FELTEN PROPERTY ASSESSMENT TEAM

RESERVE STUDIES | INSURANCE APPRAISALS | WIND MITIGATION



Replacement Cost Valuation

Harbor Pointe Condominium Association Of Dunedin

Dunedin, Florida 34698

Prepared Exclusively for Harbor Pointe Condominium Association Of Dunedin, Inc.

As of 05-30-2025 | FPAT File# REN2522139

Felten Property Assessment Team

866.568.7853 | www.fpat.com

FELTEN PROPERTY ASSESSMENT TEAM

May 30, 2025

Harbor Pointe Condominium Association Of Dunedin, Inc.
c/o Board of Directors
460 S.Paula Drive
Dunedin, Florida 34698

Re: Replacement Cost Valuation – Harbor Pointe Condominium Association Of Dunedin – FPAT File# REN2522139

Dear Board of Directors:

Pursuant to your request and in accordance with our agreement, Felten Property Assessment Team has completed an Insurance Replacement Cost Valuation for Harbor Pointe Condominium Association Of Dunedin located in Dunedin, Florida. The purpose of this valuation is to determine accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by Harbor Pointe Condominium Association Of Dunedin, Inc..

This report is intended to support the client in maintaining appropriate insurance coverage by ensuring that premiums are based on current replacement values and that co-insurance requirements are satisfied in compliance with policy provisions.

Should you have any questions or require further clarification regarding this report, please do not hesitate to contact our office at (866) 568-7853. We appreciate the opportunity to serve you and look forward to working with you in the future.

Sincerely,

Brad Felten, Managing Member

Introduction

This Replacement Cost Valuation has been prepared at the request of Harbor Pointe Condominium Association Of Dunedin, Inc. for the property known as Harbor Pointe Condominium Association Of Dunedin, a condominium association located in Dunedin, Florida. The primary objective of this report is to determine accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by the client. The findings of this report are intended to support the establishment of appropriate insurance coverage, ensuring that premiums are based on current replacement values and that co-insurance requirements are properly satisfied.

It is important to note that this report does not constitute a real estate appraisal. The values presented herein reflect the estimated replacement costs of the subject buildings and associated site improvements only. These estimates do not consider land value, market value, or personal property. All components of the property relevant to the insurance policy have been carefully evaluated and inspected. The replacement cost values contained in this report are subject to the assumptions, limiting conditions, and certifications detailed within.

A qualified representative of Felten Property Assessment Team (FPAT) conducted an on-site inspection of the property on May 30, 2025. This inspection included a thorough review of the interior and exterior of all buildings and improvements to assess construction type, design, quality, size, and occupancy. Where applicable, building plans and association documents were reviewed to support the analysis.

Subject of Report

This Replacement Cost Valuation Report contains the following risk(s):

Buildings:

34-Unit Risk	460 S Paula Dr
Pool Restroom Building	460 S Paula Dr

Property Site Improvements:

Pool Deck
Pool Fence
Pool Heater
Swimming Pool

Based on the results of our replacement cost valuation analysis, we have determined the total insurable replacement cost for all buildings and site improvements located at Harbor Pointe Condominium Association Of Dunedin as of May 30, 2025, as follows. The hazard insurance values include all applicable site improvements, if any, in addition to the buildings themselves. If flood insurance values are included, the totals reflect only those buildings that are eligible for coverage under a flood insurance policy issued by the National Flood Insurance Program (NFIP).

Hazard Insurance

Replacement Cost	**$7,584,615**
Less Insurance Exclusions	**$287,345**
Insurable Replacement Cost	**$7,297,270**

Flood Insurance

Replacement Cost	**$8,827,871**
NFIP Insurable Replacement Cost	**$8,579,983**

Certification of Valuation

This is to certify the enclosed Replacement Cost Valuation report prepared at the request of Harbor Pointe Condominium Association Of Dunedin, Inc. is the result of work performed by Felten Property Assessment Team and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

- All facts contained in this report are true and accurate.
- FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.
- FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.
- Our engagement in this assignment was not contingent upon producing or reporting predetermined results.
- Our compensation is not contingent on any action or event resulting from this report.
- We have the knowledge and experience to generate an accurate Replacement Cost Valuation for insurance purposes of all buildings and/or site improvements contained within this report.
- We have performed a physical inspection of the subject risk(s).

Key Staff:

Brad Felten
Sr. All-Lines Adjuster #E149535
Flood Certification #06060373
Certified Wind & Hurricane Mitigation Inspector
Professional Reserve Analyst (PRA) # 2265

John Felten
Sr. All-Lines Adjuster # D075772
Flood Certification # 05030007
Certified Building Contractor # CBC1255984
Certified Wind & Hurricane Mitigation Inspector

Ian Wright
All-Lines Adjuster # W273704
Certified Wind & Hurricane Mitigation Inspector



Brad Felten, Managing Member

Limiting Conditions

- The property description supplied to Felten Property Assessment Team, hereafter known as FPAT, is assumed to be correct.
- No survey of the property has been made or reviewed by FPAT, and no responsibility is assumed in connection with such matters. Illustrative material, including maps and plot plans, utilized in this report are included only to assist the reader in visualizing the property. Property dimensions and sizes are considered to be approximate.
- No responsibility is assumed for matters of a legal nature affecting title to the property, nor is any opinion of title rendered. Property titles are assumed to be good and merchantable unless otherwise stated.
- Information furnished by others is believed to be true, correct, and reliable. However, no responsibility for its accuracy is assumed by FPAT.
- All mortgages, liens, encumbrances, leases, and servitudes have been disregarded unless so specified within the report. The property is assumed to be under responsible, financially sound ownership and competent management.
- It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies, which may be required to discover them.
- Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by FPAT. However, FPAT is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, or other potentially hazardous materials may affect the value of the property. The value conclusions in this report are predicated on the assumption that there are no such materials on or in the property that would cause a loss of value. No responsibility is assumed for any such conditions, or for the expertise required to discover them. The client is urged to retain an expert in this field if desired. The analysis and value conclusions in this report are null and void should any hazardous material be discovered.
- Unless otherwise stated in this report, no environmental impact studies were either requested or made in conjunction with this report. FPAT reserves the rights to alter, amend, revise, or rescind any opinions of value based upon any subsequent environmental impact studies, research, or investigation.
- It is assumed that there is full compliance with all-applicable federal, state and local environmental regulations and laws unless noncompliance is specified, defined, and considered in this report.

- It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless non-conformity has been specified, defined and considered in this report.
- It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or
- administrative authority from any local, state, or federal governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate is based.
- FPAT will not be required to give testimony or appear in court because of having made this report, unless arrangements have previously been made.
- Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the client without the written consent of FPAT and in any event, only with properly written qualification and only in its entirety.
- Neither all nor any part of the contents of this report, or copy thereof, shall be conveyed to the public through advertising, public relations, news, sales, or any other media without written consent and approval of FPAT.
- The liability of FPAT, it's employees, and subcontractors is limited to the client only.
- There is no accountability, obligation, or liability to any third party. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. FPAT is in no way responsible for any costs incurred to discover or correct any deficiencies of the property.
- The sole purpose of this report is for use in establishing insurance values.
- Acceptance and/or use of this report constitutes acceptance of the foregoing assumptions and limiting conditions.

Valuation Update Service

This Replacement Cost Valuation Report can be updated annually or based on the requirements of the insurance carrier.

If there are any major changes to the subject risk(s) contained within this report or it has been five years since our last site analysis another inspection may be necessary. Normal maintenance does not require a physical inspection.

Please call us at 866-568-7853 or email us at info@fpat.com for pricing and more information.

Note-Part of Chapter 718, Florida Statutes, addresses the independent insurance appraisal requirements for condominiums. Below is an excerpt from this Chapter which addresses this requirement.

Taken from Part I GENERAL PROVISIONS (ss.718.101-718.129)

s. 718.111(11)

(11) INSURANCE.—In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.

(a) Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least once every 36 months.

Reserve Study Information

Congratulations you have earned a significant discount on a Full Reserve Study for this property!

A Reserve Study is a long-term capital budget planning tool which identifies the current status of the reserve fund and a stable and equitable funding plan to offset ongoing deterioration, resulting in sufficient funds when those anticipated major common area expenditures actually occur. The reserve study consists of two parts: the physical analysis and the financial analysis.

Because of the extensive field work we have already completed in order to prepare this Replacement Cost Valuation, we are able to provide a significant discount on our Reserve Study Services.

To receive a **FREE** proposal simply click on the link below to fill out our easy to use web form.

Click Here to request Free Reserve Study Proposal

or Call **866-568-7853**

or Email info@fpat.com

Methodology

To arrive at an accurate Replacement Cost Valuation estimate our team must first make a diligent effort to determine what the insurable items are and how they are insured. This is accomplished by consulting with property owners, property managers, insurance agents and reviewing pertinent documents. If the Replacement Cost Valuation is being performed for the first time or changes have taken place since the last inspection, a detailed site inspection will be conducted. One of our qualified team members will investigate building occupancy, size, building plans(when available), construction type, quality, finishes, etc. The subject risk(s) will be physically measured and a detailed sketch will be provided with the report. After all the property data is obtained the Replacement Cost Valuation and report process may begin. The estimated values in this report are arrived at through a number of methods, the primary method is the CoreLogic Commercial Express Building Valuation System. CoreLogic/MSB is the leading provider of building cost data, estimating software and property appraisal data to the insurance industry in the U.S. All relevant data is processed using a Reconstruction Cost Database. Reconstruction Cost provides the cost to reconstruct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship. It is important to note the database used in this report recognizes the distinctions between Replacement Cost New and Reconstruction Cost with component-based or "total component" valuation and claims estimating technologies. Our total component estimating technologies calculate Reconstruction Cost by using formulas and databases to analyze and select detailed component parts of the buildings. Estimates are then assembled in a risk-specific manner, using local building codes, structural considerations and local material and labor costs. The distinctions between Replacement Cost New valuations and Reconstruction Cost valuations are important to understand because a carriers goal is to provide the insured with an equitable and fair settlement. Additionally, because policy and settlement terms are frequently subject to negotiation and court interpretation, it is essential that carriers receive premiums based on the fullest exposure on each building - the building's Reconstruction Cost.

Explanations & Definitions

Terminology

Additions	Equipment, external structures, building items, site improvements, or miscellaneous adjustments added to the valuation. These items are added to the valuation in addition to the Gross Floor Area (e.g. balconies, exterior walkways, canopies, auxiliary generators).
Architect's Fees	Architect's fees is compensation paid for architectural or engineering services rendered. The default percentage is 7% for commercial valuations and 0% for agricultural valuations.
Co-Insurance Requirement	The minimum amount of insurance that must be carried on the policy, usually 80%, but your co-insurance requirement for the policy may be different as determined by your company.
Depreciated Replacement Cost	The remaining value after the deduction of Insurance Exclusions and Physical Depreciation from the Replacement Cost.
Depreciation	The loss in value due to deterioration caused by usage, wear and tear, and the elements.
et al	Meaning all other buildings insured by the client
Flood Insurance	Specific insurance coverage against property loss from flooding.
FPAT	Felten Professional Adjustment Team, LLC.
Gross Floor Area (GFA)	The total floor area (measured in square feet) of all floors in the building considered in the Replacement Cost Valuation. Areas such as balconies, canopies, etc. are not included in the Gross Floor Area. These items are added to the valuation as "Additions".
Hazard Insurance	Insurance that protects a property owner against damage caused by fires, severe storms, earthquakes or other natural events. Hazard Insurance does not cover the peril of flooding.
HVAC	Heating, Ventilation and Air-Conditioning Systems

Insurable Replacement Cost	The Replacement Cost of the building or site improvement less applicable Insurance Exclusions.
Insurable Responsibilities	Defines which parties are responsible for obtaining insurance coverage of the different building components.
Insurance Exclusions	Certain items of insured property are either not insured, or are specifically excluded from coverage, depending on the particular terms of an insurance policy. The three most common exclusions are: basement excavation; below grade foundations; underground plumbing, piping, and conduits.
Minimum Requirements	Reporting requirements mandated by Citizens Property Insurance Corporation.
New Construction	The cost to replace at one time, an entire building of equal quality and utility. The prices used for labor, materials, overhead, profit, and fees are those in effect immediately *prior* to the occurrence of the loss. The replacement employs modern materials, current methods, designs, and layouts but does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, extraordinary fees, premiums for materials or other contingencies. This is the methodology used for real estate appraisals. None of the calculations in this report are based on this methodology.
NFIP	National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA)
Occupancy	Building Occupancy refers to the categorizing structures based on their use.
Overhead & Profit	The general cost of operating and maintaining a business, in addition to specific costs related to a particular job, and the profit from construction activities is referred to as overhead and profit. The default percentage is 20% for commercial valuations and 16% for agricultural valuations .
Partition Wall	A load bearing or non-load bearing wall that defines and area.
Party Wall	A dividing wall between adjoining units that is shared by the tenants of each residence or business.

