

**THE VILLAGE ON ISLAND ESTATES  
CONDOMINIUM ASSOCIATION  
240 WINDWARD PASSAGE  
CLEARWATER, FL 33767**

**TO:** All Board Members

**FROM:** Jo-Beth Dickson, Secretary

**SUBJECT:** Board of Directors Meeting, at Clearwater Marine Aquarium, Monday, December 8, 2025

**BOARD MEMBERS PRESENT:** J. Alongi-Maniatakos, M. DesRosiers, JB Dickson, T. Donohue,  
**ZOOM:** B. Worms.

**BOARD MEMBERS ABSENT:** none

**OTHERS ATTENDING:** George Andrew, LCAM Ameri-Tech for R. Maisonet, LCAM Ameri-Tech

- I. **CALL TO ORDER FOR BOARD MEETING:** The meeting was called to order at 6:25 pm by President Mona DesRosiers
- II. **CERTIFICATION OF NOTICE:** JB Dickson reported that the notice for the meeting was posted on the bulletin board on 12/06/26 @ 2:36 PM, and emailed to VOIE community at 12/06/25 @ 1:17 PM, which constitutes proper notice.
- III. **ESTABLISH QUORUM:** Duly posted. Quorum of the board.
- IV. **APPROVE/WAIVE MINUTES:** Motion by Tim, second by Jenn to approve Budget Workshop minutes of 9/26/25 and BOD meeting of 10/23/25. Motion passed unanimously.
- V. **OFFICERS' REPORTS:**
  - A. President: Mona DesRosiers
    1. CDs purchased from Synovus Bank.
    2. Drains have been cleaned, invoice paid, report on results forthcoming
    3. Middle drive repairs on hold until additional proposals obtained.
    4. Electrical repairs: exposed wires at unit 203, exterior outlets at 1001/1303 completed
    5. Flood insurance policies available on VOIE web site.
    6. Mona read original holiday-themed appreciation poem to Board.
  - B. VP: Tim Donohue
    1. Roof loan to Flagship Bank vacated on 10/28/2025. Strong emphasis on not repeating past loan structure/errors: future special assessments must be pay-as-you-go by each owner. Association will not act as a bank. Board to issue legal closure letter from attorney confirming all has been handled properly.
  - C. Treasurer: Bill Worms

**Treasurer's Report**

**December 8, 2025 Meeting**

**Information as of December 4th:**

Operating Funds	\$ 271,017.00
Reserve Funds	\$ 341,061.75
Special Assessment Fund	\$ 6.21
Flagship Bank Loan	\$ 0.00
Delinquent Assessments	\$ 78,849.00
Delinquent Assessments Over 30 Days	\$ 52,149.30

(\$15,597.61 of the total delinquent payments are related to the special assessment)

**To Be Determined Expenditures / Budget Items:**

- Restoration Phase III – Reimbursement of qualified personal items
- Rapid Response – 2<sup>nd</sup> payment after completion of Phase II refurbishment
- Strategic Claims – Project management of phase II and III-unit owner reimbursements
- Drain / Sewer Cleaning
- Sewer rebuild
- Landscaping
- Dock replacement
- Gutters
- Pool furniture

**Additional Information:**

- Delinquent assessments increased from \$49,851.69 at the end of October to \$78,849.00. Some of this is timing since this meeting is early in the month. Delinquent assessments over 30 days are more representative, and these also increased from \$39,690.69 to \$52,149.30.
- As of this writing, there is only one unit left with an outstanding roof loan balance. This unit also accounts for \$39,069.09 (49.5%) of the outstanding delinquencies.
- Letters were sent to unit owners on behalf of Strategic Claims and attorney Dan Greenberg addressing reimbursements and the board's legal fiduciary responsibilities regarding inspection of units which did their drywall and electrical work. Strategic Claims will be providing information on reimbursement amounts and units due reimbursement shortly, after which checks will be processed. All claims for reimbursement were to be submitted to Craig by 9/5/2025. Every claim was to include pre- and post-photos of damaged element and a copy of the paid invoice of its replacement.
- The Flagship Bank loan was paid off in full on October 28, 2025 in the amount of \$98,558.05.
- The board voted to invest \$200,000 of our reserves in CDs to improve return on our money. On October 31<sup>st</sup>, the money was invested as follows:
  - \$70,000 Interest Rate: 3.629% Maturity Date: 3/31/26
  - \$65,000 Interest Rate: 3.677% Maturity Date: 7/31/26
  - \$65,000 Interest Rate: 3.533% Maturity Date: 11/30/26
- Craig Kobel of Strategic Claims capped project management fee at \$2,500 (previous estimate: \$30,000)

- One unit still owes \$39,069.09 on roof loan, about half of all delinquencies; in legal process.

**VI. MANAGEMENT REPORT:** Rosic Maisonet, our LCAM is in hospital. G. Andrew, LCAM filled in for her.

**VII. DOCKMASTER REPORT:** Dean Milhouse, no report

**VIII. OLD BUSINESS**

- A. Reorganization Meeting, January 26, 2026 at the CMA
1. Deadline for submitting Intent to Run for Election: 12/17/25 (40 days prior)
  2. Background info/summary due 12/22/2025 (35 days prior)
- B. Transition to Staggered Terms as per Bylaw Amendment. Top 3 winners serve 2-year terms, two winners serve a 1-year term.
- C. Individuals in arrears >90-days are ineligible to vote, if properly notified. Past due fees may be paid up to meeting date. Currently 8 units are ineligible to vote.
- D. Ameri-Tech will ensure validity of voting members.
- E. Under-deck Storage: proposal that heavy-duty uniform storage boxes be allowed. Committee to develop detailed written protocol for type, size, placement & color.
- F. Vista: to improve aesthetics of water view, it was suggested to move one picnic table back to deck over retention pond. Discussion as to necessity of railing. Item tabled pending code & liability clarification.

**IX. NEW BUSINESS**

- A. Unit 1201: front door application for replacement approved, motion by Jenn, second by Jo Beth, motion passed.
- B. Unit 1201: Starlink approved providing owner agrees to and signs Starlink waiver. Motion by Bill, second by Tim, motion approved based on noted stipulations.
- C. J&B Concrete approval for drain cap replacement on hold; board will ask Ameri-Tech for help in obtaining additional proposals.

**X. MEMBERSHIP COMMENTS:**

- 805, R. Panfil: questions regarding reimbursements for replacement of front door & garage door. Concerns regarding communication with Claims Adjustor. Clarified step-by-step procedure, including filing claim by approved date of 9/5/25 and including paid invoice before reimbursement will be received.
- 1202, A. Valentine: asserted not all owners received email correspondence from Claims Adjustor, Craig Kobel.
- 403, S. Saltzman: Questioned front door painting: HOA will provide paint; unit owner responsible for labor cost.
- Electrical Inspections: full priming of units (post-flood repairs) required before contractor can schedule final inspection of units. It's a sequential process, no option for independent action under umbrella permit.

**XI. ANNOUNCEMENTS:** BOD reorganization meeting and HOA meeting on January 26, 2026 at 6:00 pm at the CMA.

**XII. ADJOURNMENT:** Motion to adjourn by Tim, second by Jenn; meeting adjourned @ 8:08 pm.

**Attendees**

105 Peter Kohut  
1103 Paul Ferguson  
1202 Mona DesRosiers  
1303 Jenn Maniatakos  
304 Jo-Beth Dickson  
403 Stuart Saltzman  
801 Dale Wood  
801 Maxine Wood  
804 Carole Donohue  
804 Tim Donohue  
805 Roger Panfil

Andrew George, LCAM