

**THE VILLAGE ON ISLAND ESTATES
CONDOMINIUM ASSOCIATION
240 WINDWARD PASSAGE
CLEARWATER, FL 33767**

TO: All Board Members

FROM: Jo-Beth Dickson, Secretary

SUBJECT: Board of Directors Meeting, held at Clearwater Marine Aquarium & via Zoom, October 22, 2024.

BOARD MEMBERS PRESENT: CMA: M. DesRosiers, JB Dickson, T. Donohue; Zoom: B. Worms,

BOARD MEMBERS ABSENT: A. Valentine

OTHERS ATTENDING: Phil Colettis, LCAM Ameri-Tech; see sign in sheet.

- I. CALL TO ORDER FOR BOARD MEETING:** The meeting was called to order at 6:10 pm by President Mona DesRosiers
- II. CERTIFICATION OF NOTICE:** JoBeth Dickson reported that the notice for the meeting had been posted by M. DesRosiers on the east and west bulletin boards on Sunday, October 20, 3:05 pm and emailed to VOIE community by JB Dickson on Saturday, October 19, 2024, which constituted proper notice.
- III. ESTABLISH QUORUM:** Duly posted. Quorum of the board.
- IV. APPROVAL OF MINUTES:** Motion to approve minutes of September 24, 2024 by M. Desrosiers, seconded by T. Donohue. Motion passed.
- V. OFFICERS' REPORTS:**
 - A. President: M. DesRosiers
 1. Rapid Restoration began cleaning units immediately after hurricane.
 2. Thanks to Lori Fudens (1102) for using her Island Estates pass to permit Frank Noland (from Rapid Restoration) bridge access to Island Estates.
 3. Diane Schmidt (402) for providing courtesy lunch for all workers from Rapid Restoration & all VOIE residents.
 4. Ken Schroeder (803) for use of his truck to haul away debris
 5. John Ricci (303) & Ron Finger (301) for sharing helpful & valuable information
 6. Clean-up: Pete & Jenn Yackel (902), Carol Donohue (804) & JB Dickson (304).
 7. Profound gratitude to Strategic Claims Adjuster, Craig Kobel; Greater Florida Insurance agent Chelsea Chapman; Rapid Restoration, Frank Noland, Leo Zach & entire crew; Attorney Dan Greenberg; and Director of Operation from Ameri-Tech, Phil Colettis.
 - B. Vice President: T. Donohue

Tim recommended that the Board table its proposal to amend the Bylaws to implement Staggered Term elections in 2025. This recommendation was made due to status of the community from hurricane damage. The change to the Bylaws will be a goal for 2025 with implementation in January 2026.

VI. Treasurer: B. Worms

Treasurer's Report
October 22, 2024, Meeting

Information as of October 21st:

Operating Funds	\$135,827.94
Reserve Funds	\$178,976.09
Special Assessment Fund	\$ 75,644.28
Flagship Bank Loan	\$149,846.76
Delinquent Assessments	\$102,057.69
Delinquent Assessments Over 30 Days	\$ 85,619.29

(\$60,492.51 of the total delinquent payments are related to the special assessment)

To Be Determined Expenditures / Budget Items:

- Rapid Restoration / Insurance deductible
- Jenkins Construction (Units 304, 903 & 1303)

Additional Information:

- As of October 21st, four (4) units remain with unpaid roof loan balances totaling \$60,492.51. A notice of intent to foreclose was to be sent on October 8th if payment were not received by that time.
- A decision on the reserve balance was made and provided to Beryl for the SIR's study. The amount that was provided is \$178,976.09 as mentioned previously. A meeting between Beryl and the board is scheduled for October 25th.

VII. MANAGEMENT REPORT: See report submitted by Angela Johnson, LCAM Ameri-Tech.

VIII. DOCKMASTER REPORT: D. Millhouse

Seven of eight slips are rented. Damages from hurricane: one boat slipped away; Slip #6 has loose cleats which are scheduled for repair; quote requested from Fuller Electric to replace electrical outlets damaged by salt water and to connect boxes for dock power.

IX. OLD BUSINESS

- A. Motion to ratify approval of windows & sliders for unit 404 by T. Donohue, second M.DesRosiers.
Motion passed
- B. Max & Dale Wood (801) expressed concern that water damage to their unit has not been addressed; unit 101 is missing chimney cover

X. NEW BUSINESS – Craig Kobel, President of Strategic Claim Consultants in Florida

As a courtesy, C. Kobel volunteered to explain disaster coverage under the rules of NFIP. He will be advising us as we deal with all professionals. The NFIP was created to alleviate burden to homeowners from natural disasters; it is a unified program. Federal guidelines do not abide by Florida Statutes. FEMA was not designed to cover areas meant to be elevated. We are a ‘post-firm developed structure’; insurance covers only first elevated floor, VOIE is not eligible. Coverage for: condensers, AC, labor for drywall installation on wall & ceilings, nailed not taped; elevator outlets & switches, junction & circuit breaker boxes; fuel tanks; hot water heaters; heat pumps; stairways & staircases. FEMA does not cover flooring in foyer. Craig’s goal is to maximize claims & minimize out of pocket expenses.