Reconstruction	The cost to construct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship, built to current building regulations and codes. Reconstruction Cost also includes a number of site-specific and process-related costs that are experienced when rebuilding after a loss. Additional costs also include the added expense of reconstructing a structure with limited site mobility, access and owner involvement. All calculations in this report are based on this methodology.
Replacement Cost	In this report, the term Replacement Cost refers to the "Reconstruction Cost" as defined above.
Type	Used to distinguish between buildings with the same number of units of different construction and/or size. Usually for internal organizational purposes.
Typical	Buildings or site improvements that could be considered identical.

Unit Abbreviations

Sq Ft - Square Feet	Lp Sm - Lump Sum	Dbl Ct - Double Tennis Court
Ln Ft - Linear Feet	Allow - Allowance	Ct - Court
Ea - Each	Hp - Horsepower	Units - Units
Sq Yds - Square Yards	Cu Ft - Cubic Feet	Cu Yds - Cubic Yards
Kw - Kilowatts	Pair - Pair	Sq - Squares (1 Sq = 100 sq ft)

Structural Definitions

Commercial Construction Types:

Frame (Frame - ISO 1)

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where

the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding. Buildings classified a ISO Class 1 are characteristic of this type.

Masonry (Joisted Masonry - ISO 2)

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal. Buildings classified as ISO Class 2 are characteristic of this type.

Pre-Engineered Metal (Non-Combustible - ISO 3)

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels. Buildings classified as ISO Class 3 are characteristic of this type.

Steel Frame (Masonry Non-Combustible - ISO 4)

A building where the structural floors and roof are of unprotected non-combustible materials such as metal decking or concrete on metal decking, and are supported by an unprotected structural steel frame, fire resistive exterior walls, or a combination of both. Buildings classified as ISO Class 4 are characteristic of this type.

Protected Steel Frame (Modified Fire Resistive - ISO 5)

A building where the structural floors and roof, and their supports are of non-combustible construction with a fire rating of not less than one hour. A building very similar to Construction Type D Steel Frame; however, in Type E the non-combustible floor, roof, and framing components are protected with sprayed-fiber fireproofing. Buildings classified as ISO Class 5 are characteristic of this type.

Reinforced Concrete Frame (Fire Resistive - ISO 6)

A building where the structural floors and roof, and their supports are of materials such as precast or poured-in-place reinforced concrete, with a fire resistive rating of not less than two hours. Buildings classified as ISO Class 6 are characteristic of this type.

Agricultural Construction Types:

Frame

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding.

Masonry

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal.

Pre-Engineered Metal

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels.

Pole Frame

A building where the structural skeleton consists of timbers or poles. The poles or posts are set into the ground on top of concrete pads, and then back filled to anchor the post structure.

Structural Insulated Panel (SIP)

A load bearing wall material, made up of rigid insulation sandwiched between two pieces of plywood or other material.

Hazard Insurance Responsibilities

The hazard insurance replacement cost valuations contained in this report are based on Florida Statute 718 concerning condominiums. Under Florida Statute 718 the interior finishes of each condominium unit are the responsibility of the individual unit owners to insure. Any interior finishes located in common areas, owned by the association, have been included in the replacement cost valuations. Additionally, any buildings or site improvements not containing residential condominium units are the sole responsibility of the association to insure. The hazard insurance valuations do not include any personal property regardless of ownership.

Based Florida Statute 718 each individual unit owner is responsible for insuring the following components located within the individual unit:

- Any floor finishes such as carpet, tile, vinyl, etc.
- Any ceiling finishes such as paint, texture, suspended ceilings, etc.
- Any wall finishes such as paint, wallpaper, paneling, etc.
- Any electrical fixtures, built-in cabinets, etc.

Florida Statue 718 has been amended several times since its origination. The amendment dated January 1, 2009 places the responsibility of insuring ALL heating & cooling (HVAC) equipment on the condominium association. The condominium association is responsible for insuring 100% of the building(s) HVAC equipment whether located on the roof, common area, ground, balcony or inside a residential unit. The duty to maintain, repair, or replace HVAC equipment servicing individually owned residential units is set by the declaration of conominium, while the duty to insure and repair after an "insurable event" or "casualty" is set by the statute.

The Hazard Insurance Valuations do not include foundations or plumbing below grade (insurance exclusions) or any personal property regardless of ownership.

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.

Hazard Insurance Quick Reference Table

AS GOVEREND BY FLORIDA STATUTE 718

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
ROOF Structural Framing & Roof Covering	**YES**	**NO**
EXTERIOR WALLS Structural Framing, Insulation & Wall Cladding	**YES**	**NO**
COMMON AREA DOORS & WINDOWS Common Area Doors & Windows	**YES**	**NO**
UNIT DOORS & WINDOWS Unit Owner Doors & Windows	**YES**	**NO**
COMMON AREA STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	**YES**	**NO**
UNIT STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	**YES**	**NO**
COMMON AREA INTERIOR FINISHES Floor, Wall, & Ceiling Finishes	**YES**	**NO**
UNIT INTERIOR FINISHES Floor, Wall, & Ceiling Finishes	**NO**	**YES**
COMMON AREA INTERIOR WALL & CEILING FRAMING Framing & Insulation	**YES**	**NO**
UNIT INTERIOR WALL & CEILING FRAMING Framing & Insulation	**YES**	**NO**
COMMON AREA FLOOR, WALL, & CEILING SUBSTRATES Unfinished Drywall or Other Substrate Material	**YES**	**NO**
UNIT INTERIOR FLOOR, WALL, & CEILING SUBSTRATES Unfinished Drywall or Other Substrate Material	**YES**	**NO**
COMMON AREA HVAC EQUIPMENT Heating, Ventilation, & Air Conditioning Equipment	**YES**	**NO**
UNIT HVAC EQUIPMENT Heating, Ventilation, & Air Conditioning Equipment	**YES**	**NO**
COMMON AREA PLUMBING & ELECTRICAL ROUGH IN Plumbing and Electrical behind walls, floors, & ceilings	**YES**	**NO**
UNIT PLUMBING & ELECTRICAL ROUGH IN Plumbing and Electrical behind walls, floors, & ceilings	**YES**	**NO**
COMMON AREA COMPONENTS Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	**YES**	**NO**
UNIT COMPONENTS Appliances, Electrical & Plumbing Fixtures, Water Heaters, Cabinets, Countertops, etc.	**NO**	**YES**

The table above is designed to serve as a comprehensive reference and does not imply that all the items listed are present at the subject property. If any items are not present, the client can rest assured that they have not been valued in our report.

Flood Insurance Responsibilities

The Flood Insurance Replacement Cost Valuations contained in this report are based on the National Flood Insurance Program (NFIP).

Loss Settlement: According to the NFIP guidelines, buildings that do not meet one of the following requirements are not eligible for a RCV settlement:

1. A Single Family home insured to at least 80% of its Replacement Cost.
2. A Residential Condominium containing one or more family units insured to at least 80% of its Replacement Cost and in which at least 75% of the floor area is residential.

The NFIP utilizes three policy forms for structures based on their specific occupancy:

Policy Forms

Dwelling Form: The Dwelling Policy Form may be issued to homeowners, residential renters, condominium unit-owners and owners of residential buildings containing two to four units. In communities participating in the National Flood Insurance Program (NFIP) Regular Program or Emergency Program the dwelling policy provides building and/or contents coverage for:

- Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;
- Two- to four- family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;
- Dwelling unit in residential condominium building;
- Residential townhouse/rowhouse
- Manufactured mobile homes

Dwelling Form Maximum Limits: $250,000

General Form: The General Property Policy Form may be issued to owners or lessees of non-residential buildings or units, or residential condominium buildings that are uninsurable under the Residential Condominium Building Association Policy (RCBAP). In communities participating in the NFIP Regular Program or Emergency Program the General

Property Policy provides building and/or contents coverage for these and similar "other residential" risks:

- Hotel or motel with normal guest occupancy of 6 months or more;
- Apartment building;
- Residential cooperative building;
- Dormitory;
- Assisted-living facility.

And non-residential risks:

- Shop, restaurant, or other business;
- Mercantile building;
- Grain bin, silo, or other farm building;
- Agricultural or industrial processing facility;
- Factory;
- Warehouse;
- Poolhouse, clubhouse, or other recreational building;
- House of worship;
- School;
- Hotel or motel with normal guest occupancy of less than 6 months;
- Licensed bed-and-breakfast inn;
- Retail;
- Nursing home;
- Non-residential condominium;
- Condominium building with less than 75% of its total floor area in residential use;
- Detached garage;
- Tool shed;
- Stock, inventory, or other commercial contents.

General Form Maximum Limits: $500,000

RCBAP: In order for a condominium building to be eligible under the Residential Condominium Building Association Policy (RCBAP) form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and

2. other real property in which the unit owners have use rights

where membership in the entity is a required condition of unit ownership.

The RCBAP is required for all buildings owned by a condominium association containing 1 or more residential units and in which at least 75% of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and lowrise residential condominium buildings, including townhouse/rowhouse and detached single-family
condominium buildings in the Regular Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short or long term), must be insured under the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent/ producer must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

A homeowners association (HOA) may differ from a condominium association and is ineligible for the RCBAP, unless the HOA meets the definition of a condominium association as defined in the policy. Cooperative ownership buildings are not eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided that all other criteria are met.

RCBAP Form Maximum Limits: Replacement cost, or the total number of units x $250,000, whichever is less.

The Flood Insurance Valuations contained in this report do not include any personal property regardless of ownership. For more information regarding flood insurance visit www.fema.gov

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.

Flood Insurance Quick Reference Table

AS GOVEREND BY THE NATIONAL FLOOD INSURANCE PROGRAM-FEMA

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
ROOF Structural Framing & Roof Covering	**YES**	**NO**
EXTERIOR WALLS Structural Framing, Insulation & Wall Cladding	**YES**	**NO**
COMMON AREA DOORS & WINDOWS Common Area Doors & Windows	**YES**	**NO**
UNIT DOORS & WINDOWS Unit Owner Doors & Windows	**YES**	**NO**
COMMON AREA STRUCTURAL MEMBERS Structural Floors, Structural Walls, & Structural Ceilings	**YES**	**NO**
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Recapitulation of Hazard Values

Harbor Pointe Condominium Association Of Dunedin

Dunedin, Florida

HAZARD VALUATION as of May 30, 2025
FPAT File# REN2522139

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
34-Unit Risk	$7,269,876	$275,309	$6,994,567	$3,078,046	$3,916,521
Pool Restroom Building	$145,424	$12,036	$133,388	$60,024	$73,364
Total	**$7,415,300**	**$287,345**	**$7,127,955**	**$3,138,070**	**$3,989,885**

Property Site Improvement	Replacement Cost
Swimming Pool Area	
Pool Deck	$26,335
Pool Fence	$9,090
Pool Heater	$6,515
Swimming Pool	$127,375
Total	**$169,315**

