

Hurricane Ian Response Committee Daily Report

Owners:

There was an emergency meeting today at 11:00, that was open to owners to ask questions to ask our Insurance Agent, and our Restoration Company Supervisor. If you did not get a chance to zoom in, here is some of the information we received.

If your private Insurance Company has denied your claim, make a copy of the denial letter to send to FEMA. You can call or go their web site to file a claim:

FEMA

website: www.Disaster Assistance.gov

or

Call: 800-621-3362 for assistance

They will help you through the process.

Sky Restoration has been working 7:00 a.m. to 7:00 p.m. 7 days a week, with a crew of 25. As of tomorrow, a crew of additional 20 workers will start. They are removing drywall that has been marked as hazardous with mold/water, they are taking tiles out of the showers if the drywall behind has been compromised by hazardous mold/water, they are removing cabinets, counter tops, flooring, mirrors, that have been marked as mold/water damage. Documentation as to what was damaged, removed, etc. is being kept for each condo. As the contents are being removed depending on what and how badly damaged, they are trying to keep some items to be replaced, if the item is too damaged, they will be removed and disposed of as to not re-contaminate your condo. The water that flooded the condos is labeled as a CAT3 which means it has sewer, bacteria, and other debris that is harmful if not removed, and may cause health hazards to some people. Items that were not on the floor have been removed carefully and covered in plastic as to keep the damage minimal during the process. The last stage is clean-up....and I mean CLEAN-UP there is a standard this company follows, and your condo will never be this clean again, it has to be ready for the Hygienist to test. The goal is to have every condo ready for inspection by Oct. 31st.

The Industrial Hygienist Company who works under the State of Florida did the initial testing and marked the walls etc. that were contaminated. They will be coming back to re-test to ensure the mold/contamination is gone before dry wall will be replaced. The mold tests take 2-3 days to come back, and the bacterial swabs take 5 days. The State of Florida (because of mold) is very strict about testing and renovations and the companies that do this job in Florida have to follow the rules or they will lose their license in Florida. So, if you think they are being unreasonable by removing some items and tearing others out, one of the reasons is because they have to or will lose their license in Florida, and the second reason is because they are in this business to help people and to get into them back in their condos and not get sick, yes thinking about the people they are trying to protect.

A company has been hired Blue River as the Associations Restoration Contractor to start the drywall when they get the go ahead. This company will be doing "white boxing", which is: walls and primer first. No specific date yet, but we'll let you know as soon as we know.

If you are using your own contractor for items you are replacing, documentation is key to getting pay-outs. You will need to work with the board if you are hiring your own and not using the Associations company. More information on this will be coming.

The Insurance Agent was on the call today to answer owner's questions:

Anything that is attached will be covered by the Associations Insurance. Look at it like this if you took your condo and turned it upside down, whatever falls out is your personal property and not covered.

The coverage amount will be determined by the Insurance adjuster as he took pictures and documented the property of each unit before the restoration began. The adjuster will evaluate replacement costs based on his initial inspections. This is a long process so it may take time (maybe months) and a report given will then be given to our Insurance Agency. If you are needing/wanting to buy new items to put your condo back together, you may want to look at a personal loan or line of credit. Banks, FEMA, Veteran's all have these available for you to apply. If you replace cabinets, floors, tile etc. with upgrades to the original, you will not be compensated for the extra cost, that of course will be your decision. More information will follow on this.

Hot Water heaters will be removed to be able to install the drywall, 4 or 5 will be done at a time. It will be inspected to ensure it is working and not damaged. If it is in good working order it can be hooked back up the next day, if not at this time we don't know as new ones would have to be ordered and installed (covered by Insurance). So of course, more information to follow as this process begins.

Patience is the key to this hurricane recovery, there are so many factors many of us have never had to deal with, some days are overwhelming and stressful for both those here and those who are trying to understand the scope of damage not being able to be here.

But if we continue to work together for the good of each other as neighbors, and the community, the better we will feel when it is over, and we can gather again at our community center to talk about the stories

I'll update again tomorrow if I have anything new so keep looking for the emails