

FREE GUIDE FOR CONDO BOARDS, OWNERS & MANAGERS

The Owner's Walk-Through

What to look for before your milestone inspection



> **Saving your building means protecting the people inside it.**

40 Year Help

Miami-Dade & Broward · Se habla español
40yearhelp.com · (954) 295-8434

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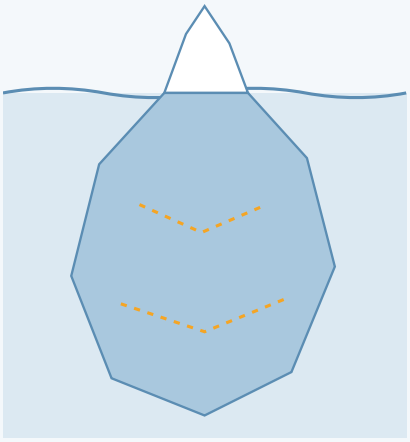
WHY THIS MATTERS

The risk is real. It is also preventable.

On June 24, 2021, part of Champlain Towers South in Surfside collapsed and 98 people lost their lives. Warning signs had been documented years earlier. Florida's milestone-inspection law followed in 2022, so that no building's condition goes unknown for long.

Most buildings are sound. But concrete near salt water ages faster than it looks, and the most serious problems usually start where nobody is looking. A board that knows its building early has more time, more choices and lower costs, and its residents are safer.

This guide helps you walk your own building with a sharper eye, so you can prepare for the inspection and point the engineer to what worries you.



Seeing the iceberg saves no one. Changing course does.

WHAT YOU SEE

- Cracks
- Rust stains
- Flaking concrete

WHAT YOU DON'T

- Steel rusting inside the concrete
- Water trapped in slabs and planters
- Missing reports and repair records
- Old patches nobody documented
- Open violations on the property record

The visible signs are only the tip. This walk-through helps you spot the clues; acting on them early is what keeps people safe.

This guide prepares you. It does not replace the inspection.

Only a Florida-licensed engineer or architect can perform a milestone inspection and judge whether a building is safe. Nothing in this guide is a structural assessment. If you see something that worries you, call a professional now. Do not wait for the deadline.

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THE LAW, IN BRIEF

Florida milestone inspections

Which buildings	Condominium and cooperative buildings with three or more habitable stories.
When	By December 31 of the year the building turns 30, then every 10 years. Your local building department may require the first one at 25 years because of salt-water exposure.
Who	A Florida-licensed engineer or architect.
Phase one	A visual examination of the building's structure, due within 180 days of the local building department's notice.
Phase two	Required only if phase one finds substantial structural deterioration: a closer look, which may include testing.
Repairs	Must be started within 365 days after the phase two report reaches the building department.
Owners informed	The association must give every unit owner the inspector's summary within 45 days and post it on the property.

> Miami-Dade and Broward also run their own building recertification programs (the original "40-year" rule). Dates differ by building: ask your local building department, or ask us.

Change course early, in three moves

01
Know your date
Find the certificate-of-occupancy year and ask the building department when your inspection is due.

02
Walk the building
Use the checklist on the next pages. Photograph what you find.

03
Call an engineer now
Not at the deadline. Early findings mean smaller repairs and more choices.

Sources: Florida Statutes § 553.899 (2026); Miami-Dade County, Minimum Inspection Procedural Guidelines for Building Structural Recertification.

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THE WALK-THROUGH

Walk it with a phone and a notepad.

Go floor by floor, inside and out. Take a photo of anything you mark, with something for scale (a coin or a key). These are the areas the county's own inspection guidelines ask the engineer to report on.

Balconies & slab edges

- [ ] Concrete flaking, chipping or breaking away (spalling)
- [ ] Rust stains or exposed steel bars
- [ ] Cracks in the balcony slab, especially near the wall
- [ ] Water ponding on the balcony after rain
- [ ] Loose, wobbly or rusted railings

Columns, beams & walls

- [ ] Cracks in columns or beams (note the width, see the crack guide)
- [ ] Bulging, leaning or out-of-line walls
- [ ] Stucco that sounds hollow or is coming loose
- [ ] Stains that follow a crack line

Parking garage

- [ ] Ceiling cracks, stains or white crusty deposits
- [ ] Dripping or standing water
- [ ] Spalled concrete on ceilings, columns or ramps
- [ ] Rust on exposed steel or post-tension cable ends

Roof

- [ ] Ponding water, blistered or torn membrane
- [ ] Blocked drains and overflow drains
- [ ] Rusted supports under AC units, tanks and other heavy equipment
- [ ] Cracked or leaning parapet walls

Windows, doors & outside walls

- [ ] Cracked or missing sealant around windows and sliding doors
- [ ] Leaks or stains below windows after rain
- [ ] Loose cladding, trim or decorative pieces

Around the building

- [ ] Water draining toward the foundation instead of away
- [ ] Cracks in walls near the ground, or doors that stick (signs of settlement)
- [ ] Seawalls, retaining walls and planters: cracks, leaks, leaning

Crack guide (the county scale)

Hairline	Fine	Medium	Wide
barely visible	under 1 mm	1 to 2 mm	over 2 mm

A credit card is about 0.8 mm thick. A crack you can slide one into is past "fine".

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WHAT YOU DO NOT SEE

The missing things are often the loudest clues.

Some of the most important warning signs are absences. Inspectors look for them, and so should you.

No past reports on file

If nobody can find the last inspection or recertification report, nobody knows what it said.

Water that disappears

Water that drains into a slab, a planter or a wall, instead of off the building, is reaching the steel inside.

Open violations

The inspection guidelines ask whether the property record was checked for violations or unsafe-structure cases. Check it first.

An unknown deadline

If the board does not know the building's certificate-of-occupancy date, it does not know when the inspection is due.

Repairs with no paperwork

A fresh patch or a new coat of paint over a crack can hide a problem. Ask: who fixed it, when, and why?

Rust you cannot see yet

Rust stains mean the steel inside is already corroding. Rusting steel swells and breaks the concrete from within.

Deferred work

Repairs postponed in board minutes or the reserve study year after year.

Gather these before you call the engineer

- [ ] Original plans and the certificate of occupancy
- [ ] Past inspection and recertification reports
- [ ] Repair permits and contractor invoices
- [ ] Board minutes about leaks, cracks or repairs
- [ ] Your reserve study
- [ ] Your photos from this walk-through

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Saving your building means protecting the people inside it.

Seeing the warning signs is the start. Changing course, early, is what protects people. If your walk-through turned up questions, that is the guide doing its job. We help boards, owners and managers get the milestone inspection done with a licensed engineer, understand the report, and complete the repairs.

Request a free assessment →

Hablamos español. Le atendemos en su idioma.

TEL
(954) 295-8434

EMAIL
info@40yearhelp.com

WEB
40yearhelp.com

This guide is general information for building owners and managers. It is not an engineering inspection, a structural assessment or legal advice. By using it, the reader acknowledges that they must retain a Florida-licensed engineer or architect to assess their building, and should consult qualified legal counsel and their local building department to verify requirements, deadlines and obligations. Requirements are set by Florida law and local ordinance and may change. 40 Year Help accepts no liability for decisions made on the basis of this guide alone.

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