Recapitulation of Flood Values

Harbor Pointe Condominium Association Of Dunedin

Dunedin, Florida

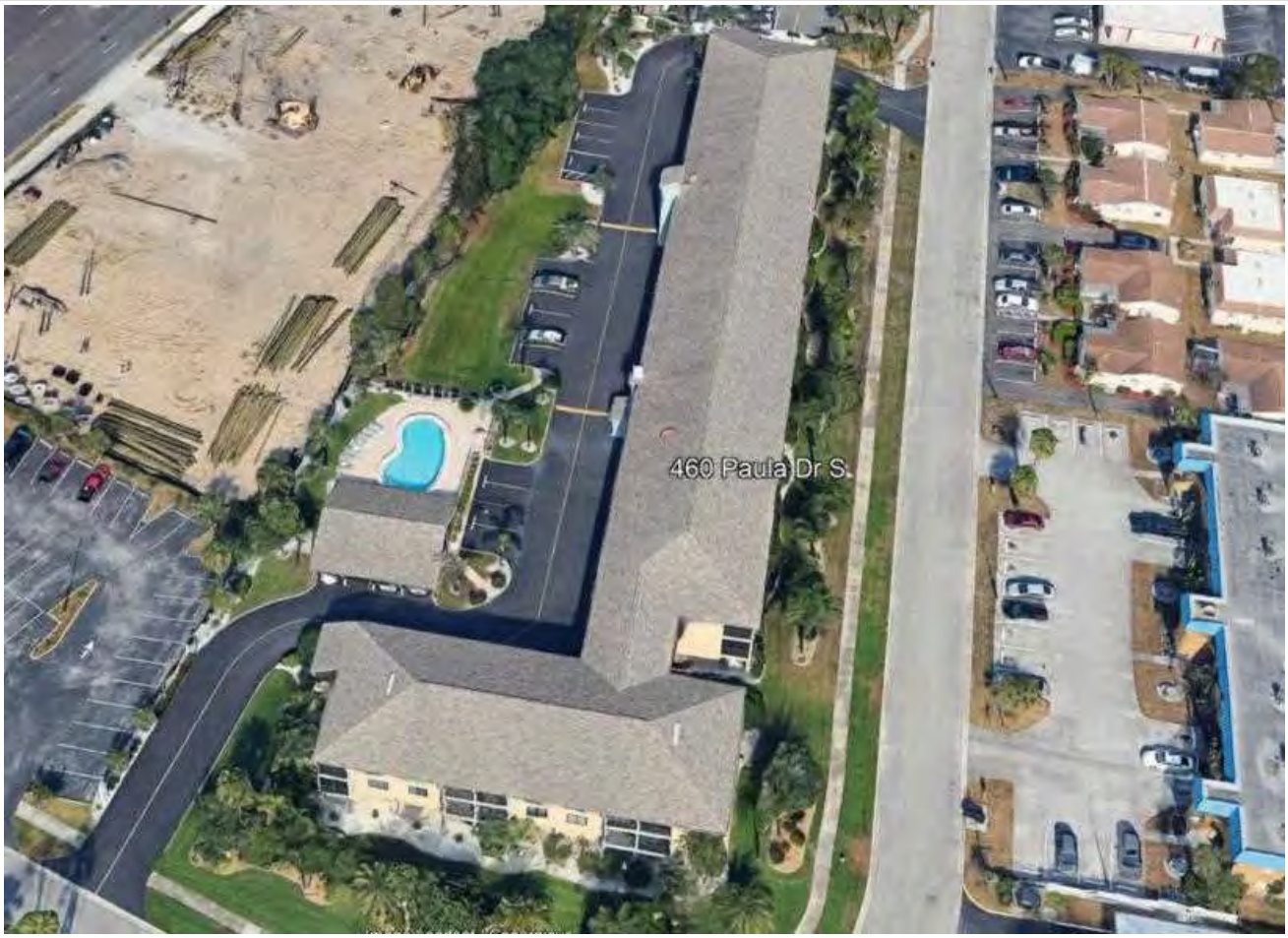
FLOOD VALUATION as of May 30, 2025
FPAT File# REN2522139

Building	Replacement Cost	Insurance Exclusions	Depreciation	Depreciated Replacement Cost	NFIP Insurable Replacement Cost
34-Unit Risk	$8,682,447	n/a	$3,837,591	$4,844,856	$8,500,000
Pool Restroom Building	$145,424	n/a	$65,441	$79,983	$79,983
Total	**$8,827,871**		**$3,903,032**	**$4,924,839**	**$8,579,983**

Excavation, below grade foundations, underground plumbing, piping, and conduits are not excluded from valuation for flood insurance coverage.

Aerial Property Photographs

Aerial View of Property






460 Paula Dr S


460 Paula Dr S

Supplementary Valuation Information

Commercial Residential Inspections/Valuations

Certification

Name of the firm or key personnel completing the inspection/valuation:
Felten Property Assessment Team.
I, Brad Felten, 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 May 30, 2025 Position Managing Member

Property

Property Owner's Name Harbor Pointe Condominium Association Of Dunedin, Inc.
Property Address 460 S.Paula Drive
City Dunedin
State, Zip Florida, 34698

Valuation Requirements

- Inspections must include an estimate of the replacement cost for every structure to be covered.
- The method used to determine the cost of rebuilding the structures must be the current version of the calculation system. The system and version must be clearly indicated on the valuation documentation.
- Inspections must also include clear photographs of any building and ancillary structure the applicant/ policyholder wishes to insure:
  - Main Structure
  - Pools
  - Docks, etc.
- If multiple buildings are identical, or nearly so, representative photographs may be used.
- Photographs of any existing damage must also be included.

Valuation Information

- Year of construction 1983
- Total number of units 34
- Number of owner-occupied units N/A
- Number of units rented on a long-term lease of 12 months or more N/A
- Number of units rented on a daily, weekly, or monthly basis N/A
- Number of units with time share occupancy N/A
- What is the distance to tidal water? +/- 329 Ln Ft

Building Descriptions

This section of the report contains a detailed building description for each different type of structure located on the property and insured by Harbor Pointe Condominium Association Of Dunedin, Inc.. In many cases similar buildings may be described in the same description.

All building descriptions contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.

Building Description

Applicable Buildings

Pool Restroom Building:

- 460 S Paula Dr

General Building Information

Occupancy:	Pool Restroom Building

Square Footage:	**Pool Restroom Building:**
	• Section 1, Restrooms:
	  ○ GFA +/- 201 Sq Ft
	• Section 2, Canopy:
	  ○ GFA +/- 1,404 Sq Ft

Additions:	None
Condition:	Good
Year of Construction:	1983
# of Stories:	One (1)

Construction Analysis

Foundation:	Estimated to be reinforced concrete footings
Ground Subfloor:	Concrete slab on grade
Elevated Subfloor(s):	N/A - Does not apply to one story structures
Exterior Walls:	Concrete block covered with painted stucco
Interior Partition Walls:	Wood studs
Unit Party Walls:	N/A
Roof Construction:	Wood truss decked with plywood

Roof Shape:	Gable
Roof Covering(s):	Composition shingles
ISO Construction Type:	Joisted Masonry (ISO 2)

Mechanicals

Elevators:	N/A - Does not apply to one story structures
Heating & Cooling :	None
Fire Sprinklers:	None
Manual Fire Alarm:	None
Auto Dial-Out Fire Alarm:	None

Finished Interior Common Areas

Common Areas:	Restrooms
Common Floor Coverings:	Vinyl tile
Common Wall Finish:	Tile
Common Ceiling Finish:	Painted textured drywall
Common Kitchens:	None
Common Fireplaces:	None

Interior Units

Unit Floor Coverings:	N/A - there are no residential units contained within this structure
Unit Wall Finish:	N/A - there are no residential units contained within this structure

Unit Ceiling Finish:	N/A - there are no residential units contained within this structure
Unit Kitchens:	N/A - there are no residential units contained within this structure
Customized Features:	N/A - there are no residential units contained within this structure
Fireplaces:	N/A - there are no residential units contained within this structure

Supplementary Information

Business Exposure:	None
Commercial Kitchens:	None
Property or Liability Hazards:	None
Additional Comments:	

Building Description

Applicable Buildings

34-Unit Risk:

- 460 S Paula Dr

General Building Information

Occupancy:	Condominium

Square Footage:	**34-Unit Risk:**
	• Section 1, Units 101-110: Parking & Clubhouse:
	  ○ GFA +/- 6,077 Sq Ft
	• Section 2, Units 101-110:
	  ○ GFA +/- 10,166 Sq Ft
	• Section 3, Units 201-208 Parking:
	  ○ GFA +/- 5,287 Sq Ft
	• Section 4, Units 201-208:
	  ○ GFA +/- 8,116 Sq Ft
	• Section 5, Units 301-308 Parking:
	  ○ GFA +/- 4,827 Sq Ft
	• Section 6, Units 301-308:
	  ○ GFA +/- 7,896 Sq Ft
	• Section 7, Units 401-408 Parking:
	  ○ GFA +/- 4,857 Sq Ft
	• Section 8, Units 401-408:
	  ○ GFA +/- 7,956 Sq Ft

Additions:	**34-Unit Risk:** • Canopies +/- 4,715 Sq Ft • Balconies +/- 3,544 Sq Ft • Elevated Walkways +/- 5,890 Sq Ft
Condition:	Good
Year of Construction:	1983

# of Stories:	Three (3)

Construction Analysis

Foundation:	Estimated to be reinforced concrete footings
Ground Subfloor:	Concrete slab on grade
Elevated Subfloor(s):	Wood frame floor joists
Exterior Walls:	Level 1: Reinforced concrete block covered with painted stucco Levels 2-3: Wood frame covered with painted stucco
Interior Partition Walls:	Wood studs
Unit Party Walls:	Wood frame
Roof Construction:	Wood truss decked with plywood
Roof Shape:	Hip
Roof Covering(s):	Composition shingles
ISO Construction Type:	Level 1: Joisted Masonry (ISO 2) Levels 2-3: Frame (ISO 1)

Mechanicals

Elevators:	This building contains two (2) hydraulic elevators servicing all levels
Heating & Cooling :	Split systems with condensing units located on the ground and air handlers located within individual units
Fire Sprinklers:	None
Manual Fire Alarm:	None
Auto Dial-Out Fire Alarm:	None

Finished Interior Common Areas

Common Areas:	Clubhouse

Common Floor Coverings:	Vinyl tile
Common Wall Finish:	Painted textured drywall
Common Ceiling Finish:	Painted textured drywall
Common Kitchens:	None
Common Fireplaces:	None

Interior Units

Unit Floor Coverings:	Each residential unit is individually owned with unit owner specific floor covering materials
Unit Wall Finish:	Painted textured drywall
Unit Ceiling Finish:	Painted textured drywall
Unit Kitchens:	Each unit contains one residential style kitchen with average quality cabinets, countertops and appliances
Customized Features:	n/a - no major customized features
Fireplaces:	None

Supplementary Information

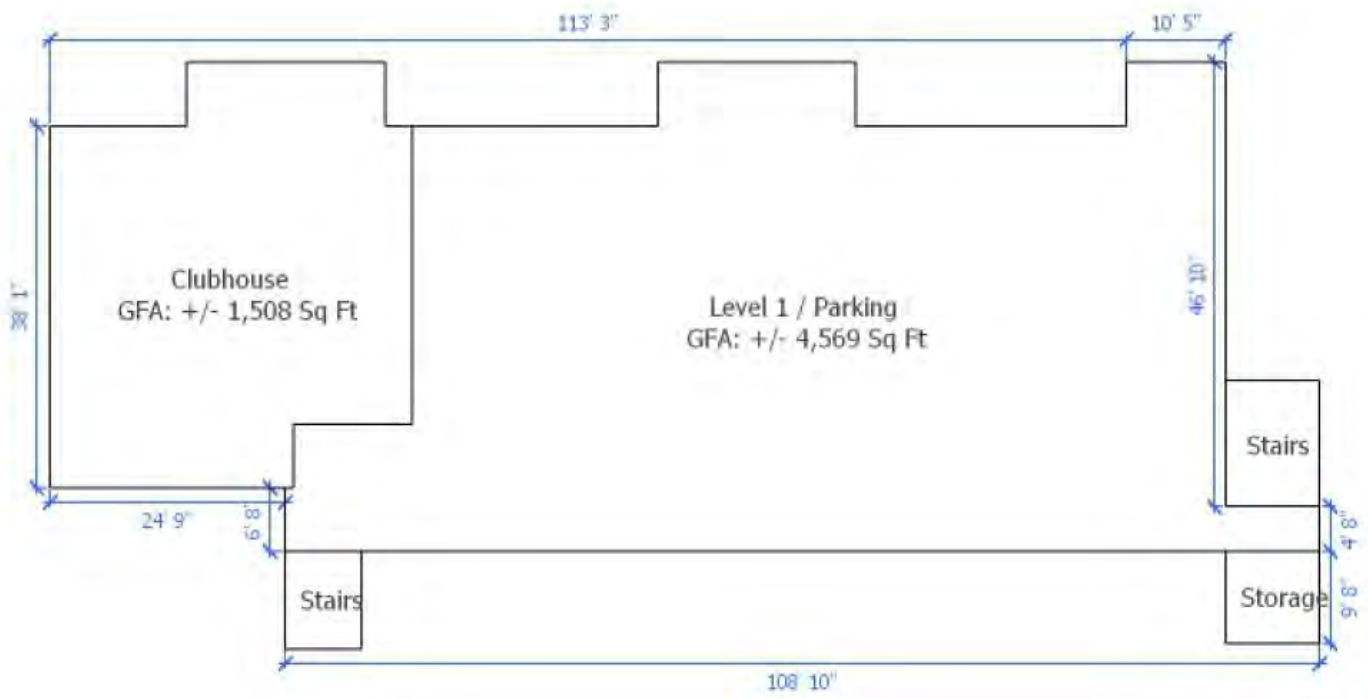
Business Exposure:	None
Commercial Kitchens:	None
Property or Liability Hazards:	None
Additional Comments:	

Building Sketches

This section of the report contains detailed floor by floor building sketches for each different type of structure located on the property and insured by Harbor Pointe Condominium Association Of Dunedin, Inc.. In many cases identical buildings will be depicted with one sketch.

