

WATERFRONT SPECIAL BOARD MEETING 10/18/2022
Minutes

The meeting was called to order at 11:02 AM EST by President Rhonda Tibbetts.

A quorum was established with Rhonda Tibbetts, Dennis Grant, Deborah Lee, Sonny Saunders, Sam Spring, Kieran Repko, Bobbi Sajtar.

Proof of due notice.

Owners logged in were Todd Nash, Diane Scott, Pat White, Kyle Walton, Helbet, Amber Winslow, Jim Delegianis, Alan Moon, Denise Valerie, Lisa Canon.

Michael Keymont from our insurance agency, Brown and Brown also attended as did the remediation company supervisor, Travis Tassey.

Rhonda asked for a motion to ratify the two contracts (for DKI and Blue River) approved by the Board on 10/06/2022. The motion was made by Sam Spring to approve both contracts and seconded by Sonny Saunders. Motion passed unanimously.

Rhonda announced that the Association is changing management companies. Due to dissatisfaction with CMA (the company that bought out Coastal Management Company), we have hired Newell Property Management Corporation, effective 11/01/2022. Consequently we are also changing banks.

A special committee has been formed to address issues arising from damages caused by Hurricane Ian. The committee consists of Jim Morowcynski, Deborah Lee, Sonny Saunders. Volunteers assisting the committee are Kathy Moore, Lisa Cannon, Stanley, Joe Susteric.

Deborah is the communication person and will be sending out emails daily to update everyone. She said Travis plans to finish remediation and drying out by the end of the month.

Owners are encouraged to vacate their units during this deconstruction phase. Drywall is being removed as are some cabinets, sinks and showers. After being cleaned, each unit must be tested for mold and bacteria. A person living in the unit at the time of the test could bring contamination in from outside causing the unit to flunk the test. This would require re-cleaning and retesting, slowing down the progress. Deborah will send out information to owners about how to apply to FEMA for assistance in covering rental costs.

Homeowners may submit questions to Deborah or Rhonda or to a special email address being set up by the Hurricane Ian committee. Deborah will send out more information on this in emails later today.

Questions from owners for Travis and Michael:

Helbet asked about the amount of walls and cabinetry that is being removed. He only has the HOA insurance. Michael told him the HOA is responsible for the drywall and cabinetry. He is only responsible for his personal contents. He could check with FEMA regarding a loan for replacement of those personal items. If cabinetry and countertops are not damaged, they will be reinstalled. The FEMA adjuster very carefully documented the cabinets and the countertops; type, thickness, to ascertain the equivalent replacement, if necessary.

Todd wanted to know if the wall board, trim board and paint was covered under the flood insurance. It is covered by the HOA flood insurance.

Rhonda asked who actually does the work. Michael replied that, even though the HOA has hired a contractor, owners can hire their own contractors. Their contractor would have to document carefully and work with the insurance. Replacements must align with the adjuster's file.

The HOA receives the check and has to disburse the claims money.

Dennis wanted to know if rugs are covered. Wall to wall carpeting (because it is attached flooring) is covered; area rugs are not.

Deborah asked about depreciation. Michael answered that our insurance covers residential units for full replacement cost of "like kind" quality. The insurance won't pay to upgrade your current cabinets or countertops. The adjusters report is the guideline used to determine "like kind".

Todd asked if owners can see the estimate for each unit in order to see what kind of a budget they are working with. Mike said the report won't be available anytime soon, a couple months at the earliest. That is why FEMA has an advance payment program. People need an idea of cost to stay on budget, so they should look for items of similar quality, or even the exact same thing item they had previously.

Diane wanted to know if the Board is hiring a contractor that will do the installation work for the owners. Travis said the drywall installation contractor has already been hired and he could also install cabinets, flooring and countertops.

Sam said the sheetrock and water heaters need to be put back ASAP. Travis said when the remediation is done, mold testing and bacterial testing is done. It takes 3 days to get the mold results and 5 days to get the bacterial results. The unit must pass both tests before it can be drywalled.

Sonny said the drywall contractor will also put a coat of primer on the drywall.

Sam asked Travis if he is documenting the removal of the countertops and cabinets. He said that he is.

Amber asked when a homeowner hires a contractor, who do they submit the invoices to. Michael said it is important to coordinate with the HOA to determine the scope of work so as not to duplicate work. Owners may want to wait to see what work the contractor hired by the Board will do before hiring a contractor of their own.

Deborah said, for example, when you purchase flooring, that company will want to do the installation. Mike said if a homeowner hires their own contractor, they will have to pay out of pocket and wait for the amount determined to be reimbursed.

Sam said hopefully the cabinets and countertops not damaged by floodwaters can be reinstalled. Travis said so far only one set of lower cabinets can be reinstalled.

Lisa asked how soon can we get the contractor in to replace drywall and fixtures. Michael answered that the hygienist has to approve each unit before the drywall can be replaced.

Helbet asked how expensive is this going to be? And how is the HOA going to cover the costs? The HOA pays for what the insurance costs won't cover. FEMA determines the amount the insurance covers.

This process is a federal program and will take time for the funds from FEMA. We will get some up front funding, but it will still take time.

Travis remarked that if an owner does upgrade, documentation on costs and type of replacement is very important.

Joan asked how long will units be without water when the hot water heaters are pulled out.

Travis said they only need to be pulled out when the drywall is being replaced. The contractor will coordinate with the plumber. Sonny felt that it would be possible to do 5 units per day.

Sam made a motion to adjourn. Kieran seconded it. Motion passed unanimously.
Meeting adjourned at 12:01 PM EST