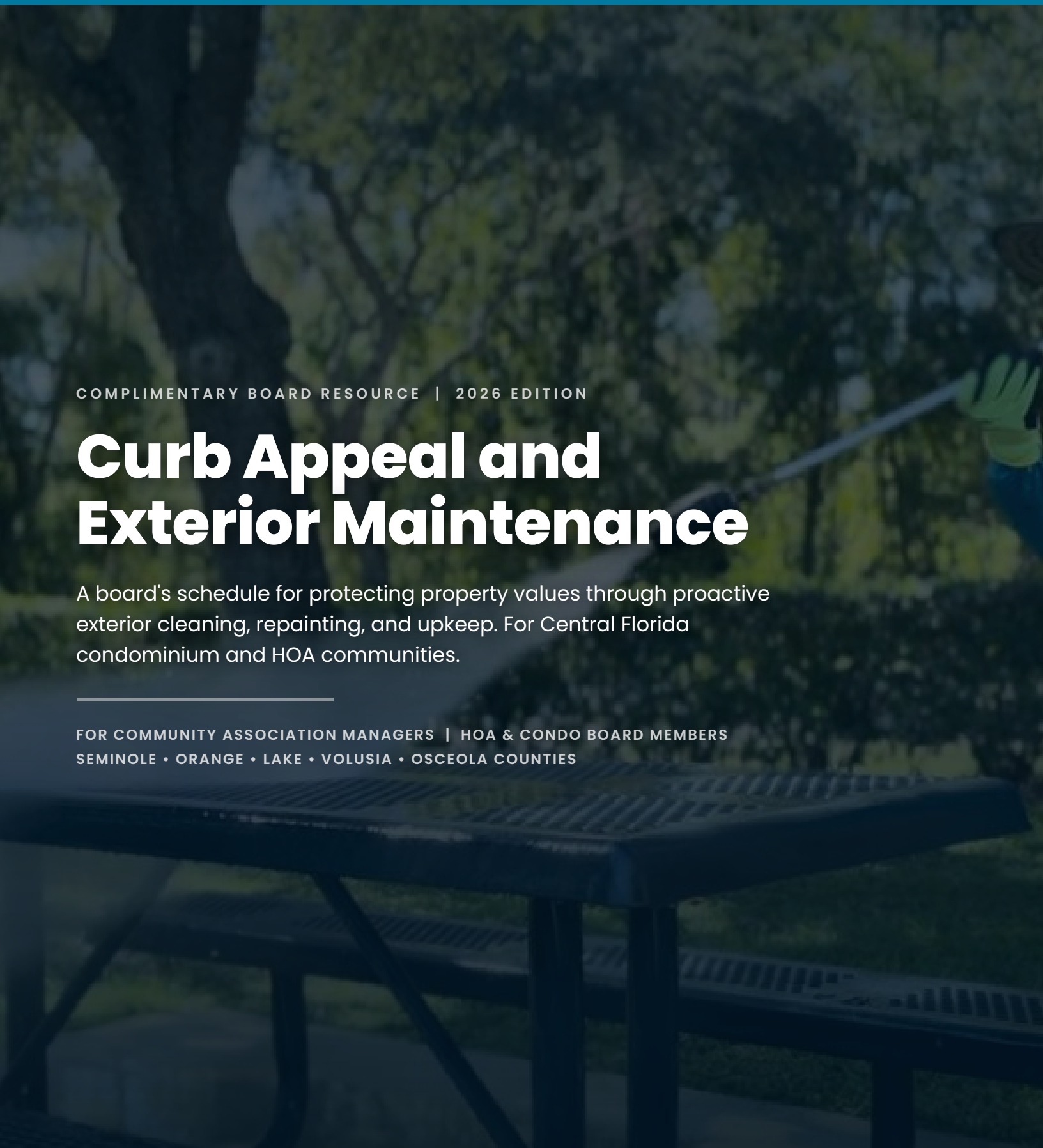

COMPLIMENTARY BOARD RESOURCE | 2026 EDITION

Curb Appeal and Exterior Maintenance

A board's schedule for protecting property values through proactive exterior cleaning, repainting, and upkeep. For Central Florida condominium and HOA communities.

FOR COMMUNITY ASSOCIATION MANAGERS | HOA & CONDO BOARD MEMBERS

SEMINOLE • ORANGE • LAKE • VOLUSIA • OSCEOLA COUNTIES

This guide is a general educational resource for Florida condominium and homeowner association boards and community association managers. It does not constitute legal, engineering, or financial advice. Cost ranges and maintenance intervals cited are general industry guidance. Always consult a licensed Florida contractor and qualified attorney for decisions specific to your association.

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COMPLIMENTARY BOARD RESOURCE

What's Inside This Guide

Nine plain-English sections plus six ready-to-use board tools, written for the CAMs and board members who manage exterior appearance, budget maintenance cycles, and protect property values for their communities.

1 **Why Curb Appeal Protects Property Values**
The data on first impressions, owner satisfaction, and dues support

2 **The Florida Growth Problem**
Mold, mildew, and algae on roofs, walls, walkways, and decks

3 **Pressure Washing vs. Soft Washing**
Which method for which surface, the mechanism diagram, and damage risks

3B **Liability, Algae vs. Mold, and Runoff Safety**
Slip-and-fall exposure, the IAQ distinction, and plant/stormwater safety

4 **Exterior Cleaning and Maintenance Calendar**
Surface-by-surface frequency guide for Central Florida

5 **Community Repainting**
Prep, paint systems, color, lifespan, and planning for stucco

6 **Landscaping, Signage, and Site Furnishings**
Refresh basics for the elements residents notice first

7 **A Central Florida Case Story**
What deferred exterior maintenance actually costs an association

8 **Vendor Scheduling, Scope, and Budgeting**
How to structure bids, contracts, and annual exterior budgets

9 **How ESS Fits and What to Do Next**
ESS self-performs pressure washing, repaints, and exterior maintenance

A **Appendix: Eight Board Tools**
Calendar, decision guide, repaint checklist, audit scorecard, RFP scope, budget worksheet, documentation log, vendor comparison matrix

Three Actions to Take This Month

- Walk the perimeter of every building and photograph any surface showing dark streaking, green biological growth, or paint failure. Note the location and photograph the date stamp. That record becomes the baseline for your vendor scope and your reserve study documentation.
- Pull your last exterior repaint contract and count the years since it closed. If more than five years have passed for stucco in Central Florida, schedule a contractor assessment before the next rainy season adds another year of moisture infiltration behind failing paint.
- Confirm your reserve study line items include exterior cleaning (annual), repainting (every 5 to 7 years for stucco), and concrete and walkway sealing. If any of these are missing or underfunded, add them to the next budget agenda before the cycle forces a special assessment.

DISCLAIMER

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SECTION ONE

Why Curb Appeal Protects Property Values

01

The research is clear: exterior appearance is the first signal buyers, residents, and prospective owners use to judge what a community is worth. It shapes dues support, resale prices, and the board's credibility.

In Central Florida's HOA and condominium market, the exterior of the community is the product. Owners sell units at prices set partly by how the grounds, buildings, and entry look. CAMs and board members who treat exterior maintenance as cosmetic are leaving documented dollars on the table.

What the Research Shows

A peer-reviewed study published in the *Journal of Real Estate Finance and Economics* by researchers at the University of Alabama and the University of Texas at Arlington analyzed 88,980 property sales in the Denver metro area and found that homes with high curb appeal sold for an average of **7% more** than otherwise comparable properties. In slower markets with higher inventory, that premium rose to **14%**. The study itself covers Denver, not Florida, but the underlying relationship (appearance drives perceived value at the point of sale) is the same mechanism realtors and appraisers report in Central Florida markets.

For a unit in a community priced at $350,000, that 7% gap equals $24,500. A board that lets the exterior deteriorate is effectively reducing the equity of every owner in the community.

Owner Satisfaction and Dues Support

Owners who are proud of how their community looks are more likely to pay dues on time, support reasonable fee increases, approve capital projects, and refer neighbors. The inverse is equally true: a neglected exterior generates complaints, contested elections, and dues resistance.

What Prospective Buyers See First

The National Association of Realtors reports that 92% of their members recommend sellers improve curb appeal before listing. For a condo association, the "seller" is every unit owner whose buyer's first impression will be formed in the parking lot or at the entry gate before they ever step inside.