XI. MEMBERSHIP COMMENTS:

- A. Lori Fudens (1102); received misinformation regarding insurance coverage. She was verbally assured by C. Chapman that her damage would be completely covered.
- B. Anna Zinkwich (202); electrical outlets are covered if affected by flood waters. Finish materials: baseboard, flooring, doors, painting will not be covered. VOIE has options to enter into contract with Rapid Restoration to complete ‘finishing’ items at additional cost.
- C. Phil Colettis, LCAM Ameri-Tech: difference between what is covered by NFIP & what contractors are required to do as they abide by Florida code.
- D. Glensy Hayes (903): water levels varied from unit to unit and affected outlets.
- E. Frank Noland (Rapid Restoration): every outlet within 2-4 feet from floor should be inspected, not necessarily replaced. Dry wall cut at height passed water line, which was 4 feet; easier & cheaper to use standard size dry wall for all units as opposed to customizing size.
- F. Ron Finger (301): verify that all outlets directly impacted by flood waters will be tested & replaced if necessary. Mold is not covered under NFIP, but contaminated water can get into outlets causing mold.
- G. Stuart Saltzman (403): garage doors are not covered; no doors or painting will be covered. Interested in having RR complete all finish items.
- H. Dale Wood (801): Inquired as to when restoration will commence. Rapid Restoration is working on reconstruction estimate. We do not need three quotes. Owners cannot do own repairs as VOIE is unified community. Homeowner does not have right to enter into their own contract; Rapid Reconstruction holds permit for entire complex.
- I. Jo-Beth Dickson: alternate drywall cannot be installed as we are a common unit; same materials must be used for all units.
- J. Peter Kohut (105): What is best ‘guess-estimate’ for onset of restoration? Necessary Steps by Frank: (1) reconstruction estimate; (2) pull permit; (3) permit approval; (4) schedule restoration. Estimates will be listed per unit.

- K. Bill Worms (1302): Covered components are reimbursed by NFIP, but pricing supplements may be altered to cover incurred costs. Praises to Mona DesRosiers for doing a fantastic job for organizing Rapid Restoration and responding to concerns of residents.
- L. Chelsea Chapman, Greater Florida Insurance: Offered apologies for giving misinformation regarding coverage of specific home items. The HOA is responsible for \$5,000 deductible per unit, approximately \$65,000. Claims have been filed & adjuster has inspected property. Praises from Craig Kobel to donate his time to maximize our remediation cost from the NFIP.
- M. Craig Kobel: FEMA grants are available; complete application on FEMA website.
- N. Frank Noland: promises to come back quick, fast & furious to complete restoration.
- O. M. Krstanoski (101): concerned about ‘lack of safety’ in removing dry wall. F. Noland: all personnel issued PPE safety clothing; safety meeting every morning. One injury due to worker not wearing issued PPE as required. She had painting damaged when 5-feet of dry wall was removed.
- P. Ron Hummel (604): meeting with FEMA representative. FEMA representative inspected his home. Representative said they would pay for anything insurance does not approve. They have already been approved.
- Q. Cleanup: FEMA will be picking up trash. They will be doing clean up, but it may take ‘a while’.

XII. ANNOUNCEMENTS: The VOIE is not an HOA, but a ‘COA’ (Condominium Owners Association). November 19, 2024.

XIII. ADJOURNMENT: Motion to adjourn made by T. Donohue, seconded by M. Desrosiers; meeting adjourned @ 7:51pm.

ATTENDEES:

CMA

203 William Goodchild
 801 Dale Wood
 801 Maxine Wood
 403 Stuart Saltzman
 105 Peter Kohut
 301 Ron Finger
 406 Shelley Abate
 901 Risa Owens
 903 Glensy Hayes
 1202 Marc DesRosiers
 1202 Mona DesRosiers
 804 Carole Donohue
 804 Tim Donohue
 304 Jo-Beth Dickson
 Chelsea Chapman, Greater Florida Insurance

Zoom

101 Magdalena Krstanoski
 604 Ron Hummel
 802 Claudia Smith
 303 John Ricci
 1301 Mary Ellen Rose
 902 Peter & Leslie Yackel
 1302 Bill Worms
 1302 Lisa Worms
 1102 Lori Fudens
 Craig Kobel, Strategic Claims Adjuster
 Frank Noland, Pres. Rapid Restoration