All building sketches contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.

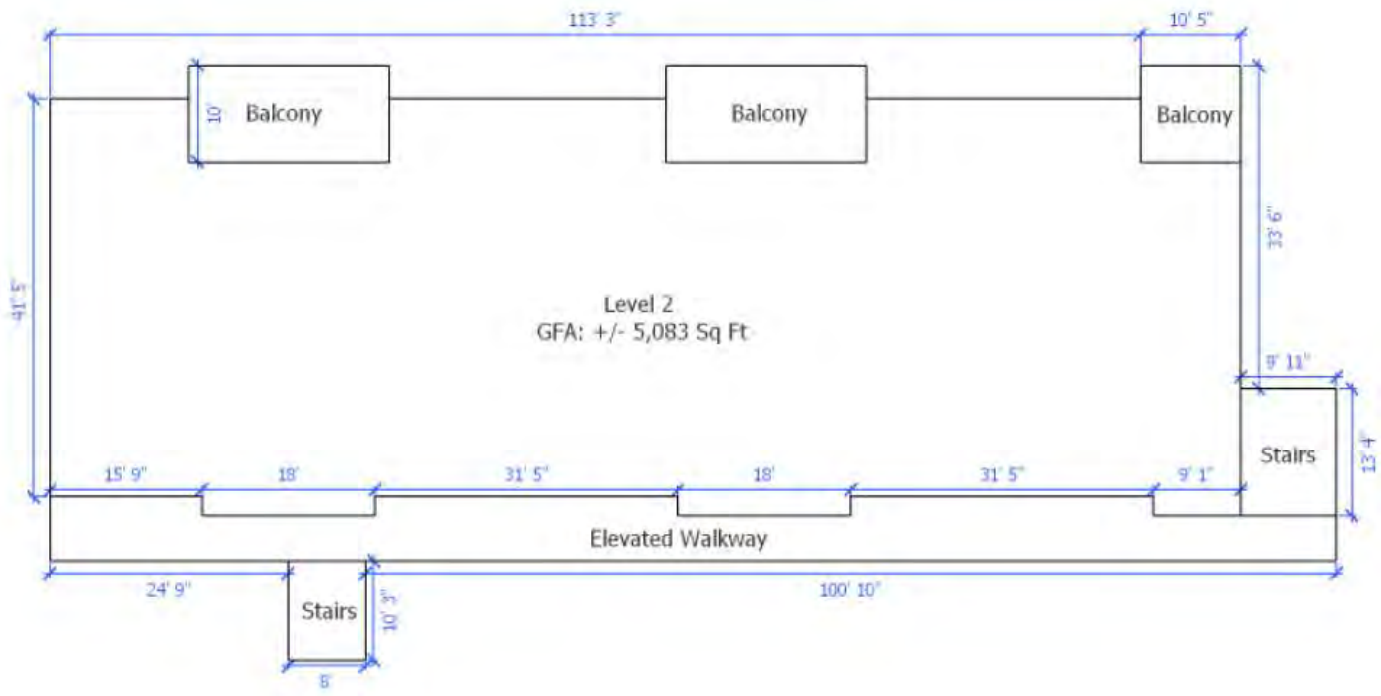
Building Sketch



Level 1 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 1, Units 101-110

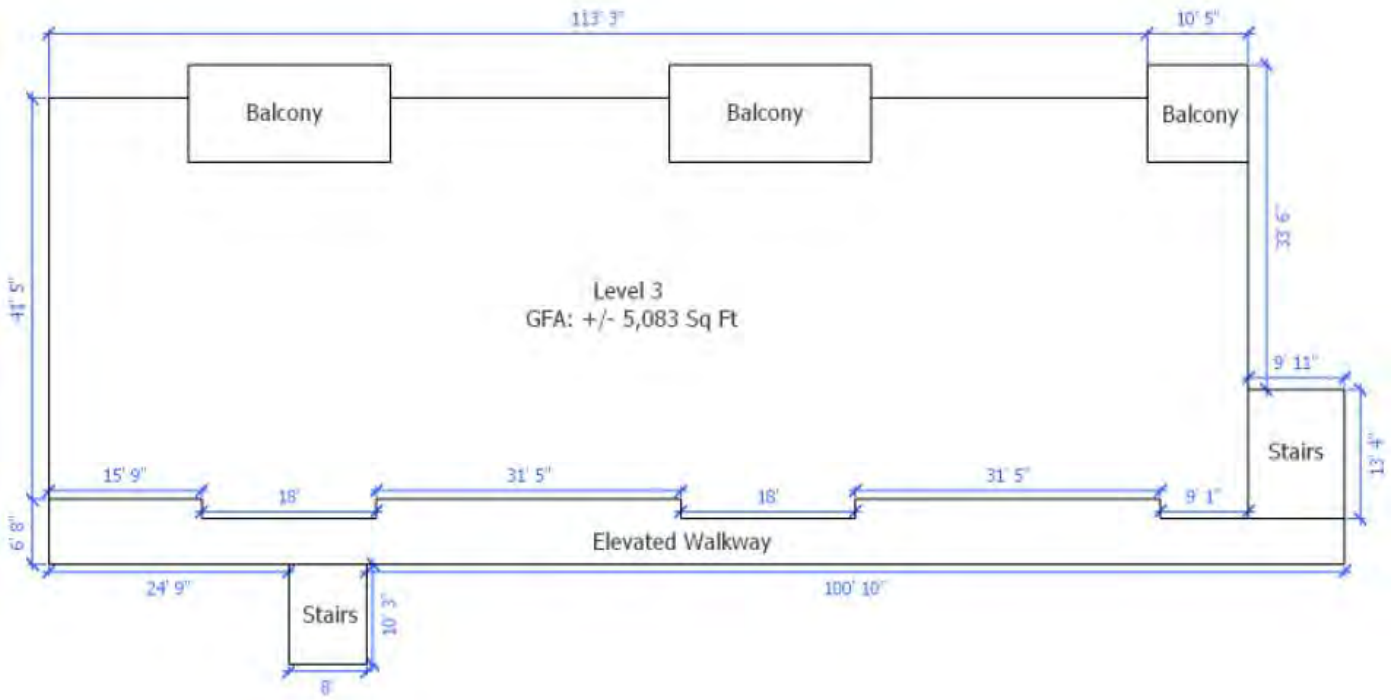
Building Sketch



Level 2 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 1, Units 101-110

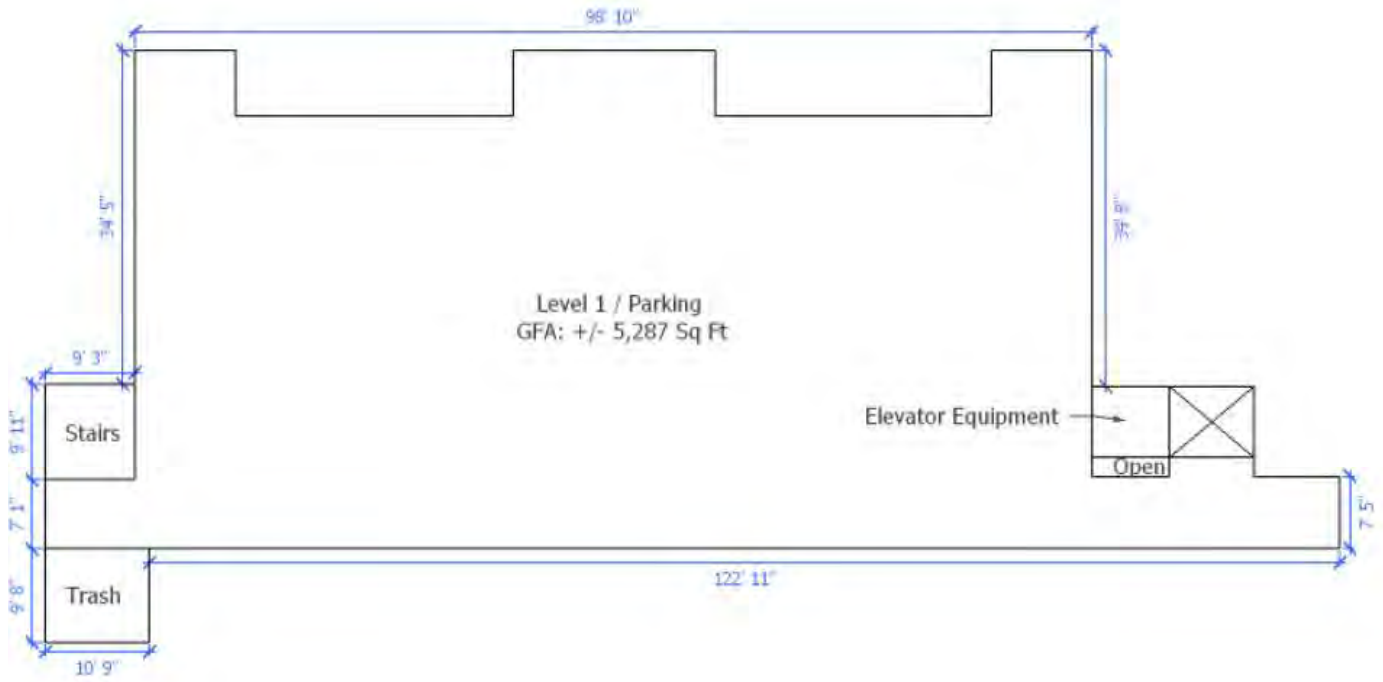
Building Sketch



Level 3 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 1, Units 101-110

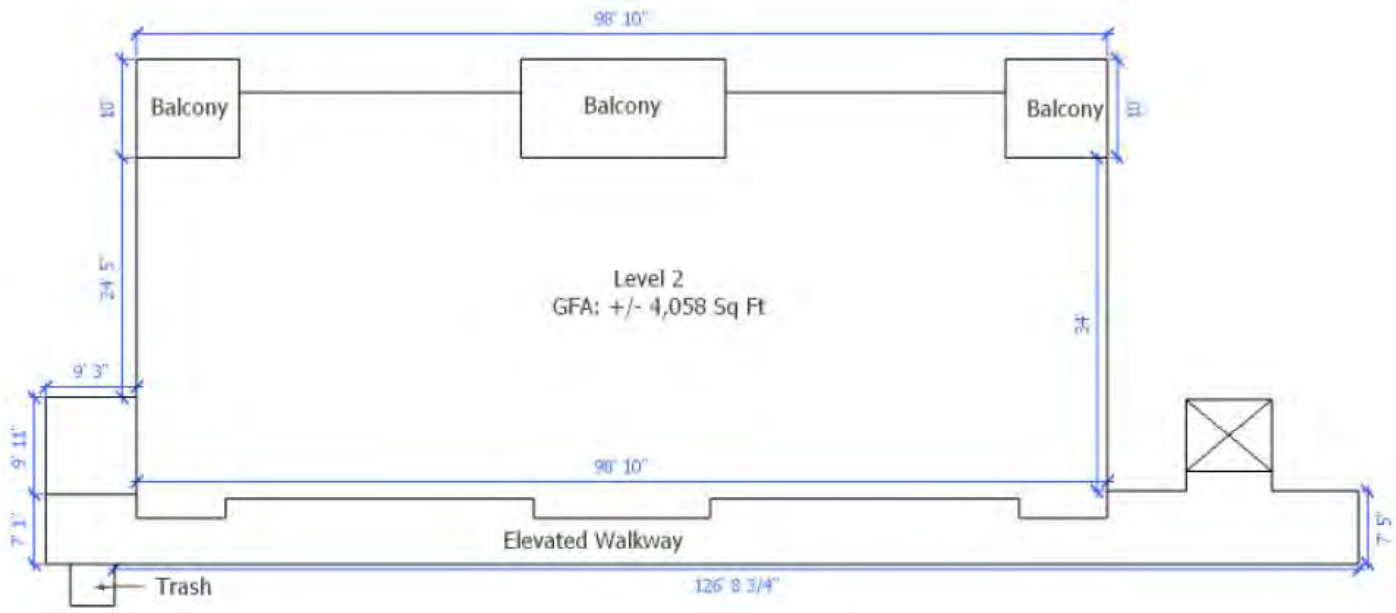
Building Sketch



Level 1 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 3, Units 201-208

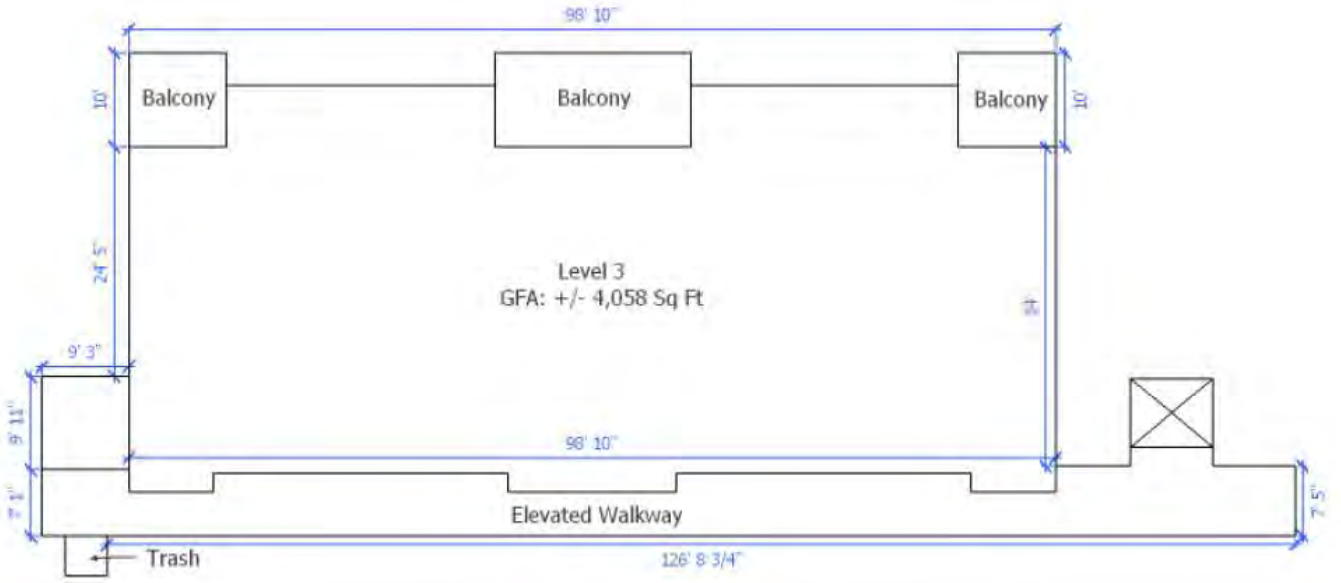
Building Sketch



Level 2 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 3, Units 201-208

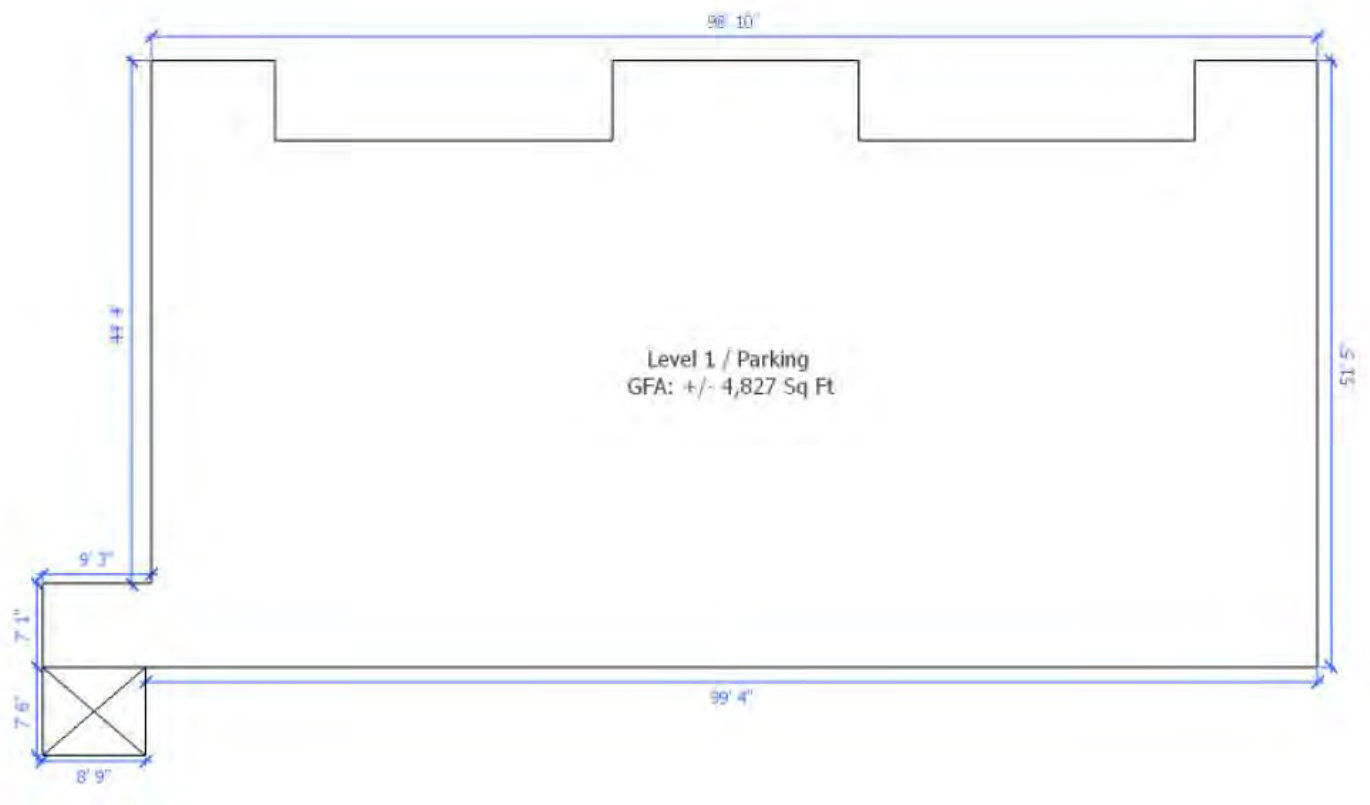
Building Sketch



Level 3 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 3, Units 201-208

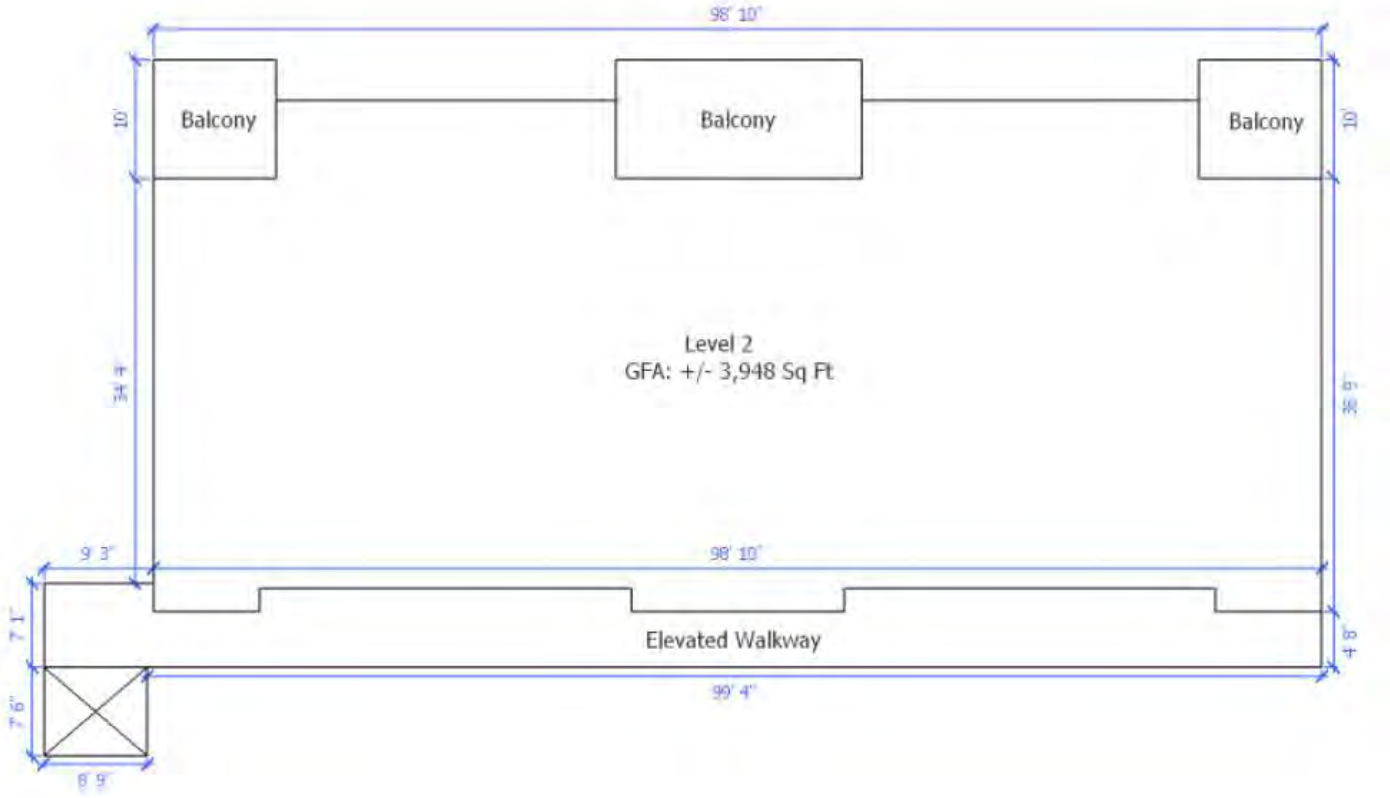
Building Sketch



Level 1 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 5, Units 301-308

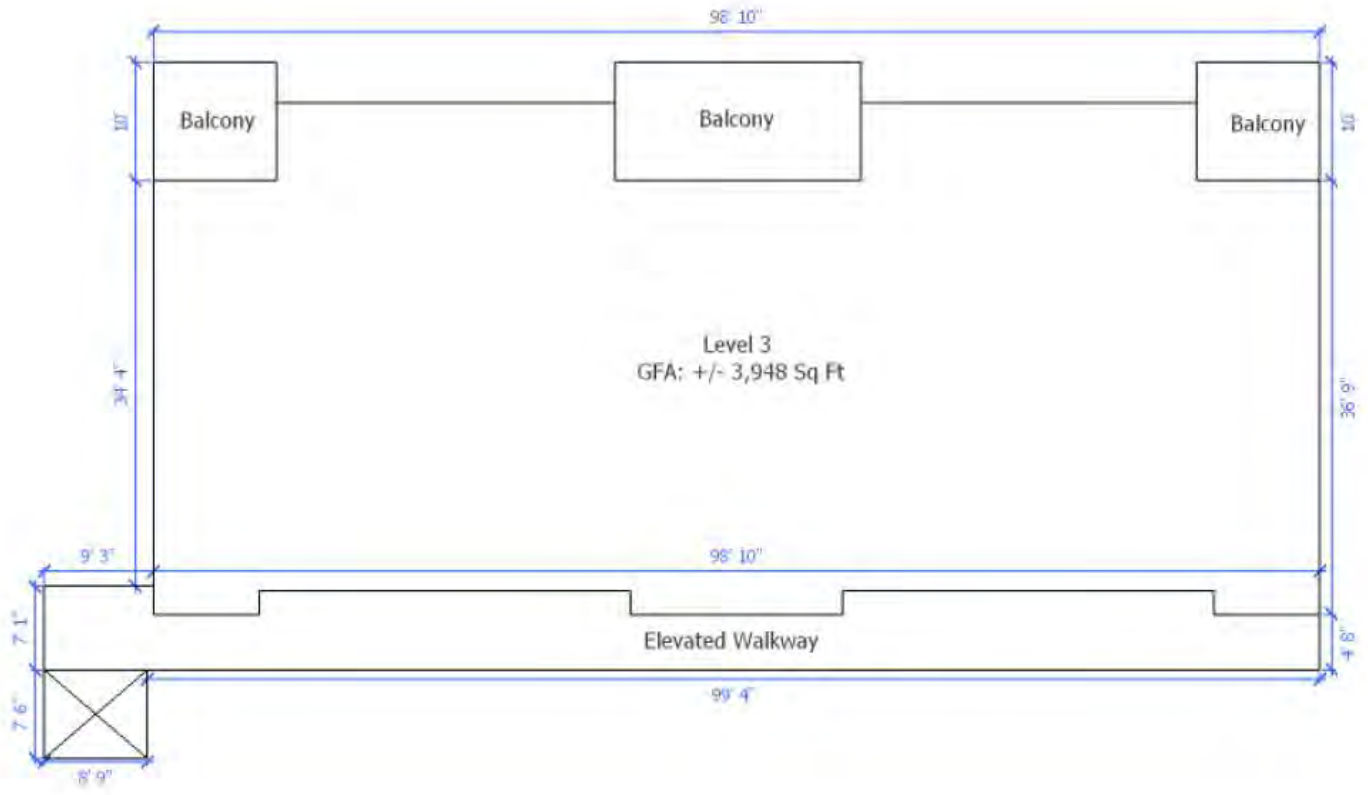
Building Sketch



Level 2 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 5, Units 301-308

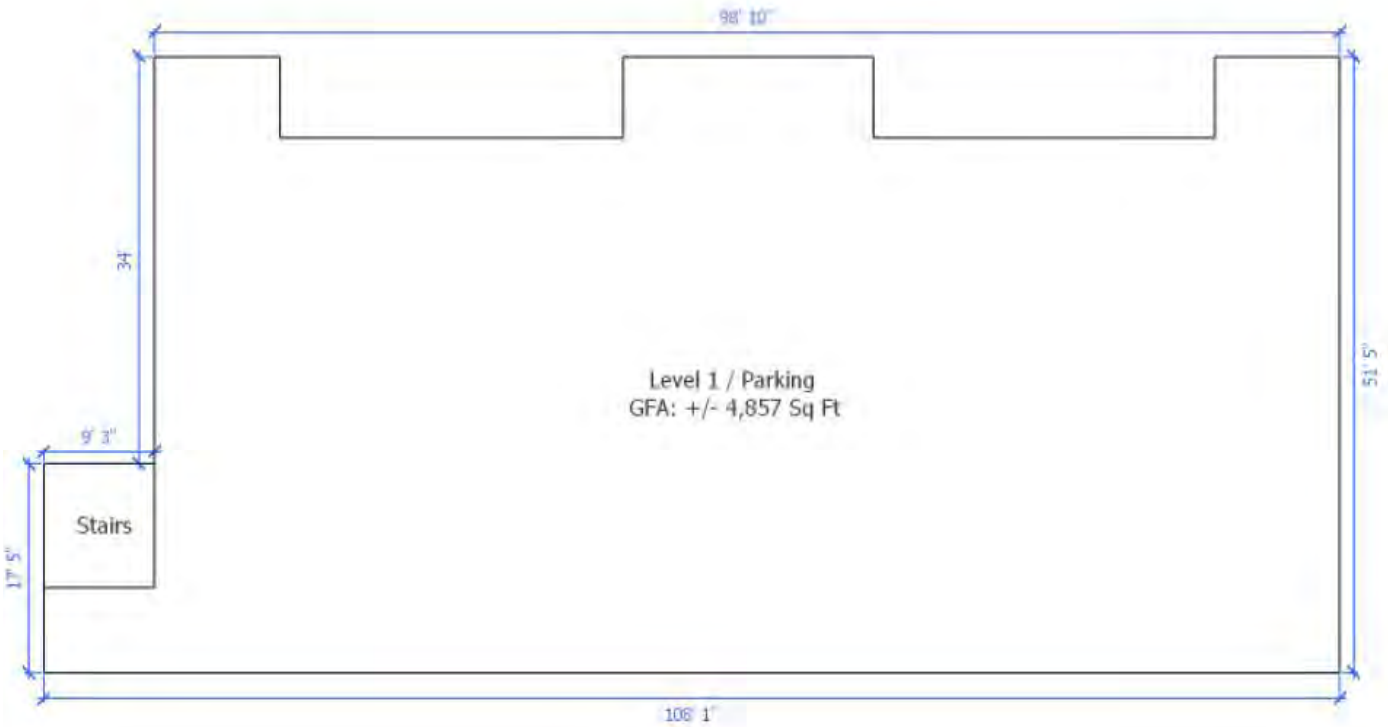
Building Sketch



Level 3 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 5, Units 301-308

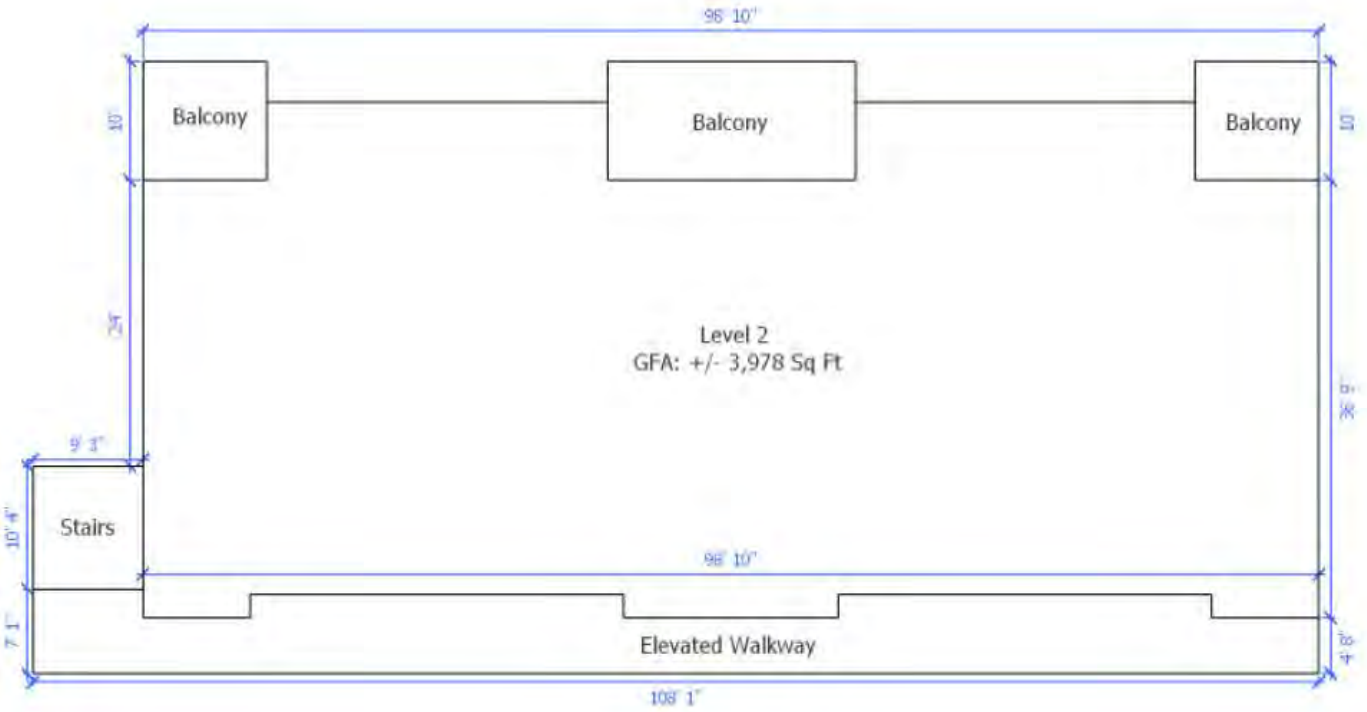
Building Sketch



Level 1 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 7, Units 401-408

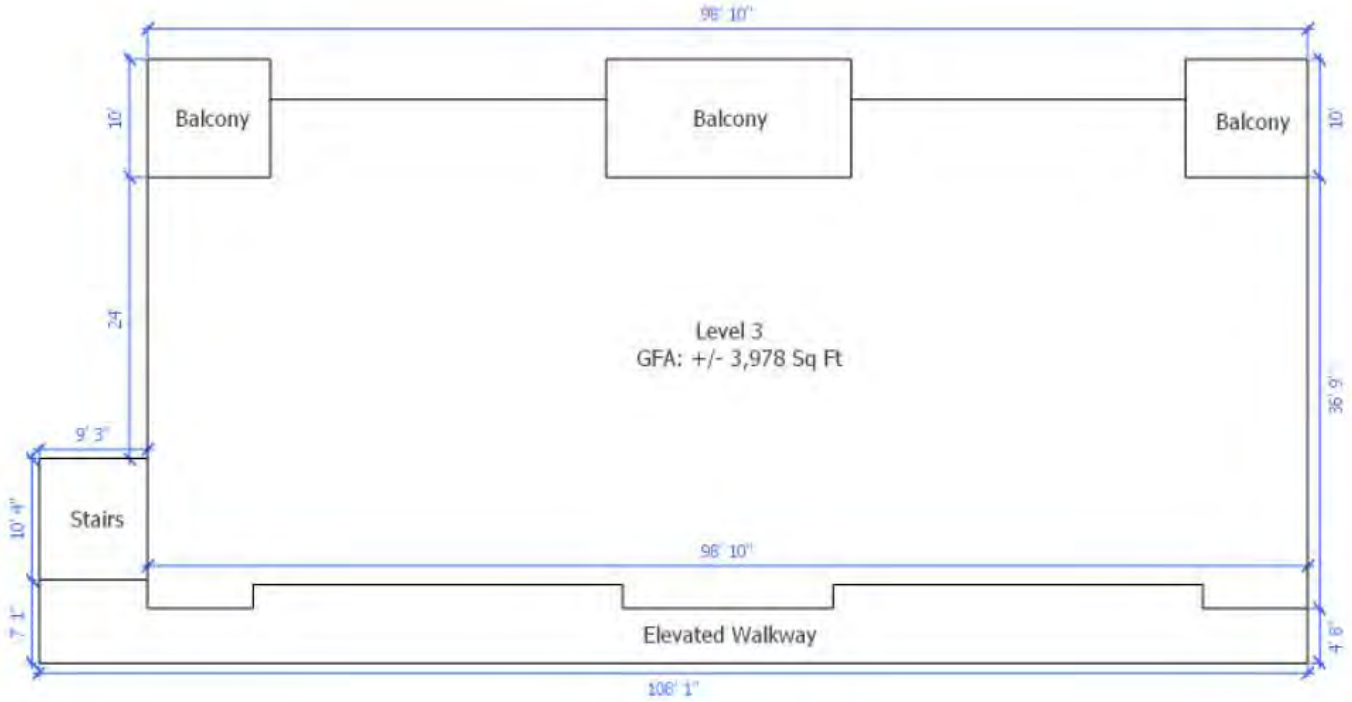
Building Sketch



Level 2 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 7, Units 401-408

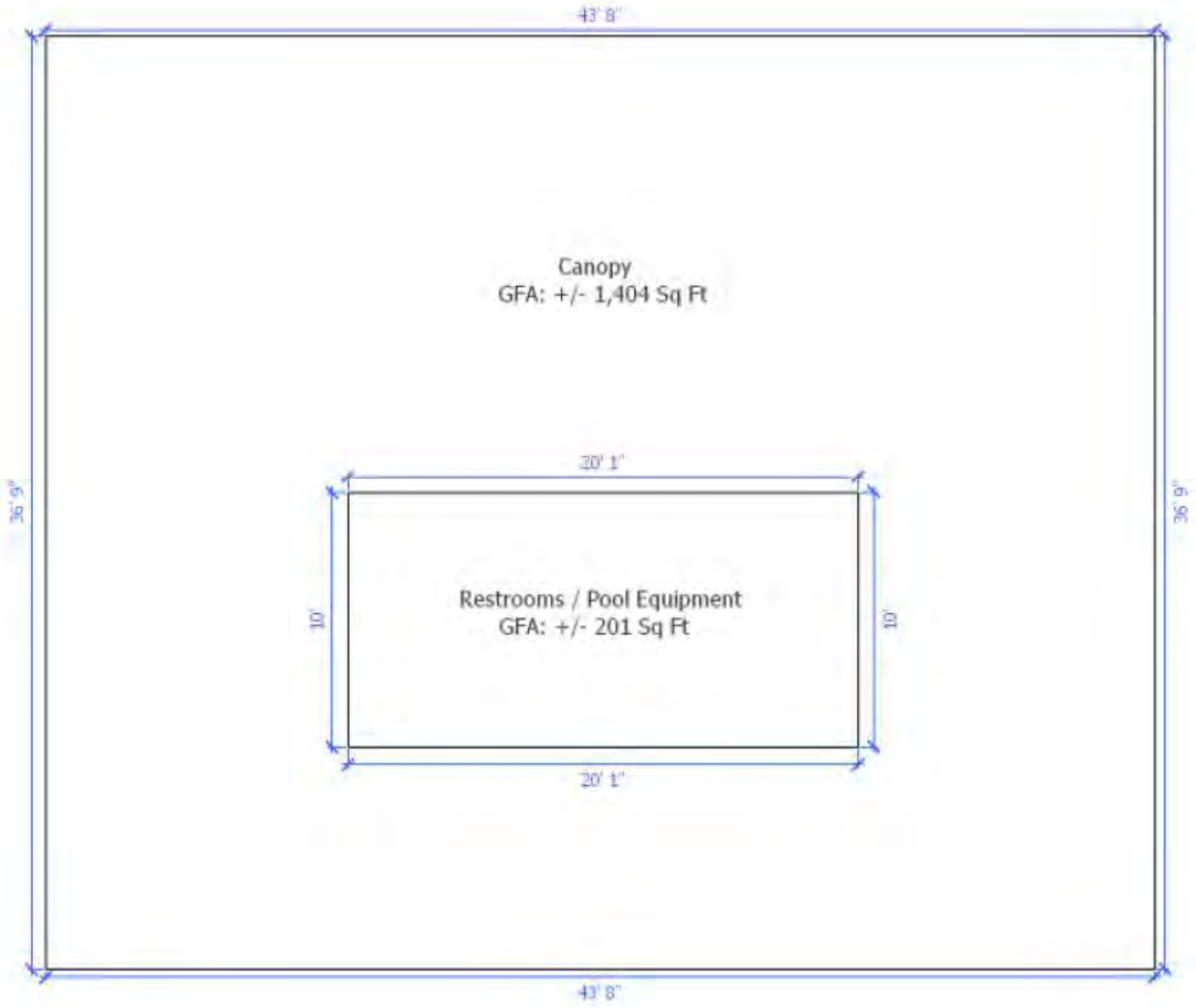
Building Sketch



Level 3 of 3

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		34-Unit Risk Section 7, Units 401-408

Building Sketch



Level 1 of 1

FELTEN PROPERTY ASSESSMENT TEAM		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation		Harbor Pointe Condominium
Phone: 866.568.7853 | Email: info@fpat.com		Dunedin, FL
www.fpat.com		Pool Restroom Building

Photographs & Values

This section of the report contains detailed photographs and replacement cost values for each building and site improvement located on the property and insured by Harbor Pointe Condominium Association Of Dunedin, Inc..

Building Detail

34-Unit Risk

460 S Paula Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
$8,682,447	$8,500,000

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
$7,269,876	$275,309	$6,994,567	$3,078,046	$3,916,521

Exterior Elevation Photographs













Roof Overview Photographs



Building Detail

Pool Restroom Building

460 S Paula Dr



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
$145,424	$79,983

According to the NFIP General Policy Form, flood insurance should be on an ACV basis with a maximum limit of $500,000.

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
$145,424	$12,036	$133,388	$60,024	$73,364

