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall		70% Wall Openings		
Exterior Wall		100% Concrete, Poured-in-Place, 7" to 10"		
Structural Floor				
Roof				
Material				
Pitch				
Interior			\$4,999	
Floor Finish				
Ceiling Finish				
Partitions				
Length		20 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			\$37,229	\$1,696
Heating				
Cooling				
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		
Elevators		0 Passenger 0 Freight		
Built-ins			\$26,379	
<b>TOTAL RC Section 2</b>			<b>\$285,654</b>	<b>\$3,937</b>
<b>TOTAL RC BUILDING EPC Condominium - 15 Unit</b>			<b>\$3,791,058</b>	<b>\$106,962</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 1</b>		<b>\$3,791,058</b>	<b>24,904</b>	<b>\$152</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>VALUATION GRAND TOTAL</b>		<b>\$3,791,058</b>	<b>24,904</b>	<b>\$152</b>

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# Valuation Detailed Report

Property Express

EQUIPMENT REPORT

Policy Number: ESTIMATE-0009267

6/7/2023

## VALUATION

Valuation Number:	ESTIMATE-0009267	Effective Date:	06/07/2023
Value Basis:	Reconstruction	Expiration Date:	06/06/2024
		Estimate Expiration Date:	09/05/2023
		Cost as of:	04/2023

## BUSINESS

Eastern Parkview Condominium  
 16518 NE 26TH AVE  
 NORTH MIAMI BEACH, FL 33160-4021 USA

## LOCATION 1 - Eastern Parkview Condominium

Eastern Parkview Condominium  
 16518 NE 26TH AVE  
 NORTH MIAMI BEACH, FL 33160-4021 USA

## Equipment: Building items and site improvements

	Replacement	Depreciated
<b>Building EPC, Section 1</b>		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	\$82,688	\$82,688
<b>LOCATION 1 - Eastern Parkview Condominium TOTAL</b>	<b>\$82,688</b>	<b>\$82,688</b>
<b>TOTAL</b>	<b>\$82,688</b>	<b>\$82,688</b>

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# Valuation Detailed Report

Property Express  
SUMMARY REPORT

Policy Number: ESTIMATE-0009267

6/7/2023

## VALUATION

Valuation Number:	ESTIMATE-0009267	Effective Date:	06/07/2023
Value Basis:	Reconstruction	Expiration Date:	06/06/2024
		Estimate Expiration Date:	09/05/2023
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## BUSINESS

Eastern Parkview Condominium  
16518 NE 26TH AVE  
NORTH MIAMI BEACH, FL 33160-4021 USA

## LOCATION 1 - Eastern Parkview Condominium

Eastern Parkview Condominium  
16518 NE 26TH AVE  
NORTH MIAMI BEACH, FL 33160-4021 USA

BUILDING EPC: SUPERSTRUCTURE			Reconstruction	Sq.Ft.	\$/Sq.Ft.
Section 1	100%	Condominium, w/o Interior Finishes	\$3,422,716	20,744	\$165
Section 2	100%	Parking on First Level	\$285,654	4,160	\$69
Section Totals			Reconstruction	Sq.Ft.	\$/Sq.Ft.
Section 1	100%	Condominium, w/o Interior Finishes	\$3,422,716	20,744	\$165
Total Additions:			\$82,688		
Section 2	100%	Parking on First Level	\$285,654	4,160	\$69
BUILDING TOTAL, Building EPC			\$3,791,058	24,904	\$152

### BUILDING INSURANCE SUMMARY

Total Insured Amount	\$0	
Percent of Insurance to Value	0%	
100% Co-insurance Requirement	\$3,791,058	\$3,791,058
-100% Variance	(\$3,791,058)	

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 1</b>	<b>\$3,791,058</b>	<b>24,904</b>	<b>\$152</b>
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>VALUATION GRAND TOTAL</b>	<b>\$3,791,058</b>	<b>24,904</b>	<b>\$152</b>

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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# Valuation Detailed Report

Property Express

Policy Number: ESTIMATE-0009267

6/7/2023

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End of Report

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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OTHER INSURABLE STRUCTURES

COST OF  
REPRODUCTION NEW

STRUCTURE: SWIMMING POOL

\$55,000

DESCRIPTION: MASONRY CONSTRUCTION WITH CERAMIC TILE TRIM, LADDER, STAIRS AND FILTER EQUIPMENT.  
17 X 32 FT.