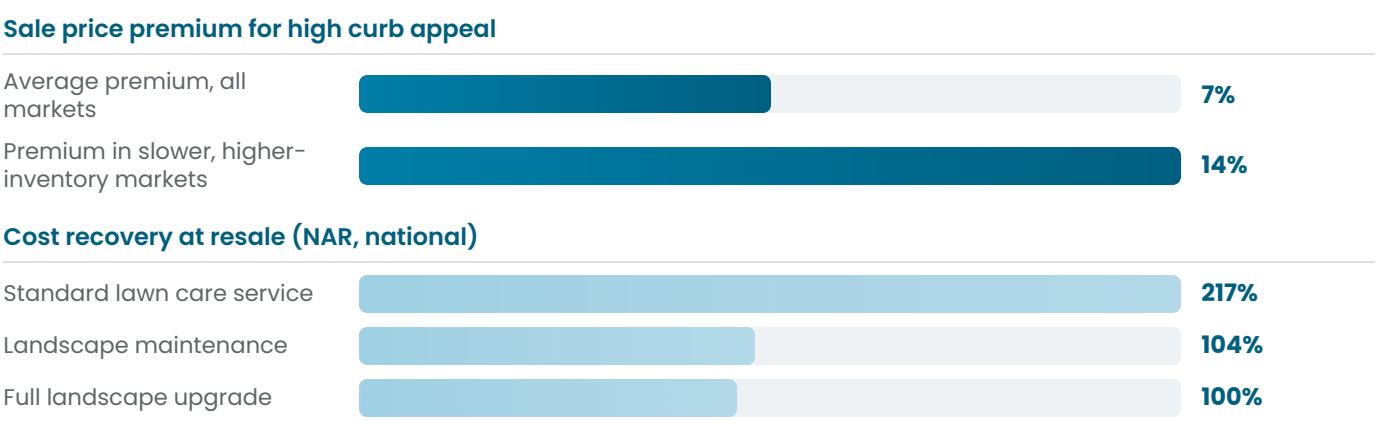
That impression is set by: the cleanliness of building exteriors and walkways; the condition of paint and signage; the state of landscaping at entrances and common areas; and whether the pool, amenity areas, and site furnishings look maintained or neglected.

THE NAR OUTDOOR FEATURES DATA

The NAR 2023 Remodeling Impact Report on Outdoor Features found that standard lawn care service returned 217% of its cost at sale, and landscape maintenance returned 104%. These are the highest cost recovery rates of any remodeling category studied.

Curb Appeal: Sale Price Premium and Cost Recovery

Denver-metro sale-price premium (UA/UTA study) and national cost recovery at resale (NAR 2023).



Sale-price premium: Univ. of Alabama / Univ. of Texas at Arlington, Journal of Real Estate Finance and Economics (2020), 88,980 Denver-metro sales; Florida-specific data was not available at publication. Cost recovery: NAR 2023 Remodeling Impact Report, Outdoor Features (national). Bars scaled within each group to its own maximum.

WHAT THIS CHART SHOWS

The first two bars reflect the UA/UTA peer-reviewed study on curb appeal, based on 88,980 property sales in the Denver metro area: high curb appeal properties sold for 7% more than comparable low-appeal properties on average, and up to 14% more in buyer's markets. Florida-specific curb-appeal premium data was not available at publication; the underlying appearance-to-value relationship is considered broadly applicable across markets. The final three bars are NAR's measured cost recovery for outdoor maintenance investments at resale, a national data set: standard lawn care returns 217%, landscape maintenance returns 104%, and a full landscape upgrade returns 100%.

For boards: every dollar spent keeping the exterior clean and maintained does not disappear. It returns at or above cost to unit owners at resale, while the neglect penalty compounds over time in reduced sale prices and harder dues conversations.

7%
Average home price premium for high curb appeal vs. comparable low-appeal properties (UA/UTA study, 88,980 Denver-metro sales)

217%
Cost recovery rate for standard lawn care service at sale (NAR 2023 Remodeling Impact Report, Outdoor Features)

92%
Share of NAR Realtors who recommend improving curb appeal before listing a property for sale

What This Means for Your Board

Your board's job is not just to manage costs. It is to protect asset values. An exterior maintenance program that keeps buildings clean, painted, and well-landscaped is one of the highest-return capital allocation decisions an association can make. Framing your cleaning and painting budget as asset protection, not expense, is how you build the owner support needed to fund it adequately.

SECTION TWO

The Florida Growth Problem

02

Central Florida's heat, humidity above 70% year-round, and frequent summer rainfall create conditions where mold, mildew, and algae colonize exterior surfaces within months. Understanding what is growing and why is the first step to controlling it.

Why Florida Surfaces Grow So Fast

Three factors combine in Central Florida: humidity above 70% year-round, summer temperatures regularly exceeding 90 degrees, and daily afternoon rainfall during the rainy season. Biological growth returns within weeks on untreated surfaces and within months on recently cleaned ones.

Gloeocapsa Magma: Black Algae on Roofs

The most common roof contaminant in Central Florida is *Gloeocapsa magma*, a cyanobacterium that causes black or dark gray streaking on concrete tile and asphalt shingle surfaces. It feeds on the limestone filler in asphalt shingles. Left untreated, biological growth retains moisture against the substrate and can shorten an asphalt-shingle roof's lifespan by an estimated 5 to 10 years; on concrete tile the effect is primarily cosmetic staining rather than material degradation, though trapped moisture still accelerates underlayment wear over time.

Green Algae and Mildew on Walls

Stucco and painted masonry walls in shaded areas accumulate green algae and gray mildew within one to two years between cleanings. The growth retains moisture against the substrate, accelerating paint failure and reducing the effective paint cycle from seven or more years to four to five.

Walkways, Decks, and Pool Surrounds

Horizontal concrete surfaces accumulate algae and mold rapidly because they hold standing water and retain warmth. Green-slick walkways and pool decks are among the most common HOA liability concerns: a slip-and-fall on an algae-covered surface is an insurance event, not just an appearance issue.

DEFERRED CLEANING BECOMES A REPAINT OR REPAIR

Biological growth retains moisture against painted surfaces. Three missed annual cleaning cycles can delaminate paint, turning a routine $500 wash into an $18,000 repaint with full surface prep. The cleaning cost does not disappear. It compounds.

SECTION THREE

Pressure Washing vs. Soft Washing

03

Using the wrong method on the wrong surface damages what you are trying to clean. This section gives boards and CAMs the surface-by-surface decision guide every vendor conversation requires.

PRESSURE WASHING (HIGH PSI)

Method: High-pressure water (1,500 to 4,000+ PSI) dislodges contaminants mechanically

Best for: Concrete driveways, sidewalks, parking surfaces, brick pavers, pool decks

Chemical use: Optional pre-treatment; pressure does the primary work

Damage risk: HIGH on stucco, painted surfaces, roof tiles, or any porous material

SOFT WASHING (LOW PSI + CHEMISTRY)

Method: Low pressure (below 500 PSI) with biodegradable solutions that kill biological growth at the root

Best for: Stucco walls, painted masonry, roof tiles, screen enclosures, vinyl fencing

Chemical use: Sodium hypochlorite solutions plus surfactants; chemistry does the primary work

Damage risk: LOW on surfaces that high PSI would etch, crack, or strip

Surface-by-Surface Method Guide

Surface	Method	PSI Range	Notes
Concrete driveways and parking	Pressure wash	2,000 to 3,500	Rotary head increases efficiency; pre-treat oil stains
Concrete walkways and sidewalks	Pressure wash	1,500 to 2,500	Lower PSI for aged or cracked surfaces
Stucco building exteriors	Soft wash	200 to 400	High PSI cracks stucco and voids paint warranty
Painted masonry / CMU walls	Soft wash	200 to 400	High PSI strips paint; chemistry removes biological growth
Concrete roof tiles	Soft wash	Below 300	Pressure fractures tile edges; kill algae at root chemically
Pool deck (concrete)	Pressure wash	1,500 to 2,000	Avoid joints; re-seal after cleaning
Pavers (brick or concrete)	Pressure wash	1,500 to 2,000	Re-sand joints and seal after cleaning

Full surface guide including screen enclosures, vinyl fencing, and signage continues in Tool B (Appendix, page 25).



ESS crew pressure washing a community walkway. Concrete surfaces in Central Florida accumulate algae and biological growth year-round and typically require annual cleaning to prevent slip hazards and surface degradation.



Soft washing a stucco building exterior. Note the low-pressure wand and surfactant application that kills biological growth without the etching or paint damage that high-PSI equipment causes on stucco.

