

**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, 6:00 PM at Clearwater Marine Aquarium , 10/23/25.

BOARD MEMBERS PRESENT: J. Alongi-Maniatakos, M. DesRosiers, JB Dickson, T. Donohue,
ZOOM: B. Worms.

BOARD MEMBERS ABSENT:

OTHERS ATTENDING: Rosie Maisonet, LCAM Ameri-Tech

- I. CALL TO ORDER FOR BOARD MEETING:** The meeting was called to order at 6:13 PM by President Mona DesRosiers
- II. CERTIFICATION OF NOTICE:** JB Dickson reported that the notice for the meeting was posted on the bulletin board on 10/21/23 @ 11:20 AM, and emailed to VOIE community 10/21/25 @ 11:11 AM, which constitutes proper notice.
- III. ESTABLISH QUORUM:** Duly posted. Quorum of the board.
- IV. APPROVE/WAIVE MINUTES:**
 - A. Motion by JB, second by Mona to approve BOD minutes of 9/29/25. Motion approved, Tim abstained.
 - B. Motion by JB, second by Jenn to approve minutes from Budget Workshop held at Ameri-Tech on 9/26/25. Motion approved unanimously.
- V. NEW BUSINESS:** Motion by Mona, second by Tim to revise agenda to allow presentation by FIP for renewal of Flood Insurance Policy.

Guest Presentation by Anthony LoSchiavo, owner and Jake Annand, agent for FIP Insurance Plus. They presented changes in flood insurance costs and coverage. The renewal cost will be \$68,747 (up \$839). The deductible will be \$1,250 per building (previously \$5,000). Motion to approve by Jenn, second by Mona. Motion approved unanimously. Insurance review meeting to be scheduled before 2026 budget is adopted.

VI. OFFICERS' REPORTS

- A. President: Mona DesRosiers
 1. Unit owners in 1300 building have experienced increased termite intrusion. Tenting during winter months to be investigated.
 2. Guests are reminded NOT to park on neighbor's property
- B. VP: Tim Donohue

The 2026 VOIE reorganization Meeting will occur on Monday, January 26, 2026. This will be the first election using the Staggered Term Bylaw. In 2026 the top three vote-getters will serve two-

year terms, the two others, a one-year term. In 2027, all terms will last two (2) years. Election packets will be sent to all unit owners on December 19, 2025.

C. Treasurer: Bill Worms

Treasurer's Report

October 23, 2025 Meeting

Information as of October 21st:

Operating Funds	\$266,681.74
Reserve Funds	\$340,495.30
Special Assessment Fund	\$ 67,996.21
Flagship Bank Loan	\$ 98,087.59
Delinquent Assessments	\$ 49,851.69
Delinquent Assessments Over 30 Days	\$ 39,690.69

(\$15,597.61 of the total delinquent payments are related to the special assessment)

To Be Determined Expenditures / Budget Items:

- Restoration Phase III – Reimbursement of qualified personal items
- Rapid Response – 2nd payment after completion of Phase II refurbishment
- Strategic Claims – Project management of phase II and III-unit owner reimbursements
- Drain / Sewer Cleaning
- Landscaping
- Dock replacement
- Flagship bank loan
- Gutters
- Pool furniture

Additional Information:

- Delinquent assessments were reduced from \$60,321.48 last month to the current \$49,851.69.
- As of this writing, there is only one unit left with an outstanding roof loan balance. This unit also accounts for \$36,791.09 (73.8%) of the outstanding delinquencies.

VII. MANAGEMENT REPORT: Report submitted by Rosie Maisonet, LCAM Ameri-Tech. Written report available upon request.

VIII. DOCKMASTER REPORT: Dean Millhouse

- A. Status: 5 slips occupied, 3 unoccupied
- B. BOD is acquiring quotes to replace all docks.
- C. Compliance notice to be issued to one owner whose boat is stuck on a damaged lift.

IX. OLD BUSINESS

- A. Phase III Remediation Update: Craig Kobel and attorney Dan Greenberg will send letters to homeowners detailing reimbursements for insurable items. Those who submitted required documentation by September 5, 2025, will receive: \$3,184 for garage doors & \$4,000 for front doors.

- B. Round 1 of taping is underway, with round 2 and two rounds of light texturing to follow.
- C. Flagship Loan: Motion by Bill, second by Tim to pay off the remaining \$98,087 of the HOA's loan from Flagship Bank using reserve funds in the amount of \$98,087 and approximately \$30,000 from Operating Funds.
- D. SIRS Discussion
1. The VOIE awaits clarification on Florida's revised SIRS statute. Units with less than 3 livable stories and only 4 units per building are exempt. Since our complex has two buildings with 5 units, and one with 6, it is likely we will not be exempt.
 2. Proposal to use 'NEW' SIRS money for improvements to the VOIE, e.g. replacing the docks. Doing this would avoid the 75% approval vote requirement for reallocation of existing funds. Suggestion to 'POOL' all reserve funds for greater flexibility in funding of other projects. Precise language to pool funds will be included in the January ballot.
- E. Drain Cleaning: Meter approved by the City of Clearwater. Cleaning of drains will resume after the meter is installed. One of the grate frames needs to be replaced. Unfortunately, the contractor we hired has quit & we need to find a new one.

X. MEMBERSHIP COMMENTS:

- 1103, Paul Ferguson: concerns regarding dust during sanding stage of rebuild
- 1203, Angela Valentine: members may ask any question; not limited only to agenda items
- 1301, Ethan Fitzsimmons: interested in process used to select insurance carrier
- 403, Stuart Saltzman: requests for: furring strips in foyer; informed cost of an additional outlet is responsibility of unit owner.
- 805, Roger Panfil: requested additional information regarding reimbursements,
- 1201, Al Reinauer: termite droppings, damage to walls from moisture, advocated for use of StarLink as an internet provider.

XI. ANNOUNCEMENTS

XII. ADJOURNMENT: Motion to adjourn by Jo-Beth, second by Mona, meeting adjourned @ 7:58 PM.

ATTENDEES

403, Stuart Saltzman
405, Dean Millhouse
605, Tom Hall
605, Maria Hall
805, Roger Panfil
1103, Paul Ferguson
1201, Al Reinauer
FIP: Anthony LoSchiavo

FIP: Jake Annand

ZOOM;
402, Diane Schmidt
801, Maxine Wood
1203, Angela Valentine
1302, Bill Worms