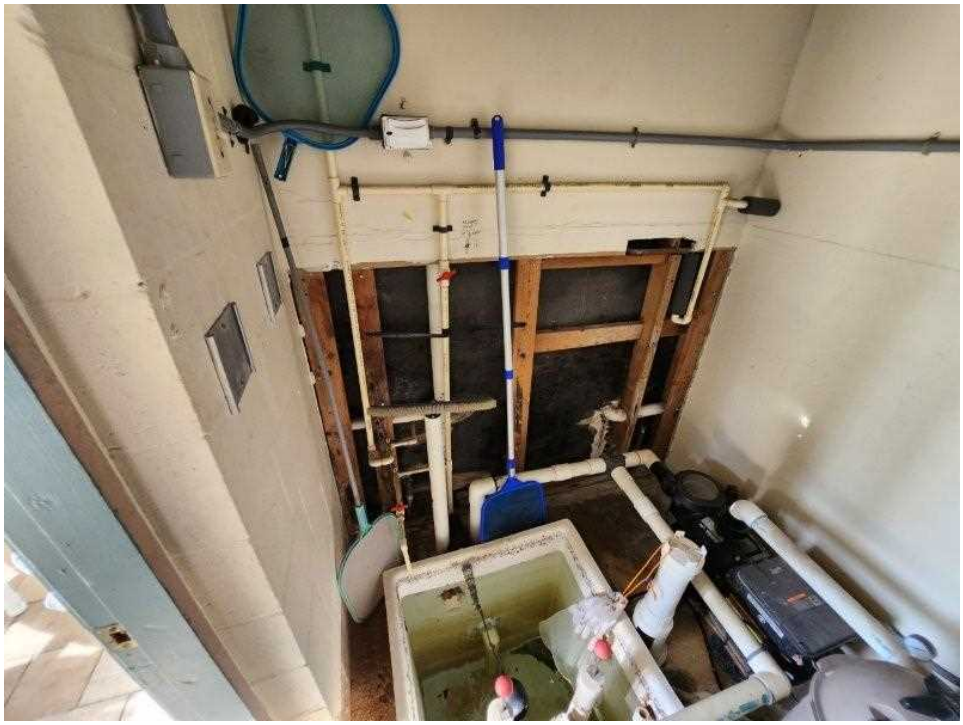
Exterior Elevation Photographs





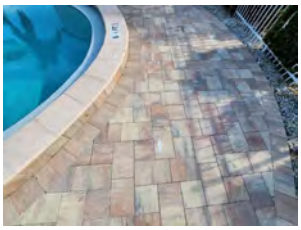


Interior Photographs





Property Site Improvements Detail

Property Improvement	Photo	Description	Replacement Cost
Swimming Pool Area			
Pool Deck		Textured concrete swimming pool deck +/- 1,801 Sq Ft	$26,335
Pool Fence		4' Aluminum picket pool fencing +/- 171 Ln Ft	$9,090
Pool Heater		Heat pump pool heater, 1 of 1	$6,515
Swimming Pool		Cast-in-place concrete or gunite sprayed-on concrete swimming pool +/- 578 Sq Ft, cost includes the pool, excavation, & filtering equipment	$127,375

Replacement Cost Calculations

This section of the report contains the CoreLogic Commercial Express calculations for each structure and/or site improvement located on the property and insured by Harbor Pointe Condominium Association Of Dunedin, Inc.. In many cases identical buildings may be valuated using the same replacement cost calculations.

All replacement cost calculations contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.

VALUATION

Valuation Number:	REN2522139	Effective Date:	06/02/2025
Value Basis:	Reconstruction	Expiration Date:	06/02/2026
		Cost as of:	03/2025
		Valuation Modified Date:	06/02/2025

BUSINESS

Harbor Pointe Condominium Association Of Dunedin

460 S Paula Dr

Dunedin, FL 34698 USA

LOCATION 1 - Harbor Pointe Condominium Association Of Dunedin

Harbor Pointe Condominium Association Of Dunedin		Climatic Region:	3 - Warm
460 S Paula Dr		High Wind Region:	2 - Moderate Damage
Dunedin, FL 34698 USA		Seismic Zone:	1 - No Damage

BUILDING 00002 - 34-Unit Risk, 101-408, Hazard

Parking 101-110 & Clubhouse

SUPERSTRUCTURE

Occupancy:	75% Parking on First Level	Story Height:	9 ft.
	25% Clubhouse/Recreation Building		9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,077 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		
Hillside Construction:	Degree of Slope: Flat	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
SUPERSTRUCTURE				
Site Preparation				$1,907
Foundations			$11,348	$8,352
Exterior			$263,987	
Exterior Wall	100% Stucco on Masonry			
Roof			$20,344	
Material	100% None			
Pitch	100% Flat			
Interior			$77,357	
Floor Finish	75% Concrete Sealer or Topping			
	25% Vinyl Sheet			
Ceiling Finish	100% Drywall			
	100% Paint			
Mechanicals			$134,936	$4,041
Heating	25% Forced Warm Air			
Cooling	25% Forced Cool Air			
Built-ins			$36,932	
TOTAL RC Parking 101-110 & Clubhouse			**$544,904**	**$14,300**
TOTAL ACV	Depreciated Cost (55%)		**$299,697**	**$7,865**

Condominium Units 101-110

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,166 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		

Year Built:

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$1,553
Foundations			$39,679	$39,263
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$285,897	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$106,694	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$319,538	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,452 ft.		