The Damage Risks Boards Need to Know

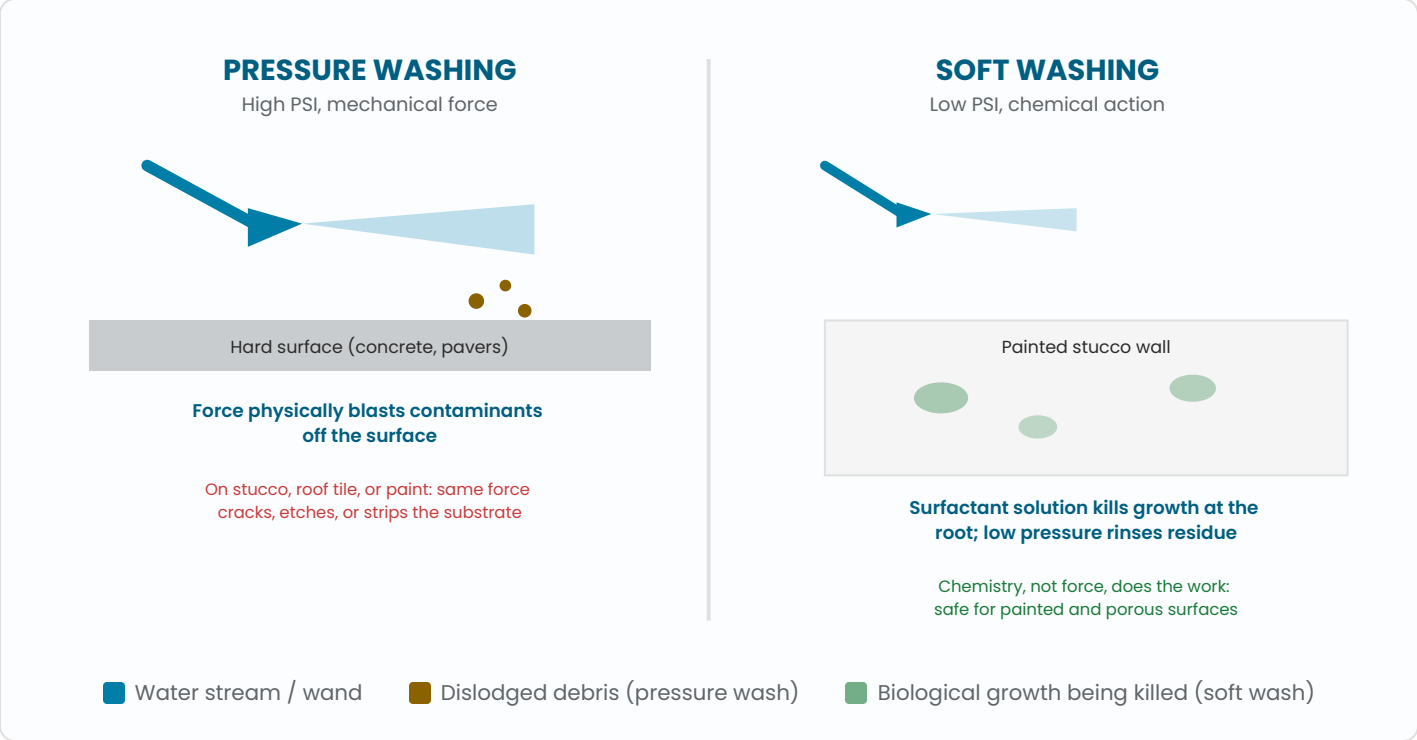
- High PSI on stucco walls cracks the finish coat and can force water into the wall assembly behind, creating a moisture damage event that costs far more to remediate than the cleaning saved
- Pressure washing concrete tile roofs at high PSI fractures tile edges and voids manufacturer warranties; Gloeocapsa algae on tile must be killed chemically, not blasted off
- Sodium hypochlorite (bleach) solutions used in soft washing can damage landscaping, painted metal, and wood if not properly rinsed; confirm your vendor uses surfactants and protective covers for plants adjacent to treated surfaces
- Unlicensed "power washing" vendors operating without liability insurance expose the association to coverage gaps; confirm current general liability and workers' compensation certificates before any vendor accesses roofs or ladders
- A vendor applying too-strong chemical concentration on painted surfaces can strip or bleach the finish coat, creating a warranty dispute and an unplanned repaint

What This Means for Your Board

Your cleaning scope should specify both the method and the PSI range for each surface type. A scope that simply says "pressure wash all building surfaces" gives a vendor the latitude to use high-PSI equipment on stucco or roof tiles and leaves the association holding the repair cost. The decision guide in the Appendix (Tool B) gives you language to use verbatim in vendor scopes.

How Each Method Actually Works

The two methods remove contaminants through entirely different mechanisms. Understanding the mechanism is what lets a board evaluate whether a vendor's proposed method fits the surface.



Illustrative mechanical diagram, not an engineering drawing. Actual PSI and chemical concentration should be set per the surface tables in this guide and confirmed with your vendor in writing.

What This Means for Your Board

If a vendor cannot explain which mechanism they are using and why for each surface on your property, that is a scoping gap, not a minor detail. The mechanism determines whether the surface is cleaned or damaged.

SECTION THREE-B

Slip-and-Fall Liability on Neglected Surfaces

3B

Algae-covered walkways and pool decks are not just an appearance problem. In Florida, a wet, algae-slicked surface is one of the most common premises-liability exposures an association carries, and your cleaning records are part of your legal defense.

1. Florida premises-liability claims against associations commonly turn on whether the board **knew or should have known** about a dangerous condition and failed to fix it.

2. Wet, algae-covered concrete has a **measurably lower** coefficient of friction than clean concrete, which is exactly why it is a common slip-and-fall fact pattern.

3. Dated **before/after photos** of your cleaning cycle are one of the simplest, cheapest forms of liability documentation a board can maintain.

The "Knew or Should Have Known" Standard

Florida premises-liability law generally holds a property owner or association responsible for a slip-and-fall injury when the owner had actual notice of a dangerous condition, or the condition existed long enough that the owner reasonably should have discovered it through routine inspection. This is an editorial summary of a general legal standard, not legal advice, and not a specific case outcome. Confirm how it applies to your association's facts with your association attorney.

For a board, the practical takeaway is this: a walkway that has been visibly green and slick for months, with no cleaning schedule and no inspection record, is a harder position to defend than one covered by a documented annual cleaning program. The absence of a maintenance record can itself become evidence in a claim.

Why Algae Specifically Increases Slip Risk

Biological growth on concrete, pavers, and pool decks creates a thin, slick film when wet, most dangerous immediately after Central Florida's frequent afternoon rain showers or around a pool deck that is wet by design. Walkways and pool surrounds are exactly the horizontal, high-foot-traffic surfaces this guide identifies in Section 2 as the fastest-growing algae zones in the community, which is what makes them a recurring liability exposure rather than an occasional one.

DOCUMENTATION IS YOUR DEFENSE

A cleaning log with dates, photos, and vendor invoices does two things at once: it keeps your community looking maintained, and it becomes contemporaneous evidence that the board acted reasonably if a claim is ever filed. Tool G in the Appendix (Before/After Documentation Log) is built to serve both purposes.

What This Means for Your Board

Treat walkway, pool deck, and stair cleaning as a risk-management line item, not just a curb-appeal one. A documented annual (or pre-rainy-season) cleaning cycle for every horizontal high-traffic surface, backed by dated photos, is inexpensive relative to a single slip-and-fall claim and materially strengthens your association's position if one occurs.

SECTION THREE-C

Algae vs. Mold: Two Different Problems

3C

Boards and CAMs often use "mold" as a catch-all for anything dark or green outside. Confusing the two either causes needless alarm or, worse, lets a real indoor air-quality issue get dismissed as cosmetic.

EXTERIOR ALGAE / MILDEW (THIS GUIDE)

Where: Roofs, stucco, walkways, pool decks, fencing (outdoor, sun/moisture exposed)

Nature: Primarily cosmetic staining and a slip hazard when wet

Fix: Routine soft washing and pressure washing on the schedule in Section 4

Urgency: Scheduled maintenance, not an emergency

INTERIOR / ENVELOPE MOLD (DIFFERENT PROBLEM)

Where: Behind walls, under flooring, HVAC systems, areas with a moisture intrusion source

Nature: Indoor air-quality and potential health concern; often signals a leak or envelope failure

Fix: Requires identifying and stopping the moisture source, then professional remediation

Urgency: Investigate promptly; this is not a pressure-washing scope

WHEN TO ESCALATE

If a unit owner reports a musty odor, visible dark growth inside a unit or common-area interior, or staining on an interior ceiling or wall, that is an indoor moisture/mold concern, not an exterior cleaning item. Route it to a qualified moisture-intrusion professional, not your pressure-washing vendor. For envelope and water-intrusion diagnosis in depth, see the Waterproofing and Building Envelope guide in this series.

