Catch It Before the Crack

How Florida Condominium Boards Can Stop Concrete Corrosion Before It Empties the Reserves

By Brett Serpe, MBA / Published September 2026



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Picture a board meeting. A resident reports a few rusty streaks on a balcony. Someone suggests, “It’s just cosmetic, we’ll patch it next year.” Two seasons later the association faces a six-figure special assessment, scaffolding around half the building, and angry emails about noise, dust, and lost parking.

That scenario plays out across Florida every year. Concrete doesn’t fail overnight; it fails quietly from the inside out. By the time the crack or spall appears, moisture has usually been attacking the reinforcing steel for years. Boards and managers who understand this early win. Those who wait pay (often many times over).

The Problem—Corrosion Doesn’t Announce Itself

Concrete is remarkably durable, but it is not waterproof. In Florida’s climate with intense UV radiation, heavy rainfall, high humidity, and salt-laden air along the coast, water finds its way in through hairline cracks, failed sealants, aging expansion joints, deteriorated waterproofing, or simply poor drainage. Once that moisture reaches the reinforcing steel, corrosion begins.

As steel corrodes, it expands. That expansion creates tremendous internal pressure. The result is the familiar sequence: rust staining, hollow-sounding concrete, cracking, delamination, and eventually spalling—loose pieces of concrete that can fall. When left alone, the process continues beneath the surface and can compromise larger structural sections.

This is especially common in coastal communities from Miami-Dade through Palm Beach, but inland buildings are not immune. Age, deferred maintenance, and water intrusion produce the same outcome. Warning signs that should never be dismissed as cosmetic include the following:

- Rust staining on concrete surfaces
- Cracks in balconies, walkways, pool decks, or parking garages
- Hollow-sounding concrete when tapped
- Water intrusion through walls or ceilings
- Spalling or loose concrete
- Deteriorated expansion joints or peeling coatings

Ignore these, and the damage spreads. What starts as a few localized repairs can quickly become a multi-year structural project complete with safety concerns, resident disruption, and the headache of large assessments.

The Old Way vs. The Better Way

Historically many associations have treated concrete problems the same way they treat a leaky faucet: wait until it is obvious, then fix the visible symptom. Isolated patches were performed on individual failed areas, often because budgets were tight or the damage “didn’t look that bad.” Those patches may look good for a season or two, but if the moisture pathways remain open, corrosion simply continues over time.

A more effective approach starts with a simple shift in mindset: stop chasing symptoms and start correcting the root cause. Successful restoration projects begin with a comprehensive evaluation from a professional engineer that provides visual inspections, systematic sounding, and, when warranted, additional testing to determine both the extent of deterioration and the primary routes of water entry.

From the engineering evaluation comes a coordinated plan that typically includes concrete repair, treatment of exposed reinforcing steel, replacement of failed sealants and expansion joints, restoration or upgrade of waterproofing systems, protective coatings suited to Florida’s climate, and drainage improvements. Addressing these elements together as a comprehensive project dramatically reduces the chance that tomorrow’s problem is simply a repeat of today’s. It also prevents the association from paying for repeated mobilizations, repeated resident complaints, and steadily rising cumulative costs.

Just as important, the proactive route lets boards prioritize reserve funding, coordinate work with required milestone inspections, reduce emergency repairs, and give owners a clearer picture of long-term capital needs. In short, it turns a crisis response into responsible asset management.

Case Study: From Isolated Spalls To A Building-Wide Protection Plan

A South Florida condominium community began receiving scattered complaints of rust stains on several balconies, surface cracking on an elevated walkway, and a few pieces of concrete that had separated from the structure. The visible damage looked limited. The board’s first instinct was to authorize isolated repairs as problems appeared.

Instead, they commissioned a thorough evaluation by a state-licensed structural engineer. What the inspection revealed changed the conversation. Moisture intrusion through deteriorated expansion joints and failed sealants had allowed corrosion to progress well beyond the areas that looked bad to the naked eye. Hollow-sounding concrete indicated delamination in multiple locations that still appeared solid on the surface.

Rather than continue the cycle of reactive patching, the association chose a comprehensive restoration strategy. The work included removal of deteriorated concrete, thorough cleaning and treatment of exposed reinforcing steel, installation of engineered repair materials, complete replacement of failed sealants and expansion joints, restoration of waterproofing systems, and application of a protective coating system designed for Florida's harsh coastal environment.

Throughout construction, consistent communication among the engineer, contractor, property manager, and board via monthly coordination meetings proved essential. Realistic schedules were set, residents received clear advance notice, and work was sequenced to keep disruption as low as practical. Units remained accessible whenever possible. Transparency kept trust high even when the temporary inconvenience was unavoidable.

When the project finished, the community had more than restored structural components. It had significantly improved protection against future moisture intrusion and, perhaps most valuable of all, implemented a practical, long-term maintenance strategy. The association could now plan capital improvements with far greater confidence and far fewer unpleasant surprises.

What The Board and Manager Learned

"We went into this thinking we had a handful of problem balconies," the board president later reflected. "What the comprehensive evaluation showed us (and what the full scope delivered) led to a building that is safer and a reserve study that finally makes sense. The short-term cost was higher than a series of patches, but the long-term savings and the peace of mind have already proven the decision was the right one."

The property manager adds, "The biggest difference was the communication. Weekly updates, clear resident notices, and a realistic schedule meant we spent far less time putting out fires and far more time actually managing the project. Residents noticed the difference."

Practical Lessons For Boards and Managers

Every building is different, yet the following principles that produce better outcomes are remarkably consistent:

- Treat small signs as early warnings, not cosmetic issues. A rust stain today is often a structural repair tomorrow.
- Investigate the source of water intrusion rather than simply repairing the visible damage. If the moisture pathway remains open, the next problem is already forming.
- Schedule routine inspections and preventive maintenance. Early identification is the single most effective cost-control tool available.
- Keep communication open among engineers, contractors, managers, and board members. Surprises and resentment grow in silence.
- Plan for the remaining life of the building, not just today's defect. Restoration is asset management, not emergency response.

The Real Measure of Success

Florida's condominium communities represent significant investments for both residents and associations. Protecting those investments requires more than reacting to the latest spall or stain. It requires understanding how buildings actually age and making informed decisions before small issues become major structural and financial problems.

By prioritizing routine inspections, preventive maintenance, and thoughtful long-term planning, boards and managers can improve safety, extend the service life of their buildings, and keep repair costs under far better control for the next generation of owners.

The greatest success of any restoration project is not simply repairing today's damage. It is ensuring that today's investment reduces tomorrow's risk.



Brett Serpe

President and Principal, SERPE-CO

Brett Serpe is president and principal of SERPE-CO, a family-owned certified general contracting firm based in Pompano Beach, Florida. The company specializes in concrete restoration, structural repairs, waterproofing, pool & pool deck restoration, and exterior systems for high-rise condominiums and coastal properties from Miami-Dade through St. Lucie Counties. A state-licensed general contractor with extensive hands-on project experience, Brett focuses on proactive maintenance and early detection of structural issues. His approach helps associations identify problems before they escalate into costly emergencies, protecting long-term building integrity and resident safety. For more information call 954-718-3094, visit SERPECO.com, or email info@serpeco.com.