

**Windrush Bay Condominium Association, Inc.**

**Town Hall Minutes**

**Wednesday, June 3, 2025 @ 3:00 pm**

**Available on Zoom only**

**1. Called to Order at 3 pm by President Hicks**

**2. Board Quorum - Carl Hicks and Michelle Mezzaros were present, as was AmeriTech manager Ellyse Vosselmann. The Board did not establish a quorum.**

**3. Town Hall - Funding and Restoration updates - Dave, Richard and Devon from JBolt were present, along with Dan Greenberg, our attorney and James, our adjuster**

- **Initial, approved numbers have just been received. These draft estimates are available to owners who wish to see them, keeping in mind they are very early numbers and subject to change. JBolt is documenting everything in addition to preparing Proofs of Loss that will be submitted or updated. Supplements will be submitted as early as possible**
- **The next step involves the banks providing the finances. This may take about two weeks. Dan Greenberg, our attorney, will receive the funds and place them in an escrow account to be disbursed to the contractors**
- **Several inspections were made by the City today, with all buildings passing electric inspections, two passed plumbing inspections, Buildings M & N passed frame inspections, and the clubhouse passed electric inspection**
- **Building codes have changed since first built, but JBolt is working with the City in this regard. Since the exposed rebar rusts and expands, JBolt is preparing a case that will go to FEMA to have this potentially covered. Once the Board approves the current numbers, however, Dave can begin the work, receiving FEMA funds later, and the Board will make up any difference through its budget**
- **The building code for HVAC has changed from last year. If you replaced your unit since the storm and if a permit was pulled, please send a copy to Ellyse, who may be able to work with the City to grandfather the unit.**
- **Any copper tubing exposed to seawater needs to be replaced and may not be covered by FEMA**

**4. Discussion opened to the floor:**

- An owner of building O requested an educated guess on the timeframe for the completion of the whitebox. He was reminded that the City must inspect them first, but owners will be notified as soon as that happens
- In response to an owner's question about the HVAC, Dave said that if not already replaced, it will be. Copper tubing is not covered by FEMA and if an air handler was touched by water, FEMA should cover it. Further, the current figures for AC reimbursement are \$2864 minus the deductible, so owners will not receive full funding. Jim added that a supplement can be filed but that is not a guarantee of any increase in payment
- Owners will be told when it is safe to have the electricity turned back on to the unit
- Depending on circumstances, sliding doors may be covered. Owners may make a claim for windows touched by water
- Clubhouse sliders will be partially covered
- Appliances should be delayed if already ordered
- Owners are reminded:
  - This is a process
  - Initial estimates may be supplemented
  - The money coming in is extremely slow
  - Our team is diligently working on our behalf
  - The Board will not act in any way that will hold things up
  - Once the whitebox is completed, owners may contract to work before receiving insurance money, but complete reimbursement is not guaranteed
- Owners present thanked the Board and everyone on the team for all their efforts and commitment to having this project completed as soon as possible

*5. Adjournment at 3:51*