SECTION 3D Cleaning-Solution Runoff: Plant and Stormwater Safety

Soft washing relies on sodium hypochlorite (bleach-based) solutions and surfactants to kill biological growth at the root. Used correctly, these are standard, effective products. Used carelessly, the same runoff that kills algae on your stucco can kill the landscaping beneath it, and at scale is a discharge concern where storm drains carry runoff directly to local waterways.

- Adjacent shrubs, sod, and flower beds should be pre-rinsed and covered or thoroughly flushed with fresh water immediately after chemical application, not left to whatever runs off naturally
- Work should not proceed during active rainfall or when heavy rain is imminent, since uncontrolled runoff is harder to direct away from storm drains and landscaping
- Confirm your vendor's chemical concentration and dwell time in writing; over-concentrated solutions are more likely to damage plantings and painted surfaces alike
- Ask whether your vendor directs rinse water away from storm drains where local ordinance restricts direct discharge; this is a standard soft-washing best practice, not an unusual request

What This Means for Your Board

Add plant protection and runoff handling to your cleaning scope in writing (see Tool E's RFP language). A vendor who cannot describe how they protect adjacent landscaping and manage runoff is a vendor who will be replacing your entry beds after the next cleaning visit.

SECTION FOUR

Exterior Cleaning and Maintenance Calendar

04

A surface-by-surface frequency guide calibrated to Central Florida's climate cycle. The chart on the following page shows how maintenance frequency affects surface lifespan and replacement cost.

Central Florida's exterior maintenance calendar is driven by two seasonal realities: the rainy season (June through September) deposits organic debris and accelerates biological growth, and the dry season (October through May) is the optimal window for repaints, sealers, and major cleaning projects. Planning around this cycle reduces rework and keeps surfaces cleaner longer.

Annual and Multi-Year Cleaning Schedule by Surface

Surface	Recommended Frequency	Best Season	Key Risk if Deferred	Method
Building exteriors (stucco/masonry)	Annual	Dry season (Oct to May)	Paint failure, moisture infiltration, biological staining sets permanently	Soft wash
Concrete tile roofs	Every 2 to 3 years	Dry season	Persistent staining; on shingle roofs, an est. 5-10 fewer years of service life	Soft wash only
Concrete walkways and sidewalks	Annual (rainy season onset)	Pre-rainy season (April to May)	Slip-and-fall liability from algae; surface pitting from organic acid etching	Pressure wash
Concrete and paver driveways	Annual to biennial	Either season	Staining, oil penetration, joint erosion	Pressure wash + joint re-sand
Pool deck (concrete)	Annual, pre-season	Pre-pool season (Feb to March)	Slip hazard; algae etches concrete if untreated	Pressure wash + reseal every 3 years
Entry monument signs	Annual	Either season	Biological staining on stone or concrete; painted letters fade and peel	Soft wash + touch-up paint

Surface	Recommended Frequency	Best Season	Key Risk if Deferred	Method
Screen enclosures	Annual	Dry season	Oxidation and biological growth on frames; screen material degrades	Soft wash, below 300 PSI
Site furniture (metal, resin)	Annual	Pre-season (Feb to March)	Rust on metal; UV cracking on resin; owner complaints about amenity condition	Low-pressure wash + treat/coat
Fencing (vinyl or aluminum)	Annual to biennial	Either season	Oxidation on aluminum; mildew buildup on vinyl	Soft wash
Parking lot surfaces	Annual cleaning; restripe and seal-coat every 3 to 5 years	Dry season for seal-coat	Oil and fluid penetration; asphalt oxidation; faded striping creates safety and ADA issues	Pressure wash + seal-coat contractor

What This Means for Your Board

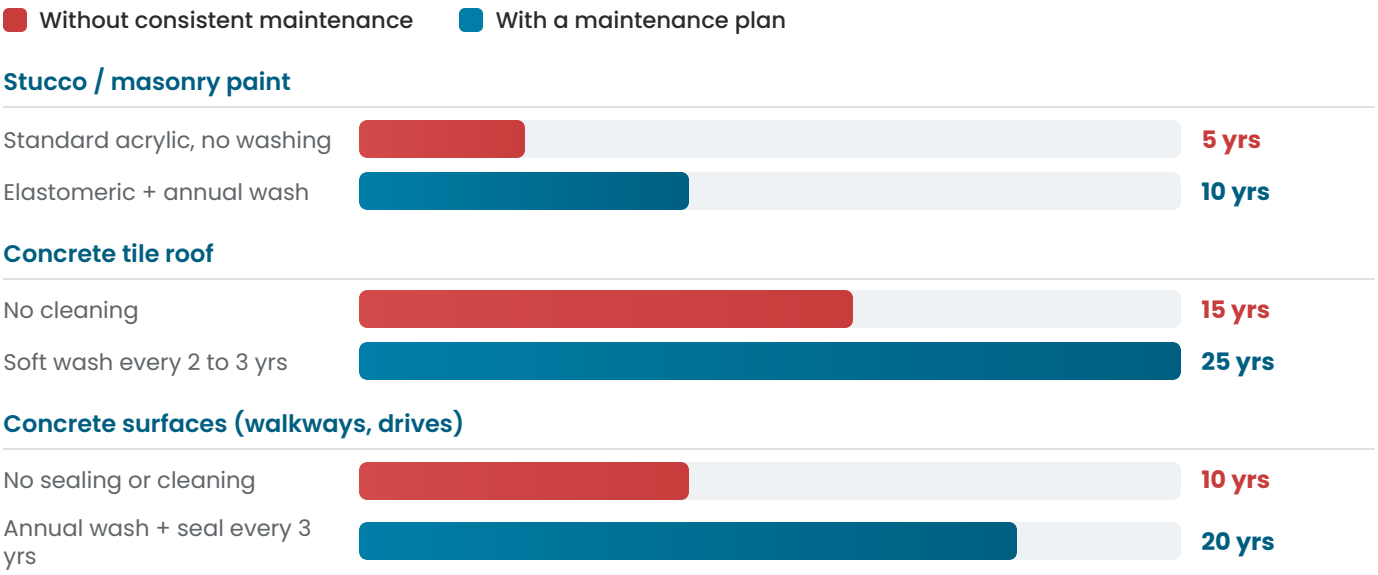
Print this calendar and post it in your CAM portal or board file. At each quarterly board meeting, check which items are current, overdue, or upcoming in the next 90 days. A community that stays current on its cleaning calendar rarely faces the compounding repaint and repair costs that surprise associations who treat cleaning as a deferrable expense.

SEASONAL SCHEDULING TIP

The most productive exterior maintenance window in Central Florida runs October through May. Schedule your annual building soft wash and any major surface project in this window. Work begun in June faces daily rain interruptions, longer drying times between coats, and vendor scheduling conflicts at peak demand. Booking dry-season slots in August typically secures the best vendor availability and pricing.

Exterior Surface Life: Maintained vs. Neglected

Estimated service life in the Central Florida climate, by maintenance approach.



Bars scaled to a 25-year maximum. Typical Central Florida service-life estimates, not guarantees.

WHAT THIS CHART SHOWS

Paired bars compare estimated service life for three common exterior surfaces in Central Florida when maintained versus unmaintained. Stucco paint with standard acrylic and no consistent cleaning lasts 5 years on average before requiring repaint; the same surface with elastomeric paint and annual washing reaches 10 years. Concrete tile roofs without cleaning average 15 useful years before significant algae damage; with soft washing every 2 to 3 years, that extends to 25 years. Concrete surfaces without sealing or cleaning degrade at the 10-year mark; with annual washing and a seal every 3 years, 20 years of service life is achievable.

The maintenance investment does not just keep surfaces looking clean. It doubles or more their effective service life before costly replacement is required. The budget argument for consistent exterior maintenance is a capital preservation argument, not a cosmetic one.

5 to 10 yrs

Range of exterior paint lifespan in Central Florida: 5 years without consistent cleaning, up to 10 years with elastomeric paint plus annual soft washing

2x

Approximate lifespan multiplier achieved by maintaining concrete and painted surfaces versus allowing biological growth to accumulate unchecked

5 to 10 yrs

Estimated reduction in asphalt-shingle roof lifespan from untreated algae and moss growth trapping moisture against the roofing material (industry-consensus estimate, not a single-source study)

SECTION FIVE

Community Repainting

05

A community repaint is the single largest exterior maintenance investment most associations make. Done right with proper surface prep, the correct paint system, and a well-managed color process, it protects the building envelope and boosts property values for seven to ten years. Done poorly, it peels within three.

How Long Does Paint Last in Central Florida?

Exterior paint on stucco in Central Florida lasts 5 to 7 years with standard 100% acrylic paint, and 7 to 10 years with a quality elastomeric paint system applied over properly prepared and primed substrate. These ranges assume annual cleaning; surfaces that are not washed regularly may fail at 4 to 5 years regardless of paint quality because biological growth holds moisture against the film and accelerates delamination.