SWIMMING POOL



ADDENDA

CITIZENS PROPERTY INSURANCE CORPORATION CERTIFICATION  
PROFESSIONAL PROFILES - WILLIAM N. JAEGER, ASA



# Citizens Property Insurance Corporation

## Minimum Requirements for Non-licensed Commercial Residential and Commercial Nonresidential Inspections/Valuations

### Certification

Name of the firm or key personnel completing the inspection/valuation:

Specialty Property Appraisals, LLC

I, William N. Jaeger, ASA, certify that I, or the entity listed above, have/has at least three years experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost evaluation.

Date June 7, 2023 Position William N. Jaeger Principal

License # (if applicable): \_\_\_\_\_

**William N. Jaeger, ASA, Chief Executive Officer, Specialty Property Appraisals, LLC**  
**901 Pennsylvania Avenue, Suite 3-414, Miami Beach, FL 33139**

William N. Jaeger, ASA, is a senior accredited designated appraiser, certified by the American Society of Appraisers with his designation in Machinery & Technical Specialties with a specialty in Machinery & Equipment. Highlights include:

**Senior Accredited Appraiser Certificate #005398**

American Society of Appraisers – Senior Accredited Member  
Recertified through December 31, 2023

**Special Magistrate - Appraisal**

Miami-Dade County, Value Adjustment Board

**Designated Expert – State of Florida**

Designated Expert in the state of Florida relative to replacement cost development for structures, use of computerized building modeling systems, actual cash value determination and ISO rating. Currently serving as Expert Witness in Court Case in Miami-Dade County relating to Coinsurance Clause Requirements for Replacement Cost on 16 commercial buildings.

**USPAP (Uniform Standards of Professional Appraisal Practice)**

Completion of USPAP Course and Testing (Uniform Standards of Professional Appraisal Practice)

With over 35 years of experience conducting inventory, tagging and valuation projects, Mr. Jaeger has successfully performed and managed thousands of appraisals for the private and public sectors. A sampling of properties appraised by Mr. Jaeger follows:

**State Capitols**

Utah  
Alabama  
New York State  
Arizona

**Utility Districts**

Metropolitan Council Wastewater (MN)  
Metropolitan Water Reclamation (CO)  
Milwaukee Metropolitan Sewerage District (WI)  
City of Lima Water & Sewer  
CA Sanitation Risk Management Authority

**Major Cites/Counties Served**

City of Sarasota  
City of Fort Lauderdale  
City of Orlando  
City of Wellington  
City of St. Petersburg  
City of Vero Beach  
City of Miami  
City of Chicago

**Hospitals/University/Schools**

New Orleans Public Schools  
Tulane University  
University of Chicago  
Loyola University  
Carnegie Melon University  
Albert Einstein College of Medicine  
Broward General Hospital



City of Tallahassee  
City of Newark  
Chatham County  
Lake County  
City of San Antonio  
City of Lakeland  
City of Houston  
District of Columbia  
City of San Francisco  
State of Arizona  
City of Detroit  
City of Minneapolis

**Nursing Homes**

Appraisal of 400 Nursing Homes  
for the State of Wisconsin over  
a 3-year period.

Children's Hospital of LA  
Brown University

**Historical Structures**

Mount Vernon Complex  
Montpelier  
Waldorf Astoria Hotel, New York  
100 Historical Structures for the State of AZ

**Machinery and Equipment Appraisals**

North Broward Hospital  
Children's Hospital (Los Angeles)  
Florida Medical Center  
Wellington Regional Hospital

**Appraised over 40 Diocese throughout the  
United States and Canada**

*Designations and Continuing Education*

Mr. Jaeger was designated an Accredited Senior Appraiser (ASA) by the American Society of Appraisers. The ASA designation is the highest appraisal designation attainable from the Appraisal Society.

