

12/01/2022

We met with Tom LaPorta, general contractor LaPorta Contracting, and Ted Balzer, public adjuster Northern Public Adjusters, this afternoon. Ted started by suggesting we get our roofs inspected because they might have been affected by the hurricane (significant uplift). Dennis asked to first give us some background on themselves. Ted is a licensed public adjuster and has been in business for years. Tom is a Florida state licensed general contractor. He has been in business since 1982. Rhonda told them our flood insurance is through FEMA. We are supposed to have a zoom meeting with our adjuster this afternoon. Ted then went on to say the HOA is only responsible for drywall out. We explained our policy is different. Ted asked how many owners had their own flood insurance policy. The answer is very few.

Tom hadn't viewed any units yet and he needs to do so to determine the scope of work. We are asking for two quotes; one for drywall/baseboard/paint; one for reroof the rest of the unit. Bobby Mez said each unit needs to be inspected for electrical and plumbing issues before being drywalled. Some contractors are including that in their quotes. Ted said bringing something like electrical and plumbing up to code is a separate issue from the flood damage and all records for that would have to be kept separate.

Regarding the wall textures, Ted said insurance will only pay for painting the replaced drywall and would not match the finish but would skim coat. During the unit walk through, David Neden asked about copper plumbing pipes being replaced. Ted said insurance would only pay to clean the outside of the pipes. DKI damaged some of the tub hookups. They should be held responsible for the repairs.

Ted said he thinks the water heaters would be covered by the insurance and that all should be replaced. He also thinks all tile flooring should be replaced, but FEMA won't cover that. He said he doesn't think we need a public adjuster. Flood insurance is pretty cut and dried. He could come in after we receive a settlement to try and get more money then.

Tom needs plans and the number of units in order to give us a quote. He would like a site plan and a floor plan.

Ted would like the FEMA paperwork.