Coastal exposures (within 10 miles of salt water) should plan for the shorter end of these ranges. Central Florida communities in Seminole, Orange, Lake, Volusia, and Osceola counties typically fall in the 5 to 7 year range with standard products and consistent annual cleaning.

The Paint System That Matters

A community repaint is not just paint. It is a three-component system: surface preparation, primer, and finish coat. The most common failure mode in failed community repaints is inadequate surface preparation, specifically insufficient removal of chalking paint, biological growth residue, and loose or cracked stucco before primer is applied. A repaint applied over contaminated or chalking substrate will delaminate in two to three years regardless of the quality of the paint.

Stucco Repair Before Repainting

A repaint is also the optimal time to address stucco cracks and impact damage. Any crack wider than 1/16 inch should be routed, filled, and allowed to cure before primer is applied. Painting over stucco cracks without filling them allows water infiltration behind the new paint film, which causes blistering and delamination of the new coat within 12 to 18 months in Florida's rainy season. Board documents should require all stucco repairs be completed and inspected before the paint contractor begins priming.

Color Selection and HOA Governance

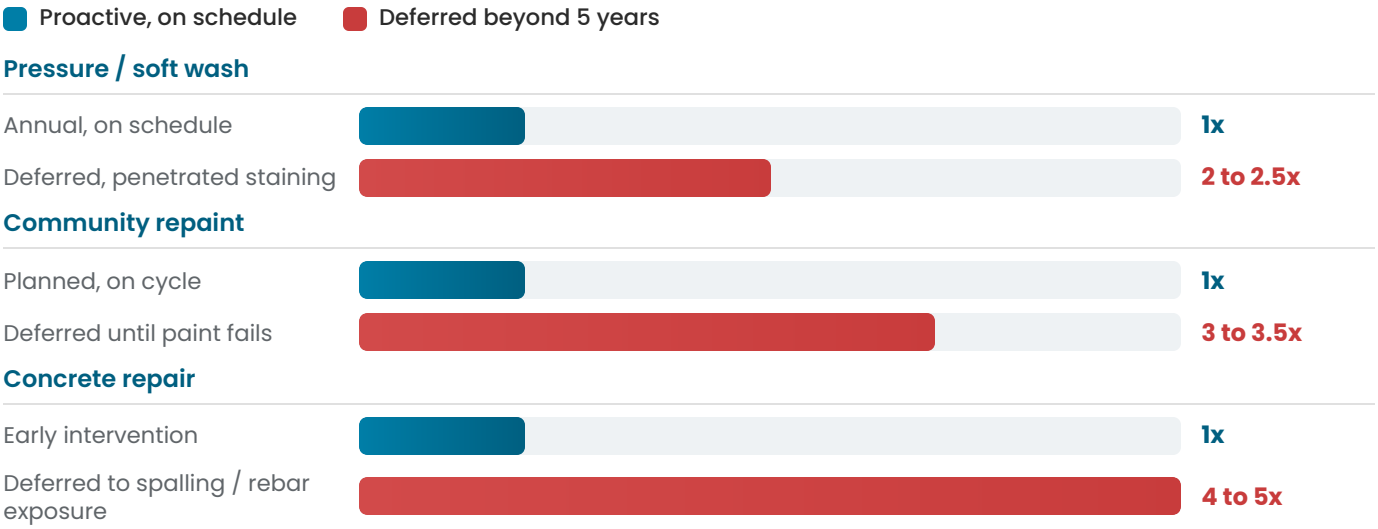
Color selection for a repaint requires advance governance steps most boards underestimate. Florida HOA statute (Section 720.3035) requires that architectural standards for exterior color be documented in the declaration or an adopted architectural control policy. Confirm your governing documents authorize the board to approve color changes without a member vote before committing to a new color scheme. A color change that requires a member vote should be started 90 days before the planned repaint window.

REPAINT PLANNING TIMELINE

Plan 4 to 6 months from board decision to completion: vendor solicitation, approval, stucco prep, then painting. Starting 6 months before the target window is not excessive for a community of more than 10 buildings.

Proactive vs. Deferred Maintenance: Relative Cost

Illustrative cost multiplier by scope, indexed to the proactive (on-schedule) cost as 1x.



Illustrative multiplier drawn from ESS's own before-and-after project pricing on comparable Central Florida scopes, not a third-party index. Actual multiplier varies with surface type, building age, and length of deferral. Bars scaled to a 5x maximum.

WHAT THIS CHART SHOWS

This chart illustrates the relative cost multiplier of deferred versus proactive exterior maintenance for three common scopes, drawn from ESS's own before-and-after project pricing on comparable Central Florida scopes, not a third-party index. Proactive tasks (annual pressure wash, on-schedule repaint, early crack sealing) are indexed at 1x. Deferred beyond five years, a pressure wash typically runs 2 to 2.5x a routine wash from penetrated staining and added prep. A repaint deferred until paint fails runs 3 to 3.5x a planned repaint. Concrete repair deferred until spalling and rebar exposure occurs can reach 4 to 5x the early-intervention cost. Your actual multiplier will vary with surface type, building age, and how long maintenance was deferred; use this to frame the conversation with owners, not as a guaranteed projection.

The cost of prevention is consistently a fraction of the cost of correction. This chart is the reserve study argument for adequate exterior maintenance funding.

What This Means for Your Board

When owners challenge the annual cleaning line item or push back on a repaint that seems expensive, this is the response: the cost of the maintenance you are debating is consistently smaller than the cost of the repair or replacement it is preventing.

THE FLORIDA RESERVE STUDY CONNECTION

Florida Statute 718.112(2)(f) requires condominium reserve studies to include line items for painting, paving, roof replacement, and other deferred maintenance items with a remaining useful life under 30 years and a remaining cost over $25,000 (raised from $10,000 in 2025; older guidance citing $10,000 is out of date). Communities that fund those line items adequately are preventing the compounding cost curve above from becoming a special assessment.

SECTION SIX

Landscaping, Signage, and Site Furnishings

06

Buildings are not the only thing buyers and residents see. The entry, landscaping, signage, lighting, and amenity condition complete the impression that sets perceived value for the entire community.

Entry and Perimeter Landscaping

Entry landscaping is the highest-visibility zone in any community. Use Florida-friendly plants (Crape Myrtles, Muhly Grass, Coontie, native shrubs) that thrive without intensive irrigation. Mulch annually in February or March, edge on every service visit, and keep entry beds clear of dead material at all times.

Irrigation should be audited annually. Missing or misaligned heads create brown patches that are disproportionately visible at entries. An annual irrigation check is a low-cost item that prevents a high-visibility failure.

Signage: Monument and Wayfinding

Monument signs are a community's strongest branding asset and one of the most neglected. Common failures: biological staining on stone that annual cleaning prevents; lettering that chips or fades; landscaping that partially obscures the sign; and burned-out fixtures. Annual cleaning and touch-up costs a fraction of replacement.

Site Lighting

Exterior lighting at entries, parking areas, and amenity spaces serves safety, security, and curb appeal. A quarterly bulb audit (or a full LED conversion) is standard practice. Lighting that works consistently also reduces liability exposure for nighttime pedestrian areas.

Pool and Amenity Furnishings

Metal furniture in Central Florida's humidity rusts within two to three years without regular coating. Resin holds up better but cracks from UV exposure. Plan a refresh cycle of 7 to 10 years for resin or 5 to 7 years for coated metal.

What This Means for Your Board

A monument sign with dead plants and peeling letters undermines the impression a freshly painted building creates. Add signage cleaning, irrigation audits, and furnishing reviews to the same annual schedule as building cleaning.

SECTION SEVEN

A Central Florida Case Story

07

What deferred exterior maintenance actually costs an HOA community in dollars, owner satisfaction, and reserve fund pressure.

DATA-DRIVEN CAUTIONARY CASE

The Compounding Cost of Deferred Exterior Care

The pattern plays out in Central Florida HOA communities repeatedly and follows the same arc. A community with 200 units and annual exterior cleaning budgeted at $18,000 decides to defer cleaning for three consecutive years to reduce assessments. Over those three years, biological growth accumulates on stucco walls, walkways, and the entry monument. No visible structural failure occurs, so the decision appears to have worked.

At year four, the board solicits repaint bids. Every vendor who bids adds a line item for power prep, stucco repair, and biological treatment that was not in previous repaint scopes. The repaint that was budgeted at $185,000 (based on the prior cycle) comes in at $240,000 to $290,000. Two bids note that three areas of the building have paint that has delaminated and will require stucco repair before repainting. A contractor assessment finds 14 locations requiring patching at a total of $22,000 additional cost, attributed to moisture infiltration behind the delaminated paint during the years the surface was uncleaned.