Structure		100% Studs, Girts, etc.		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish		100% Drywall		
Mechanicals			$332,852	$29,227
Heating	96% Forced Warm Air			
Cooling	96% Forced Cool Air			
Fire Protection				
Plumbing		68 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			$119,138	
SUBTOTAL RC			$1,203,797	$70,043
Depreciated Cost (55%)			$662,088	$38,524
ADDITIONS				
Total Additions			$193,085	
TOTAL RC Condominium Units 101-110			**$1,396,882**	**$70,043**
TOTAL ACV			**$768,285**	**$38,524**

Parking below 210-208

SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,287 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good

Hillside Construction:	Degree of Slope: Flat	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
SUPERSTRUCTURE				
Site Preparation				$1,697
Foundations				$1,412
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$269,524	
Framing				
Exterior Wall		70% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$3,093	
Material	100% None			
Pitch	100% Flat			
Interior			$47,653	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		26 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			$92,832	$1,868
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		

Elevators	1 Passenger		
Built-ins		$36,918	
TOTAL RC Parking below 210-208		**$450,020**	**$4,976**
TOTAL ACV	Depreciated Cost (55%)	**$247,511**	**$2,737**

Condominium Units 201-208

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,116 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$1,240
Foundations			$31,677	$34,720
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$243,487	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$87,851	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$257,337	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,159 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			$465,353	$23,639
Heating	96% Forced Warm Air			
Cooling	96% Forced Cool Air			
Fire Protection				
Plumbing		55 Total Fixtures		
Electrical		100% Average Quality		
Elevators	1 Passenger			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			$95,114	
SUBTOTAL RC			$1,180,819	$59,599
Depreciated Cost (60%)			$649,450	$32,779
ADDITIONS				
Total Additions			$189,377	
TOTAL RC Condominium Units 201-208			**$1,370,196**	**$59,599**
TOTAL ACV			**$823,118**	**$32,779**

Parking below 310-308

SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,827 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$1,549
Foundations				$1,289
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$247,045	
Framing				
Exterior Wall		70% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$2,824	
Material	100% None			
Pitch	100% Flat			
Interior			$43,592	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		24 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			$89,813	$1,868
