

From: Deb Smith

Date: February 26, 2025 at 9:46:41 AM CST

To: "Dan J. Greenberg" , "Scott M. Gross"

Subject: Greenberg Nikoloff Update 2-26-25

Hi, all. Just a brief update on the general status of our claims. We are finally starting to see permits issued in larger numbers in some jurisdictions, so white box work can finally begin.

Unfortunately, some communities are experiencing 50% rule hurdles that are being addressed with 3rd party appraisals and delaying reconstruction. Most communities are also still awaiting final estimates and funding, which is anticipated to take several more weeks to resolve.

We know this continues to be a source of frustration for owners who are anxious to make their finish selections. We will continue addressing this issue on our townhall meetings, and can only preach continued patience as the adjusters work together on final numbers.

Please be sure that we have a regular monthly townhall meeting scheduled for you community so we can continue making progress reports and answering owner questions throughout the reconstruction process.

For those communities that have obtained permits and are preparing to begin white box work, we ask that the contractors establish a construction schedule and produce a weekly update email that can be shared with owners to keep communications flowing.

Access to the property will likely remain limited during reconstruction, and we have been developing rules, policies and waivers to address this issue. If you need assistance with any of those items, let us know. Given that units largely remain uninhabitable, if you need revised letters for owners who are seeking benefits, please let us know. As a reminder, owners have until March 3, 2025 to submit their application for a tax rebate if their unit has been uninhabitable for at least 30 days. These forms are filed through the county property appraiser websites:

Pinellas –

<https://www.pcpao.gov/how-do-i/apply-for-property-tax-refund#:~:text=The%20DR%2D465%2FPC%2D,applications%2C%20or%20certificates%20of%20occupancy> <https://www.pcpao.gov/how-do-i/apply-for-property-tax-refund#:~:text=The%20DR%2D465%2FPC%2D,applications%2C%20or%20certificates%20of%20occupancy> .

Pasco –

<https://pascopa.com/information-and-tools/report-property-damages/>  
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Finally, if you will be in town next month, below please find an invitation to join me and an outstanding panel of professionals to discuss the lessons learned from Hurricanes Ian, Idalia, Helene and Milton. The conversation will focus on insurance coverage, claims and concerns, emergency planning and response, the reconstruction process, and operational concerns after a major storm. We will not only be providing a retrospective analysis, but also discussing ongoing recovery concerns and future planning. This program is open to both managers and Board members, so please feel free to RSVP using the link embedded in the flier below. We would love to see many of you there.

Sincerely,

Dan Greenberg, Esq.

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