The three years of deferred cleaning saved approximately $54,000 in maintenance assessments. The net increased repaint and repair cost attributable to that deferral was estimated at $75,000 to $125,000. The community also discovered it was behind on reserve contributions because the projected repaint cost used in the reserve study was the original budget figure, not the inflated actual. A special assessment covering the gap was levied on owners who had specifically supported deferral to save money.

This narrative is constructed from publicly documented Florida HOA deferred-maintenance patterns, special assessment records, and general facilities-management guidance on deferred maintenance. Individual community outcomes will vary. Sources cited in Key Sources on back cover.

What This Means for Your Board

The case above is not a worst-case outlier. It is the predictable outcome of interrupting a maintenance cycle in a Florida climate. The math rarely favors deferral once the compounding effects on surface preparation costs, reserve funding accuracy, and owner relations are included. The cleaning line item in your operating budget is protecting the repaint budget in your reserves.

SECTION EIGHT

Vendor Scheduling, Scope, and Budgeting

08

How boards and CAMs structure exterior maintenance bids to get comparable proposals, control quality, and budget accurately for both operating and reserve line items.

Structuring Exterior Cleaning Bids

A cleaning scope that produces comparable bids must specify: the surfaces to be cleaned (each building elevation, walkways, driveways, pool deck, signs, etc.), the method for each surface (soft wash vs. pressure wash and the PSI range), the chemical to be used and concentration range, the treatment of adjacent landscaping (covering or rinsing plants), the schedule (start date window and completion deadline), and insurance requirements (general liability and workers' comp certificates required before work begins).

Without this specificity, vendors will bid to their own methods and you will receive proposals that are not comparable. One vendor soft washing at 300 PSI and another pressure washing at 3,000 PSI are not bidding the same scope, even if the line item says the same thing.

Repaint Bid Essentials

A repaint RFP should require vendors to specify: the paint system (manufacturer, product line, sheen), the number of coats, the surface preparation method and scope, how stucco cracks are to be identified and addressed, the primer system, and the warranty on both materials and workmanship. Request references from associations of similar size and ask for the CAM contact for each reference. A painting contractor who cannot provide two or three community repaint references in Central Florida is higher risk for a project of this scope.

Annual Exterior Budget Framework

A Central Florida community's exterior maintenance budget has two components: annual operating expenses (cleaning and grounds maintenance) and reserve-funded capital projects (repainting, concrete repair, roof replacement, paving). See the following page for detailed cost ranges and reserve line items, and Tool F (Appendix) for a worked budget worksheet.

Operating Line Items (Annual)

- Exterior building soft wash: $0.08 to $0.18 per square foot
- Walkway and driveway pressure washing: $0.10 to $0.25 per square foot
- Pool deck cleaning and resealing: $0.15 to $0.35 per square foot
- Entry monument cleaning and touch-up: $300 to $800 per year
- Irrigation audit and repair: $500 to $1,500 per year

Reserve-Funded Capital Line Items

These items belong in your reserve study, not your operating budget. Each has a defined useful life and a replacement cost that drives the required annual contribution. Confirm with your reserve specialist that all five categories are present in your current study.

Line Item	Cost Range	Cycle	Notes
Exterior repaint (stucco)	$2.50 to $5.00 per SF	Every 5 to 7 years	Higher end for elastomeric system with full stucco prep
Concrete repair and waterproofing	1 to 2% of building replacement value annually	Ongoing	Variable; driven by inspection findings
Roof cleaning or replacement	Varies by material and age	Per roof schedule	Soft wash every 2 to 3 years; replacement per useful life
Parking lot seal-coat and restripe	$0.12 to $0.25 per SF	Every 3 to 5 years	Requires dry weather cure window; schedule dry season
Site furnishing replacement	$500 to $3,000 per amenity area	Every 7 to 10 years	Resin pieces longer life than coated metal in FL humidity

RESERVE STUDY ACCURACY NOTE

Update your repaint reserve estimate after every repaint contract is executed. The most common reserve funding error in Florida HOAs is using a per-square-foot estimate that does not reflect current labor costs or surface prep complexity. An underfunded repaint line item becomes a special assessment.

What This Means for Your Board

The reserve study is only accurate if the unit costs it uses reflect what you actually paid on the last project. After every major exterior project closes, update the reserve study's cost basis for that line item. A reserve manager working from a five-year-old repaint cost will underfund the next cycle, and the gap arrives as a special assessment.

SECTION NINE

How ESS Fits and What to Do Next

09

Element Service Solutions is a Florida Certified General Contractor serving community associations across Seminole, Orange, Lake, Volusia, and Osceola counties. We self-perform pressure washing, soft washing, exterior repaints, stucco repair, and concrete restoration.



ESS crew on a community concrete and sidewalk maintenance project in Central Florida.

What "Self-Performs" Means for You

Many general contractors subcontract cleaning and painting to the lowest bidder. ESS self-performs nearly all structural and exterior trades in house. The crew doing your building soft wash or repaint prep is an ESS employee, not a subcontractor. When a problem arises mid-project, there is one point of contact and one quality standard.

This matters for exterior maintenance because quality failure most often happens at trade handoffs: cleaning crew leaves, paint crew arrives with no shared knowledge of the surface. ESS manages all handoffs internally. CGC1533292, fully insured, certificates provided before work begins.

Schedule a Complimentary Exterior Assessment

ESS offers a complimentary on-site inspection and a specific proposal for exterior maintenance, repainting, concrete repair, and pressure washing. We walk every building elevation, photograph conditions, and deliver a prioritized scope with cost ranges your board can use to plan and budget accurately. No commitment required.



Gavin Sederopoulos
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APPENDIX

Eight Board Tools

A

Ready-to-use tools for CAMs and board members. Print or copy into your board management platform. Each tool is self-contained and can be used independently.

Tool	Name	Use
Tool A	12-Month Exterior Maintenance Calendar	At-a-glance month-by-month cleaning and maintenance schedule for all community exterior surfaces
Tool B	Pressure Wash vs. Soft Wash Decision Guide	Quick-reference surface-by-surface method selector for vendor scope writing and quality control
Tool C	Community Repaint Planning Checklist	Step-by-step preparation, vendor selection, and execution checklist for a community exterior repaint
Tool D	Curb Appeal Audit Scorecard	Annual walkthrough scoring tool for all exterior elements: buildings, walkways, landscaping, signage, amenities
Tool E	Sample Exterior Cleaning RFP Scope Language	Bracketed fill-in scope language for soft washing and pressure washing bids; copy and customize
Tool F	Annual Exterior Budget Worksheet	Worked example and blank version for budgeting both operating and reserve exterior maintenance costs
Tool G	Before/After Documentation Log	Dated photo-and-service log that doubles as slip-and-fall liability documentation
Tool H	Vendor RFP Comparison Matrix	Side-by-side scoring sheet for comparing bids on method, insurance, warranty, and references, not just price

HOW TO USE THESE TOOLS

Each tool below includes a "How to Use" note in italic and a caveat. The caveat is not boilerplate: it identifies the specific condition under which the tool's numbers or language need professional verification before use. Costs, intervals, and specifications vary by property age, condition, and local market. Use these tools for planning and vendor conversations; confirm specifics with a licensed contractor before committing to scope or budget.

Tool A: 12-Month Exterior Maintenance Calendar

How to use: This is the month-by-month, at-a-glance companion to the surface-by-surface reasoning in Section 4. Post it in your CAM platform or board file. At each quarterly meeting, mark which tasks are current, overdue, or upcoming in the next 90 days.

JAN	FEB	MAR	APR
Pool deck wash + inspect; irrigation audit	Amenity furniture inspection; entry monument touch-up	Pool deck reseal if due (3-yr cycle); mulch refresh	Walkway & sidewalk pressure wash (pre-rainy season)
MAY	**JUN**	**JUL**	**AUG**
Driveway & parking wash; paver re-sand/seal if due	Rainy season begins, spot-clean only	Spot-clean; monitor for algae flare-ups	Book dry-season vendor slots now (best pricing/availability)
SEP	**OCT**	**NOV**	**DEC**
Rainy season winding down; finalize fall vendor contracts	Building soft wash (primary annual window begins)	Roof soft wash if due (2-3 yr); repaint if due (5-7 yr)	Seal-coat/restripe parking if due (3-5 yr); year-end audit walk

Gray months (Jun, Jul, Sep) are rainy-season windows: reactive spot-cleaning only, not a scheduling gap. See Section 4 for the full frequency-and-risk rationale by surface.