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators	1 Passenger			
Built-ins			$33,705	
TOTAL RC Parking below 310-308			**$416,980**	**$4,706**
TOTAL ACV	Depreciated Cost (55%)		**$229,339**	**$2,588**

Condominium Units 301-308

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	7,896 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$1,206
Foundations			$30,819	$34,205
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$238,813	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$85,807	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$250,718	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,128 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			$457,720	$22,780
Heating	98% Forced Warm Air			
Cooling	98% Forced Cool Air			
Fire Protection				
Plumbing		53 Total Fixtures		
Electrical		100% Average Quality		
Elevators	1 Passenger			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			$92,535	
SUBTOTAL RC			$1,156,412	$58,191
Depreciated Cost (55%)			$636,027	$32,005
ADDITIONS				
Total Additions			$158,554	
TOTAL RC Condominium Units 301-308			**$1,314,966**	**$58,191**
TOTAL ACV			**$723,231**	**$32,005**

Parking below 401-408

SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,857 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$1,559
Foundations				$1,297
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$248,512	
Framing				
Exterior Wall		70% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$2,842	
Material	100% None			
Pitch	100% Flat			
Interior			$43,824	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		24 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			$45,571	$1,868
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators				
Built-ins			$33,915	
TOTAL RC Parking below 401-408			**$374,664**	**$4,723**
TOTAL ACV	Depreciated Cost (55%)		**$206,065**	**$2,598**

Condominium Units 401-408

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	7,956 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$1,215
Foundations			$31,053	$34,346
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$240,091	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$86,365	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$252,447	
Floor Finish	100% None			
Ceiling Finish		100% Drywall		
Partitions				
Length		1,136 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			$264,204	$23,209
Heating	98% Forced Warm Air			
Cooling	98% Forced Cool Air			
Fire Protection				
Plumbing		54 Total Fixtures		
Electrical		100% Average Quality		
Elevators				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			$93,239	
SUBTOTAL RC			$967,399	$58,771
Depreciated Cost (55%)			$532,070	$32,324
ADDITIONS				
Total Additions			$158,554	
TOTAL RC Condominium Units 401-408			**$1,125,953**	**$58,771**
TOTAL ACV			**$619,274**	**$32,324**
TOTAL RC BUILDING 00002 34-Unit Risk, 101-408, Hazard			**$6,994,567**	**$275,309**
TOTAL ACV			**$3,916,521**	**$151,420**

