

Windrush Bay Condominium Association, Inc.
Board of Directors Meeting
Wednesday, February 19, 2025 @ 7:00 pm
WBCA Clubhouse
MINUTES

1. Meeting called to Order at 7 pm by president Carl Hicks

2. Established Quorum of Board with Carl, Patrick, Michelle, Tina and AmeriTech rep Phil Colettis present. Julie was present on the phone, and Guest Robert Mitchell of Mitchell Insurance Services was also present.

3. Guest - Robert Mitchell - Insurance types and strategies for Condominium Associations

Mr Mitchell addressed the confusing, ever-changing world of insurance coverage as it relates to the flood insurance on Association properties. Having given a short history of the NFIP, National Flood Insurance Program, he pointed out that the purpose of establishing this program was to give some protection to the assets of homeowners, while taking some relief from off the insurance companies. It is not a warranty, but more of a risk tolerance protection.

FEMA flood insurance basically covers buildings with walls and a roof. It does not cover landscaping, pools, tennis courts, etc. Other insurance, called Parametric Flood insurance would be available privately for high premiums to protect things not covered by the NFIP.

Negotiation of payouts is determined between the homeowner's attorney and the adjuster. The coverage involved is to restore in "like, kind and quality" of what existed before the damage.

Speaking on the status of insurance, in general (HO6 policies), in Florida, he said that it is improving and becoming more stable. HO6 policies would be private policies between the association or the homeowner and the insurance companies. These policies would cover wind damage, flooring, appliances and fixtures.

4. Waive the Reading of Minutes and approve them from Jan 15th Board meeting

Minutes are posted at <https://www.windrushbay.org/meeting-minutes.php>

Moved by Michelle, Seconded by Patrick, the motion passed

5. Report of Ameritech Manager

Phil presented Ellyse's report, which can be seen at

<https://www.windrushbay.org/hurricaneupdate.php> Dave from JBolt will be meeting with Hoffman

air conditioning, as requested by several owners.

He also discussed accounts receivable for unit maintenance fees. It was his opinion that the Board should look at the current process and decide whether or not to speed up the process. Currently, Ameritech sends a certified letter at 30 days late, the attorney sends a second certified letter at 60 days late, and collection does not start until the account is 90 days late. Considering that there are a few units past due, the Board agreed that they would look at speeding this timeline up, to assure everyone is notified in a timely manner, and protecting the association from late payments. Details on the current policy can be viewed on the website in our Documents

6. Treasurer Report

Julie reported that she is reviewing past reports and may be revising possible errors. She will report back next time.

7. Committee Reports:

- Finance Committee - Adam Bobak - no report
- Pool Committee - Jeff Schram & Bruce Beleskey - Jeff reported working with Poolworks to replace (at no cost) a piece of equipment that was problematic. The pool has seen a lot of usage in the past few weeks.
- Phonebook Updates - Michelle Mezaros - no report
- Social Committee - Cathy Bianchi/Diane DelMedico/Nancy Hicks - Cathy reminded owners to check the FaceBook page for all social event details. The committee welcomes anyone who wishes to help set up for the events, to come at 11 am on that day.
- Hurricane Restoration Committee - Cathy Bianchi/Nancy Hicks - no report

8. Volunteer Group Reports:

Crime Watch - Cathy Bianchi - Cathy reminded owners to lock their homes and cars, in light of the recent car theft and break-ins at Windrush North. Be aware of people on the property and also of the many scams out there. An increase in unmarked police cars has been noted on property recently.

9. Unfinished Business:

Connie Gaumer

Change the color of the doors from deep magenta to blue - the motion passed with 104 votes. Samples will be available as we draw closer to that date

10. Open Discussion

Topics

- Lawn Service (Mike Reber) - Mike will be looking at other companies. He will make

his recommendation to the Board

- Tree trimming/removal, including mangroves - this work is scheduled, with suggestions from owners to consult with Shanon, the arborist, to see how much of the mangroves can be trimmed back. If you have any tree trimming to suggest, please put a work order in on the website
- Gutter cleaning - this has been scheduled for the buildings
- The walls on "O" building - the stairway that pulled away from the building has been addressed, but a new issue with an exterior wall was noticed. A window also needs to be replaced at that location, at a cost of \$20,000. JBolt has said that remediation on the wall may cost upwards of \$50,000. Michelle asked that three bids on this project be elicited. **Patrick made the motion for three bids to be obtained for the remediation of the wall on "O" building, was seconded by Tina, and passed.**

Next Board of Directors' Meeting, Wednesday March 19, 2025 @7:00pm at tWBCA Clubhouse - Please bring a chair as there will be limited seating available.

The meeting was adjourned at 8:45 pm by President Hicks.

Reminders

Please continue to place work orders

(<https://www.windrushbay.org/work-order.php>). Initial assessment/response by maintenance is typically within 24 hours.

Hurricane recovery cleanup and construction updates are posted

at <https://www.windrushbay.org/hurricaneupdate.php>

Dogs must be on a leash at all times outside and their poop needs to be picked up immediately. This is also a Tarpon Springs City Law.

Minutes from board meetings are posted usually within 24 hours at

<https://www.windrushbay.org/meeting-minutes.php>. Please review if you were unable to attend. Many thanks to our recorder, **Jackie Wickenheisser**, for her prompt efforts