Mr. Jaeger is an active member of the National and International American Society of Appraisers and is committed to attending specialty appraisal classes to retain his ASA Certification. Classes attended include:

- Valuation of Electric Generation Facilities
- Valuation of Broadcasting Facilities
- Normal/Useful Life Studies
- 2009 Current Legislative & Regulatory Changes
- Valuation for Ad Valorem Hearings
- Auction Valuation

Additional achievements include:

- Recognized Expert Witness in valuation in several states including the State of Colorado on fair rental value conclusions, construction cost estimating, building depreciation analysis. Testimony established the current guidelines and procedures used in appraising nursing homes for the state.



**SPECIALTY PROPERTY APPRAISALS, LLC**

Dedicated to Excellence

- Appraised 400 nursing homes for the state of Wisconsin, Department of Health and Human Services from 2011-2014.
- Appraised over 35 Dioceses throughout the United States and Canada
- Appraised over 220 condominium associations in Florida including Apogee, Murano at Portofino, Trump Towers, Trump Plaza, Acqualina, and One Miami.
- Engagement Manager and review appraiser for 30 buildings owned by the National Historic Trust including Mt. Vernon, Woodrow Wilson House, Montpelier, National Historic Trust Headquarters located in Washington, DC
- Engagement Manager for the appraisal of all designated historical structures owned by the State of Arizona including the State Capitol and several historic university buildings.
- Appraisal of all structures owned by the City of Houston including stadiums, concert halls, auditoriums, police and fire, parks and court buildings.
- Appraisal of healthcare facilities including North Broward Hospital, Children's Hospital (Los Angeles), Florida Medical Center and Wellington Regional Hospital and several nursing homes.
- Engagement Manager and lead appraiser for the appraisal of buildings for the District of Columbia including prisons, schools, police stations, fire stations, health department, court buildings.
- Appraised contents of the United States Embassy located at the Waldorf Towers, NYC. Included in the valuation of John F. Kennedy's Rocking Chair and General MacArthur's Desk.
- Over 100 Hilton hotels located throughout the United States including the Hawaiian Hilton Village, the SF Hilton, the Chicago Hilton Towers, the Palmer House and the NY Hilton.



## Published Articles / Speeches

- Published Author
  - “Establishing a Fixed Asset Management System,” Governmental Finance Review
  - “Establishing Insurable Values Utilizing a Model Approach,” American City and County
  - “Appraising the capital assets of the State of New York”, State of New York
- Speaker on reproduction / replacement cost analysis, depreciation, fixed asset valuations, insurable value considerations and property management issues to several organizations including GFOA, ASBO, RIMS, PRIMA

## Work History

- President --- Specialty Property Appraisals, Miami, FL, opened in 2006  
Specializing in valuation for insurance cost replacement for all types of properties
- President - MAXIMUS, Asset Valuation / Appraisal Division 2000-2004  
Responsibilities included overseeing all valuations of properties for insurance/property records for 23 offices nationwide.
- President and Owner -Valuation Resource Management, Inc., Beverly Hills, CA 1989---2000  
Responsibilities included overseeing all valuations of properties for insurance/property records for 23 offices nationwide. Sold firm to MAXIMUS in 2000.
- National Appraisal Manager, Governmental Insurance/Healthcare Division American Appraisal Associates 1979---1989  
Responsibilities included the appraisal of property for governmental, insurance and healthcare areas.
- Lead Assessor – Newburg, Wisconsin 1977-1979

## Professional Affiliations / Designations

American Society of Appraisers (ASA), Senior Member  
International Society of Appraisers (IASA)



**SPECIALTY PROPERTY APPRAISALS, LLC**

Dedicated to Excellence