Caveat: This calendar reflects general best practices for Central Florida's climate cycle. Your community's specific schedule may need adjustment based on tree canopy (shaded buildings need more frequent cleaning), age of paint system, or HOA governing document requirements for specific maintenance intervals.

Tool B: Pressure Wash vs. Soft Wash Decision Guide

How to use: Use this guide when writing cleaning scopes for vendor bids or reviewing a vendor's proposed method. If a vendor proposes a method that does not match this guide, ask them to explain why in writing before approving the scope.

Surface	Correct Method	Max PSI	Why and What to Watch For
Stucco building walls	Soft wash	300 to 400 PSI	High PSI cracks finish coat and forces water into wall assembly. Chemistry kills biological growth; pressure alone cannot.
Painted masonry / CMU	Soft wash	300 to 400 PSI	High PSI strips paint. Use surfactant solution; dwell time required before low-pressure rinse.
Concrete tile roofs	Soft wash	Below 300 PSI	Tile edges fracture at high PSI and voids warranty. Algae must be killed at root with bleach solution, not blasted off.
Screen enclosures (aluminum)	Soft wash	Below 250 PSI	High pressure dents frames and punctures screens. Brush or low-pressure wand only.
Concrete driveways and parking	Pressure wash	2,000 to 3,500 PSI	Hard surface can handle high PSI; surface agitator increases efficiency. Pre-treat oil stains.
Concrete sidewalks and walkways	Pressure wash	1,500 to 2,500 PSI	Lower end of range for aged, cracked, or thin surfaces. Address any joint sealant gaps after cleaning.
Pool deck (concrete)	Pressure wash	1,500 to 2,000 PSI	Avoid pressure directly on control joints. Reseal after cleaning if more than 3 years since last application.
Brick and concrete pavers	Pressure wash	1,500 to 2,000 PSI	Re-sand joints after every pressure wash; sand is displaced by water. Seal within 24 to 48 hours of re-sanding.
Vinyl fencing	Soft wash	Below 400 PSI	High PSI can crack or bow panels. Bleach solution removes mildew; limit contact time and rinse thoroughly.
Entry monument signs	Soft wash	Below 300 PSI	Stone or concrete monuments can handle chemistry; painted lettering requires very low pressure to avoid stripping.

Caveat: PSI ranges above are general guidance. Actual safe PSI depends on surface age, condition, and the specific nozzle tip used. Always confirm the vendor's tip selection and standoff distance before approving work. A wide-fan tip (25 to 40 degrees) at 2,000 PSI is safer than a zero-degree tip at 1,000 PSI on a damaged surface.

Tool C: Community Repaint Planning Checklist

How to use: Begin this checklist 6 months before the target repaint start date. Check each item off only when the action is complete, not when it has been discussed. Share with your managing agent and paint contractor at the kickoff meeting.

Planning Phase (6 to 4 Months Before Start)

- ☐ Confirm governing document authority for board-approved color change or whether a member vote is required under Florida Statute 720.3035
- ☐ Review current reserve study repaint line item; confirm the per-square-foot estimate reflects current market (update if the estimate is more than 2 years old)
- ☐ Engage a licensed contractor for a pre-repaint surface assessment: identify stucco cracks, failing areas, and moisture intrusion points
- ☐ Confirm the stucco repair scope and budget separately from the paint scope; do not bundle them in a way that lets repairs go uninspected
- ☐ Prepare a written RFP specifying paint system (manufacturer, product), number of coats, primer requirement, stucco repair expectations, and warranty terms

Bid Phase (4 to 2 Months Before Start)

- ☐ Issue the RFP to a minimum of three qualified contractors with Central Florida community association repaint experience
- ☐ Require each bidder to walk the property with a board or CAM representative before submitting; reject bids submitted without a site visit
- ☐ Verify general liability (minimum $1 million per occurrence) and workers' compensation certificates for all bidders
- ☐ Check references: call the CAM contact for at least two of each bidder's referenced community repaint projects
- ☐ Award contract; include written notice to proceed, payment schedule, and a retainage clause of 10% held until final walkthrough approval

Execution Phase (Start to Completion)

- ☐ Confirm all stucco repairs are complete and cured (minimum 28 days for Portland cement-based repairs) before primer is applied
- ☐ Confirm cleaning of all surfaces to be painted is complete before any primer is applied; inspect for biological growth residue
- ☐ Inspect primer coat before finish coats begin; do not allow skipped primer on repaired areas
- ☐ Document final coat application date and paint system used; retain for reserve study and warranty records
- ☐ Conduct final walkthrough before releasing retainage; photograph all elevations on completion date

Caveat: This checklist reflects general best practice and does not substitute for legal review of your specific governing documents or professional engineering assessment of significant stucco or structural deficiencies discovered during the pre-repaint surface assessment.

Tool D: Curb Appeal Audit Scorecard

How to use: Complete this scorecard during an annual exterior walk. Score each element 1 to 5 (1 = immediate attention needed, 3 = acceptable, 5 = excellent). Total score and trend over annual audits tells you whether your exterior appearance is improving or declining relative to your maintenance investment.

Element	What to Evaluate	Score (1 to 5)	Action Needed?
Building exteriors (cleanliness)	Biological growth, staining, chalking paint, efflorescence		
Building exteriors (paint condition)	Peeling, fading, cracking paint; color uniformity across all elevations		
Rooftop appearance	Dark streaking or algae visible from ground; debris accumulation		
Walkways and sidewalks	Biological growth, discoloration, slip hazard, trip hazard at joints		
Driveways and parking areas	Oil staining, potholes, faded striping, speed bump condition		
Pool deck and amenity hardscape	Cleanliness, surface condition, sealer integrity, slip hazard		
Entry landscaping and irrigation	Mulch freshness, edging, plant health, irrigation coverage and gaps		
Entry monument signs	Cleanliness, lettering condition, lighting operation, plantings at base		
Site lighting (parking and walkway)	All fixtures operational; no dark spots in pedestrian areas		
Pool and amenity furniture	Rust, UV cracking, structural integrity, consistent appearance		
Fencing and screen enclosures	Mildew, oxidation, damage, consistent color, gate operation		
Trash enclosures and utility areas	Cleanliness, paint condition, gate/door function, odor control		

Total Score: _____ / 60 Date: _____ Audited by: _____

Caveat: This scorecard is a non-engineering visual assessment tool for planning purposes only. Scores below 2 on any structural or safety element (walkways, pool deck, roof, building structure) should trigger a licensed contractor or engineering assessment before the next maintenance cycle.

Tool E: Sample Exterior Cleaning RFP Scope Language

How to use: Copy the language below into your RFP or service agreement. Replace all [BRACKETED] items with your property-specific information. Send this scope to all bidders to ensure proposals are comparable.

Bracketed items require your property-specific information. Bold text is fixed scope language recommended for all bids.

PROJECT: Annual Exterior Cleaning Services for [COMMUNITY NAME], [ADDRESS], [CITY], Florida [ZIP]

SCOPE OF WORK: Contractor shall provide exterior cleaning services for all surfaces listed below using the specified method for each surface type. No substitution of cleaning method without prior written authorization from [CAM NAME / BOARD PRESIDENT].

Building Exteriors (Stucco and Painted Masonry)

Method: Soft wash only. Maximum pressure: 400 PSI at surface. Cleaning solution: sodium hypochlorite-based surfactant blend; concentration not to exceed [3% to 5%] at surface. Contractor shall protect all adjacent landscaping with tarps or thorough water rinsing before and after chemical application. All [NUMBER] buildings, all elevations, including soffits up to [HEIGHT] feet without ladder work and all ground-accessible areas.

Walkways, Sidewalks, and Pool Deck

Method: Hot or cold water pressure wash. PSI range: 1,500 to 2,500 PSI using 25-degree fan tip minimum. Contractor shall pre-treat any organic growth with appropriate biodegradable surfactant. Pool deck surfaces: contractor shall avoid pressure on pool deck expansion joints. [INCLUDE or EXCLUDE: Reapplication of concrete sealer to pool deck if more than [NUMBER] years since last application.]

Driveways and Parking Areas

Method: Pressure wash. PSI range: 2,000 to 3,500 PSI. Pre-treat oil and petroleum stains with degreaser prior to washing. [NUMBER] parking areas totaling approximately [SQUARE FOOTAGE] square feet.

Insurance and Compliance Requirements

Contractor shall provide current certificates of general liability insurance (minimum $[1,000,000] per occurrence / $[2,000,000] aggregate) and workers' compensation insurance before work commences. All personnel accessing the property must be Contractor's employees or documented subcontractors listed in the proposal. Contractor is responsible for [any damage to landscaping, painted surfaces, or screen enclosures] caused by incorrect method application.

