

Windrush Bay Condominium Association, Inc  
Town Hall Meeting  
February 13, 2025,, 2:00 pm  
Clubhouse

*Key take-away points:*

- *The Town will be issuing permits within the next week or two*
- *FEMA money may be available by April*
- *For damage to be covered by FEMA, it must have been touched by water*
- *Only livable spaces "four corners of the walls" are covered*
- *FEMA will not pay for any upgrades*
- *Anyone who wishes to issue payment to JBolt before the FEMA money arrives can contact Dave and he can begin work on your unit (electrical, plumbing) within 90 days as soon as permits are approved*
- *Your own HO6 insurance policy may cover items deemed as wind damage. It is subject to a deductible and must be filed by the homeowner*

The meeting was called to order by Carl Hicks at 2 pm. Present were Carl Hicks, Tina Barber, Ellyse Vosselmann, and Phil Colettis from AmeriTech, Dave and Devyn from JBolt. Julie Miradakis-Ginn was present by phone.

Dave from JBolt spoke, telling the participants that the Town of Tarpon Springs has been out taking photos and that permits should be coming next week.

Dave explained the process involving the costs involved. He makes up a spreadsheet of items needed in each unit, which then goes to the public adjuster and FEMA, who give him a price per item. He corrects this price and sends it back, but there is a final negotiation that lands somewhere between Dave's initial number and FEMA's. This figure may be supplemented later in the process. Having completed this part of the process this week, Dave submitted everything and hopes the FEMA checks will come through by the end of April. In the meantime, JBolt is doing minor things while waiting for the money to come through.

Responding to an owner's question of keeping owners informed despite rumors, Dave said that his company is ready to go, but they are waiting for the money to come and permits to be issued. Dave also commended the Town of Tarpon Springs, in that they are not demanding upgrades to the current code, as long as things are done safely. Owners who are upgrading on their own, have been dealing with Dave, as that will cost the homeowner additional money.

The owners were reminded that the funding from FEMA is only covering things that the water touched. This complicates the process because any additional funds (for partially covered items) must be justified to be fully covered. Dishwashers, stoves, and refrigerators are funded according to what was there before the damage. Washers and dryers are not covered. Dave commended the team of our attorney, management company, and public adjusters who are

working with him to fight for the most they can get for our community. This process is time-intensive and needs to be as exact and as current as possible, to avoid delays.

Air conditioners may be covered, according to the damage incurred, but the amount received from FEMA may be less than the actual cost. If an owner replaces their unit on their own, they should submit the paid invoice to Ellyse, who will add it to the paperwork. Be advised, however, that you may not receive the amount that you paid out.

Owners should avoid having appliances and other materials ordered and delivered here before their units are ready. Storage cannot be provided, to ensure the item's safety.

Dave also said that if you write him a check now (once permits have been issued, prior to FEMA checks arriving) he can have the plumbing, electric, and A/C unit done in 90 days because he knows that the FEMA money for that should be in before 60 days. However the owners should be reminded that the forthcoming FEMA money is not known at this point, and the owner may not receive all the up-front payments to JBolt back. Don't forget that FEMA will not pay for anything deemed an upgrade from what was there before the hurricane. Dave is trying to work within the insurance money and the actual cost of items.

Phil brought forward a possibility of the homeowners' association dipping into reserves to pay for some items, to be replenished with FEMA money when it becomes available.

As soon as he receives the final figures, Dave will sit with each homeowner to discuss what it will cost JBolt to do and what FEMA wants to pay. Dave promised to meet with an owner who is leaving soon. Ellyse has some forms to fill out as to what the affected owner plans to do in their redone unit.

If this is not your primary residence, Phil was asked if the FEMA coverage is the same for a secondary residence. The PA went on to discuss "not livable spaces" and contents have tight FEMA restrictions and may not be covered, but the coverage has nothing to do with whether or not you live there it is your primary residence.

Phil knows of some homeowners who have contacted FEMA on their own for assistance with places to stay and other assistance. FEMA is a national flood insurance company, your private insurance company may cover some items if they were affected by wind, but they will be very specific and any claims will be adjusted by your deductible. Further, most claims are being viewed as flood damage and not being covered by wind insurance.

Dave will help document damage to the property if an individual wants to apply for wind damage under their private insurance or HO6 policy. But it will be up to the individual to follow up on that.

Checklists were handed out to keep things rolling efficiently. Now is the time if you are considering options while the walls are open, although upgrades are not covered. Landscaping is not covered, it must be in a "livable space".

If a homeowner wants an upgraded toilet, for example, and goes out and buys it independently, JBolt can install it, but the cost of the toilet itself would not be covered, only his installation cost

If an affected homeowner is not on the property when construction begins, JBolt may have to do a Facetime call to walk through the unit with them.

The meeting adjourned at 3 pm