BUILDING 00003 - 34-Unit Risk, 101-408, Flood

Parking 101-110 & Clubhouse

SUPERSTRUCTURE

Occupancy:	75% Parking on First Level	Story Height:	9 ft.
	25% Clubhouse/Recreation Building		9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	6,077 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		
Hillside Construction:	Degree of Slope: Flat	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
SUPERSTRUCTURE				
Site Preparation			$1,907	
Foundations			$19,700	
Exterior			$263,987	
Exterior Wall	100% Stucco on Masonry			
Roof			$20,344	
Material	100% None			
Pitch	100% Flat			
Interior			$77,357	
Floor Finish	75% Concrete Sealer or Topping			
	25% Vinyl Sheet			
Ceiling Finish	100% Drywall			
	100% Paint			
Mechanicals			$138,978	
Heating	25% Forced Warm Air			
Cooling	25% Forced Cool Air			
Built-ins			$36,932	
TOTAL RC Parking 101-110 & Clubhouse			**$559,204**	
TOTAL ACV	Depreciated Cost (55%)		**$307,562**	

Condominium Units 101-110

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,166 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			$1,513	
Foundations			$76,900	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$278,503	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$103,935	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$415,281	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length		1,452 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			$686,175	
Heating	96% Forced Warm Air			
Cooling	96% Forced Cool Air			
Fire Protection				
Plumbing		68 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			$134,303	
SUBTOTAL RC			$1,696,610	
Depreciated Cost (55%)			$933,135	
ADDITIONS				
Total Additions			$193,085	
TOTAL RC Condominium Units 101-110			**$1,889,695**	
TOTAL ACV			**$1,039,332**	

Parking below 210-208

SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,287 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45%	Condition:	Good
	Effective Age: 37 years		
Hillside Construction:	Degree of Slope: Flat	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
SUPERSTRUCTURE				
Site Preparation			$1,697	
Foundations			$1,412	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$269,524	
Framing				
Exterior Wall		70% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$3,093	
Material	100% None			
Pitch	100% Flat			
Interior			$47,653	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		26 ft.		
Structure		100% Concrete Block		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish		100% Paint		
Mechanicals			$94,700	
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		
Elevators	1 Passenger			
Built-ins			$36,918	
TOTAL RC Parking below 210-208			**$454,997**	
TOTAL ACV	Depreciated Cost (55%)		**$250,248**	

Condominium Units 201-208

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,116 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			$1,208	
Foundations			$64,680	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$237,190	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$85,579	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$334,028	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,159 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			$744,438	
Heating	96% Forced Warm Air			
Cooling	96% Forced Cool Air			
Fire Protection				
Plumbing		55 Total Fixtures		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators	1 Passenger			
Built-ins			$107,221	
SUBTOTAL RC			$1,574,343	
Depreciated Cost (59%)			$865,889	
ADDITIONS				
Total Additions			$189,377	
TOTAL RC Condominium Units 201-208			**$1,763,720**	
TOTAL ACV			**$1,039,556**	

Parking below 310-308

SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,827 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion

SUPERSTRUCTURE

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			$1,549	
Foundations			$1,289	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$247,045	
Framing				
Exterior Wall		70% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$2,824	
Material	100% None			
Pitch	100% Flat			
Interior			$43,592	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		24 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			$91,681	
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		
Elevators	1 Passenger			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			$33,705	
TOTAL RC Parking below 310-308			**$421,686**	
TOTAL ACV	Depreciated Cost (55%)		**$231,927**	

Condominium Units 301-308

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	7,896 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			$1,175	
Foundations			$63,342	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$232,637	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			$83,588	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$325,364	
Floor Finish		80% Carpet		
		10% Tile, Ceramic		
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,128 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			$727,558	
Heating	98% Forced Warm Air			
Cooling	98% Forced Cool Air			
Fire Protection				
Plumbing		53 Total Fixtures		
Electrical		100% Average Quality		
Elevators	1 Passenger			
Built-ins			$104,314	
SUBTOTAL RC			$1,537,979	
Depreciated Cost (55%)			$845,888	
ADDITIONS				

Total Additions	$158,554
TOTAL RC Condominium Units 301-308	**$1,696,533**
TOTAL ACV	**$933,093**

Parking below 401-408

SUPERSTRUCTURE

Occupancy:	100% Parking on First Level	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	4,857 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			$1,559	
Foundations			$1,297	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$248,512	
Framing				
Exterior Wall		70% Wall Openings		
Exterior Wall	100% Stucco on Masonry			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			$2,842	
Material	100% None			
Pitch	100% Flat			
Interior			$43,824	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		24 ft.		
Structure		100% Concrete Block		
Finish		100% Paint		
Mechanicals			$47,439	
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing		2 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			$33,915	
TOTAL RC Parking below 401-408			**$379,388**	
TOTAL ACV	Depreciated Cost (55%)		**$208,663**	

Condominium Units 401-408

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

Gross Floor Area:	7,956 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			$1,184	
Foundations			$63,708	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$233,882	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			$84,131	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$327,649	
Floor Finish		80% Carpet 10% Tile, Ceramic		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		10% Vinyl Sheet		
Ceiling Finish		100% Drywall		
		100% Paint		
Partitions				
Length		1,136 ft.		
Structure		100% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
Mechanicals			$543,010	
Heating	98% Forced Warm Air			
Cooling	98% Forced Cool Air			
Fire Protection				
Plumbing		54 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			$105,107	
SUBTOTAL RC			$1,358,670	
Depreciated Cost (55%)			$747,269	
ADDITIONS				
Total Additions			$158,554	
TOTAL RC Condominium Units 401-408			**$1,517,224**	
TOTAL ACV			**$834,473**	
TOTAL RC BUILDING 00003 34-Unit Risk, 101-408, Flood			**$8,682,447**	
TOTAL ACV			**$4,844,856**	

BUILDING 00004 - Pool Restroom Building, Hazard

Section1

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	11 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	201 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$59
Foundations			$1,515	$4,698
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$17,769	
Framing				
Exterior Wall		5% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$9,638	
Material		100% Shingles, Asphalt		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$5,226	
Floor Finish	60% Vinyl Sheet			
Ceiling Finish	60% Drywall			
	60% Paint			
Partitions				
Length		16 ft.		
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
Mechanicals			$30,681	$3,901
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing	6 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			$125	
TOTAL RC Section1			**$64,954**	**$8,659**
TOTAL ACV	Depreciated Cost (55%)		**$35,725**	**$4,762**

Section2

SUPERSTRUCTURE

Occupancy:	100% Canopy	Story Height:	11 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,404 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				$403
Foundations			$10,298	$2,974
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$6,450	
Framing				
Exterior Wall		97% Wall Openings		
Exterior Wall		100% Siding, Wood on Frame		
Structural Floor				
Roof			$32,171	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$9,257	
Floor Finish	100% None			
Ceiling Finish	100% Paint			
	100% Plywood / Hardwood / Fiberboard			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			$10,258	
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins				
TOTAL RC Section2			**$68,434**	**$3,377**
TOTAL ACV	Depreciated Cost (55%)		**$37,639**	**$1,857**
TOTAL RC BUILDING 00004	**Pool Restroom Building, Hazard**		**$133,388**	**$12,036**
TOTAL ACV			**$73,364**	**$6,620**

BUILDING 00005 - Pool Restroom Building, Flood

Section1

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	11 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	201 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good

Hillside Construction:	Degree of Slope: Flat	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
SUPERSTRUCTURE				
Site Preparation			$59	
Foundations			$6,213	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$17,769	
Framing				
Exterior Wall		5% Wall Openings		
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			$9,638	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$5,226	
Floor Finish	60% Vinyl Sheet			
Ceiling Finish	60% Drywall			
	60% Paint			
Partitions				
Length		16 ft.		
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
Mechanicals			$34,582	
Heating	100% None			
Cooling	100% None			
Fire Protection				
Plumbing	6 Total Fixtures			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical		100% Average Quality		
Elevators				
Built-ins			$125	
TOTAL RC Section1			**$73,613**	
TOTAL ACV	Depreciated Cost (55%)		**$40,487**	

Section2

SUPERSTRUCTURE

Occupancy:	100% Canopy	Story Height:	11 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,404 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	45% Effective Age: 37 years	Condition:	Good
Hillside Construction:	Degree of Slope: Flat Site Position: Unknown	Site Accessibility: Soil Condition:	Excellent Excellent

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			$403	
Foundations			$13,272	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			$6,450	
Framing				
Exterior Wall		97% Wall Openings		
Exterior Wall		100% Siding, Wood on Frame		
Structural Floor				
Roof			$32,171	
Material		100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			$9,257	
Floor Finish	100% None			
Ceiling Finish	100% Paint			
	100% Plywood / Hardwood / Fiberboard			
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			$10,258	
Heating	100% None			
Cooling	100% None			
Fire Protection				

Policy Number: REN2522139 6/2/2025

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	0 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins				
TOTAL RC Section2			**$71,811**	
TOTAL ACV	Depreciated Cost (55%)		**$39,496**	

TOTAL RC BUILDING 00005 Pool Restroom Building, Flood	**$145,424**	
TOTAL ACV	**$79,983**	

	Reconstruction	Sq.Ft.	$/Sq.Ft.	Depreciated
LOCATION SUBTOTAL (All Buildings)	$15,955,826	113,574	$140	$8,914,724
LOCATION ADDITIONS				
Custom Items				
4' Aluminum Picket Fence +/- 171 Ln Ft	$9,090			$9,090
Swimming Pool +/- 578 Sq Ft	$127,375			$127,375
Concrete Pool Deck +/- 1,801 Sq Ft	$26,335			$26,335
Heat Pump, pool heater	$6,515			$6,515
Location Additions Value	$169,315			$169,315
LOCATION TOTAL, Location 1	**$16,125,141**	**113,574**	**$142**	**$9,084,039**

	Reconstruction	Sq.Ft.	$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	**$16,125,141**	**113,574**	**$142**	**$9,084,039**

VALUATION

Valuation Number:	REN2522139	Effective Date:	06/02/2025
Value Basis:	Reconstruction	Expiration Date:	06/02/2026
		Cost as of:	03/2025
		Valuation Modified Date:	06/02/2025

BUSINESS

Harbor Pointe Condominium Association Of Dunedin

460 S Paula Dr

Dunedin, FL 34698 USA

LOCATION 1 - Harbor Pointe Condominium Association Of Dunedin

Harbor Pointe Condominium Association Of Dunedin

460 S Paula Dr

Dunedin, FL 34698 USA

Equipment: Building items and site improvements

	Replacement	Depreciated
Building 00002, Condominium Units 101-110		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$157,490	$86,619
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$35,595	$19,577
Building 00002, Condominium Units 201-208		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$154,466	$154,466
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$34,911	$19,201
Building 00002, Condominium Units 301-308		
Building Items		

Equipment: Building items and site improvements	Replacement	Depreciated
Balconies		
(1) Balconies, Reinforced concrete frame	$129,306	$71,118
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$29,248	$16,086
Building 00002, Condominium Units 401-408		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$129,306	$71,118
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$29,248	$16,086
Building 00003, Condominium Units 101-110		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$157,490	$86,619
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$35,595	$19,577
Building 00003, Condominium Units 201-208		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$154,466	$154,466
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$34,911	$19,201
Building 00003, Condominium Units 301-308		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$129,306	$71,118

Policy Number: REN2522139 6/2/2025

Equipment: Building items and site improvements		
	Replacement	**Depreciated**
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$29,248	$16,086
Building 00003, Condominium Units 401-408		
Building Items		
Balconies		
(1) Balconies, Reinforced concrete frame	$129,306	$71,118
Canopies		
(1) Wood Frame w/Pitched Roof Deck, Column supported	$29,248	$16,086
LOCATION 1 Additions		
Custom Items		
(1) 4' Aluminum Picket Fence +/- 171 Ln Ft	$9,090	$9,090
(1) Swimming Pool +/- 578 Sq Ft	$127,375	$127,375
(1) Concrete Pool Deck +/- 1,801 Sq Ft	$26,335	$26,335
(1) Heat Pump, pool heater	$6,515	$6,515
LOCATION 1 - Harbor Pointe Condominium Association Of Dunedin TOTAL	**$1,568,456**	**$1,077,862**
TOTAL	**$1,568,456**	**$1,077,862**

To update please call us at 866-568-7853 or email us at info@fpat.com for pricing and more information.

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