Completion and Acceptance

Work shall be completed within [NUMBER] calendar days of authorization. Final walkthrough with [CAM NAME or BOARD REPRESENTATIVE] required for acceptance. Payment in full only upon written acceptance after walkthrough.

Caveat: This sample scope language is provided for planning purposes and does not constitute a legal contract. Have your association attorney or licensed CAM review your final service agreement, particularly the insurance requirements, indemnification language, and damage liability clauses, before execution.

Tool F: Annual Exterior Budget Worksheet (Worked Example: 150-Unit Community)

How to use: Review the worked example column to understand the cost structure. Use the blank column to fill in your community's square footage, unit count, and vendor quotes. Totals feed directly into your operating budget and reserve contribution calculations.

Operating Budget Line Items (Annual)

Exterior building soft wash (all elevations)	**$14,400**	_____	*Example: 80,000 SF building surface at $0.18/SF*
Walkways and sidewalks pressure wash	**$3,750**	_____	*Example: 15,000 SF at $0.25/SF*
Driveway and parking area wash	**$4,000**	_____	*Example: 40,000 SF at $0.10/SF*
Pool deck cleaning (pre-season)	**$1,500**	_____	*Example: 5,000 SF at $0.30/SF; reseal every 3 yrs add $1,500*
Entry monument cleaning and touch-up	**$600**	_____	*Includes lettering touch-up if needed*
Irrigation audit and repairs	**$800**	_____	*Annual audit plus typical minor repairs*
Entry mulching and landscape refresh	**$1,800**	_____	*Annual re-mulch and seasonal color plantings*
Parking lot lighting audit and bulb replacement	**$600**	_____	*Estimate; adjust for fixture count*
Total Annual Operating Exterior Budget	**$27,450**	_____	

Reserve-Funded Capital Line Items (Annualized Contribution)

Exterior repaint (every 6 years, stucco)	**$33,333**	_____	*Example: $200,000 total repaint cost divided by 6-year cycle*
Concrete repair and walkway restoration	**$5,000**	_____	*1% of $500,000 estimated concrete replacement value*
Roof soft wash (every 3 years)	**$2,667**	_____	*Example: $8,000 total cost divided by 3-year cycle*
Parking lot seal-coat and restripe (every 4 years)	**$5,000**	_____	*Example: $20,000 total cost divided by 4-year cycle*
Site furnishing replacement (every 8 years)	**$3,750**	_____	*Example: $30,000 total replacement divided by 8-year cycle*
Total Annual Reserve Contribution (Exterior)	**$49,750**	_____	

Caveat: Figures above are illustrative estimates for a 150-unit Central Florida community association. Your actual costs depend on building square footage, surface complexity, vendor market conditions, and the current condition of each asset. Obtain vendor quotes and a current reserve study analysis before using these figures in an approved budget.

Tool G: Before/After Documentation Log

How to use: Log every cleaning, repaint, and repair event on every major surface. Take a dated photo before and after each service. This log does double duty: it is your maintenance-history record for reserve planning, and it is contemporaneous documentation that the board acted reasonably on surface conditions (see Section 3B on slip-and-fall liability). Keep photos in a dated folder that mirrors this log.

Date	Surface / Location	Service Performed	Vendor	Before Photo #	After Photo #
3/14/26	Pool deck, north side	Pressure wash + reseal	ESS	IMG_0142	IMG_0158

Worked example (row 1): the north pool deck was pressure washed and resealed on 3/14/26 by ESS, with a before photo (IMG_0142) and after photo (IMG_0158) logged the same day. That pairing is what turns a routine service visit into a defensible record.

Caveat: This log is a planning and documentation aid, not a substitute for your association's official records-retention policy or your attorney's guidance on what should be preserved and for how long under Florida law.

Tool H: Vendor RFP Comparison Matrix

How to use: Send the same scope (Tool E) to at least three vendors, then score each bidder on this matrix side by side. Bids that look similar in total price often differ sharply once method, insurance, and warranty terms are compared line by line.

Comparison Point	Vendor 1	Vendor 2	Vendor 3
Total bid price			
Method specified per surface (soft wash vs. pressure, PSI)			
Chemical / concentration disclosed in writing			
Plant protection / runoff handling described			
GL + workers' comp certificates provided			
Self-performs vs. subcontracts			
Central FL association references (2-3 provided)			
Written warranty (materials + workmanship)			
Site visit completed before bid submitted			

Worked example: a $9,800 bid with no written chemical disclosure or workmanship warranty is not actually cheaper than an $11,200 bid that includes both.

Caveat: Price is one line on this matrix, not the deciding one. The lowest bid missing insurance certificates or method specificity is the highest-risk bid on the page, regardless of dollar amount.

RELATED GUIDES IN THIS SERIES

For the reserve math and 5-year capital calendar behind your repaint and concrete line items, see **Reserve & Budget Planning**. For a deeper vendor-vetting process, including license verification and insurance certificate review, see **Contractor Vetting**. For water intrusion and building envelope diagnosis (a different problem than exterior algae, see Section 3C), see **Waterproofing and Building Envelope**.

Putting This Guide to Work

The tools in this appendix are designed to be used together, not filed away. Start with Tool D (the Curb Appeal Audit Scorecard) on your next board walk-through. Use the score to decide what belongs on Tool A's calendar this quarter. When you are ready to solicit bids, Tool E's scope language and Tool H's comparison matrix keep vendors accountable to the same standard. Tool G's documentation log runs continuously in the background, building your maintenance history and your liability record at the same time.

A community that works this cycle consistently rarely faces the compounding repaint and repair costs, or the liability exposure, that this guide opens with. That is the entire point of a proactive exterior maintenance program.

ELEMENT SERVICE SOLUTIONS

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Key Sources

Curb Appeal and Property Value: Villupuram, Sriram, et al. "Curb Appeal: How Does Curb Appeal Impact Residential Home Values?" *Journal of Real Estate Finance and Economics*. University of Texas at Arlington and University of Alabama, 2020. Analyzed 88,980 property sales in the Denver metro area. UTA News Center: uta.edu/news/news-releases/2020/02/11/curb-appeal

Outdoor Investment Cost Recovery: National Association of Realtors (NAR) and National Association of Landscape Professionals (NALP). *2023 Remodeling Impact Report: Outdoor Features*. Standard lawn care service: 217% cost recovery; landscape maintenance: 104%; overall landscape upgrade: 100%. nar.realtor/research-and-statistics/research-reports/remodeling-impact-report-outdoor-features

Exterior Paint Lifespan in Florida: Multiple Florida painting contractor and building science sources confirm 5 to 7 year lifespan for standard acrylic on stucco in Central Florida, and 7 to 10 years with elastomeric systems and regular cleaning. Sources include allforliz.com, totalqualitypainting.com, billspaintingflorida.com, and grovestreetpainting.com.

Algae and Biological Growth on Roofs: Industry-consensus estimate (GAF StainGuard technical bulletin; roofing-industry sources) is that untreated algae and moss growth can shorten an asphalt-shingle roof's lifespan by an estimated 5 to 10 years by retaining moisture against the roofing material. This is a softened, industry-consensus figure, not a single peer-reviewed study; on concrete tile the primary documented effect is cosmetic staining.

Deferred Maintenance Cost Comparison: The proactive-vs-deferred cost multipliers in this guide are ESS's own illustrative before/after project-cost comparisons on Central Florida scopes, clearly labeled as such. They are not drawn from a third-party index.

Florida Reserve Study Requirements: Florida Statute 718.112(2)(f) (condominium; $25,000 deferred-maintenance/replacement-cost threshold, raised from $10,000 by 2025 legislation) and Florida Statute 720.303(6) (HOA). Florida Statute 720.3035 (architectural control authority for color changes).

Slip-and-Fall / Premises Liability: General Florida premises-liability standard (property owner/association liability turns on actual or constructive notice, i.e. "knew or should have known" of a dangerous condition). Editorial summary, not legal advice; confirm application to your association with your attorney.

Algae vs. Mold and Indoor Air Quality: EPA Building Assessment Survey and Evaluation (BASE) study; general building-science distinction between exterior biological growth (cosmetic/surface) and interior moisture-driven mold (indoor air quality concern requiring different remediation).

Cleaning Solution Runoff and Landscape/Stormwater Safety: General manufacturer and industry guidance on sodium hypochlorite and surfactant-based cleaning solutions: pre-rinse and cover adjacent plantings, avoid application during active rainfall, and prevent direct discharge to storm drains where locally regulated.

Case Story Data Pattern: Constructed from documented Florida HOA deferred-maintenance patterns and special assessment records. See: propertyexemption.com Florida condo special assessments 2026; lscarlsonlaw.com Florida condo special assessment challenges.

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