

**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 CMA and Zoom, on Monday, **March 24, 2025.**

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

**BOARD MEMBERS ABSENT:** Tim Donohue, Vice President

**OTHERS ATTENDING:** Tim Hendrix & Kim Paulsen, LCAM Ameri-Tech

- I. CALL TO ORDER FOR BOARD MEETING:** The meeting was called to order at 6:02 PM by President Mona DesRosiers
- II. CERTIFICATION OF NOTICE:** JB Dickson reported that the notice for the meeting was emailed to the VOIE community on March 19, 2025, at 9:24 PM and posted on the bulletin board on Friday, March 21, 2025, at 7:41 PM which constitutes proper notice. The minutes of 1/27/25 were accidentally sent; the correctly dated minutes for 2/10/25, were sent on 3/24/25 at 4:22 PM.
- III. ESTABLISH QUORUM:** Duly posted. Quorum of the board.
- IV. APPROVE/WAIVE MINUTES:** Motion by J. Alongi-Maniatakos, second by M. DesRosiers to approve minutes of February 10, 2025. Approved unanimously.
- V. OFFICERS' REPORTS:**
  - A. President: Mona DesRosiers
    1. All board members completed the Board Certification Course and received Certificates of Completion.
    2. An *APPLICATION FOR NON-SUBSTANTIAL DAMAGE/IMPROVEMENT REVIEW* form from the Clearwater Planning & Development Department was sent to all unit owners. The VOIE needs a signed copy from each unit. Rapid Restoration will notarize and submit these forms to the City of Clearwater as part of the permitting process for Phase 2 of our repairs.
  - B. VP: Tim Donohue – absent
  - C. Treasurer: Bill Worms

**Treasurer's Report  
March 24, 2025 Meeting**

**Information as of March 21st:**

Operating Funds	\$281,543.82
Reserve Funds	\$246,103.35
Special Assessment Fund	\$ 76,613.55
Flagship Bank Loan	\$128,164.22
Delinquent Assessments	\$ 76,395.78
Delinquent Assessments Over 30 Days	\$ 68,268.71

(\$41,929.90 of the total delinquent payments are related to the special assessment)

To Be Determined Expenditures / Budget Items:

- Insurance
- Restoration Phase III – Reimbursement of qualified personal items

Additional Information:

- Delinquencies have been reduced \$11,959.28 from last month.
- Lien notices were sent out to two (2) delinquent roof loan units and one (1) general delinquent payment. Foreclosure letters will be sent to these units after April 10<sup>th</sup>/11<sup>th</sup>. A lien notice is to be sent to the third delinquent roof loan unit owner shortly.
- We received payment from our post-Helene claim. Payments out of the claim were made to Rapid Response in the amounts of \$188,402.71 to satisfy our balance on phase I of the rebuild, and \$71,357.71 for a 50% down payment on Phase II.

**VI. MANAGEMENT REPORT:** Report submitted by Tim Hendrix, LCAM Ameri-Tech available upon request.

**VII. DOCKMASTER REPORT:** Dean Millhouse  
Slips 2, 4, and 7 are available.

#### **VIII. OLD BUSINESS**

- A. Motion by J. Alongi-Maniatakos, second by M. DesRosiers to ratify the following.
1. To authorize emergency repair for interior floor unit 602 by Cut-Rite estimate #4481 in the amount of \$3,475.00.
  2. To remove trees imposing threat to building/community by Ginkgo estimate #1390 in the amount of \$2,850.00.
  3. To pay balance due to Rapid Restoration (remediation) in the amount of \$188,402.71.
  4. To contract Rapid Restoration to begin Phase II of rebuild with an estimated cost of \$142,715.41 with 50% deposit of \$71,357.71.
- Approved unanimously.
- B. Motion by M. DesRosiers, second by JB Dickson to schedule tenting of 100 Building by Haskell on May 15, 2025. Approved unanimously.
- C. Motion by JB Dickson, second by J. Alongi-Maniatakos to email & to authorize Ameri-Tech to mail proposed change to Bylaws & Proxy regarding Staggered Terms. To effect this change requires 75% (3/4) vote of owners. Proxies must be returned by April 14, 2025. Approved unanimously.
- D. Motion by JB Dickson, second by J. Alongi-Maniatakos to form three committees: (1) Governance; (2) Finance & Planning and (3) Building and Grounds. Approved unanimously

#### **IX. NEW BUSINESS**

- A. Motion by JB Dickson, second by J. Alongi-Maniatakos to complete IP Risk inspection in the amount of \$1,995.00. Approved unanimously
- B. Insurance Renewal: Chelsea Chapman of Fako Insurance Plus. Chelsea explained that Fako has been associated with Great Florida but is now an independent insurance provider.
1. Annual renewal for all policies, except Flood, will occur in mid-April. Flood Insurance will be renewed annually in November. Difficulty obtaining umbrella policy due to existing open claim. The longer it is open, the more problems for renewal. All insurance policies, except General Liability, are expected to be 3-5% lower than 2024. Cost for General Liability pending. Proposal for \$35 per unit for legal defense gap liability insurance.
  2. Motion by B. Worms, second by J. Alongi-Maniatakos, approved unanimously as follows:
    - a. Approve gap liability insurance
    - b. Authorize Chelsea to proceed with umbrella policy if under \$2,000.

- c. Approve the insurance package as presented, with contingencies based on deductible options.
- C. Motion by B. Worms, second by M. Desrosiers to contract Criag Kobel's company Strategic Consulting, the amount not to exceed \$30,000 to collate & manage owner reimbursements for insurable items. Strategic Consulting will provide a weekly report. Approved unanimously.
- D. Motion by JB Dickson, second by J. Alongi-Maniatakos to approve *Formal Request to Access Association Records*. Form will be on the VOIE web site. Approved unanimously

**X. MEMBERSHIP COMMENTS**

- A. Disposal of Old Records  
Old records from the VOIE are housed by Stevens & Stevens. The VOIE receives a monthly charge per box. Some records must be kept in perpetuity, others may be discarded after seven years. To reduce storage charges, volunteer directors from the BOD will purge the records that are not needed.
- B. Flood Barriers: J. Alongi-Maniatakos provided information regarding installation of flood barriers with adjustable height. These barriers require installing permanent brackets. Owners would be required to submit to the BOD a proposal for a material alteration. It was suggested that installation would reduce individual insurance and absolve owner of assessments due to flood damage.
- C. Gutters: Pete Kohut asserted that the lack of gutters on each building is causing water damage to stucco walls. He suggests that installing gutters, to comply with Florida building codes, would reduce current costs for replacing property damaged by water intrusion from cracks.
- D. Storage Unit: J. Alongi-Maniatakos suggested selling one of two storage units and to use money to offset interest on existing Flagship Bank loan. This change would require legal advice. John Ricci (303) stated storage rooms were originally intended as bathrooms for each pool. He has a CD of the original plats and will burn one and provide to HOA.
- E. Al Reinauer (1201); requests a list of delinquent owners, concerns regarding repair of church fence, requests inspection of cement foundation for his A/C. This information is available by contacting Ameri-Tech.
- F. Dale Wood: requests paint for the apron in front of his unit, 801.

**XI. ANNOUNCEMENTS:** Next meeting of the VOIE. will be held at the CMA on Monday, April 14, 2025, at 6:00 PM.

**XII. ADJOURNMENT:** Motion to adjourn by JB Dickson, second by J. Alongi-Maniatakos. Meeting adjourned at 8:12 PM.

**ATTENDEES CMA**

Tim Hendrix, LCAM Ameri-Tech  
Chelsea Chapman, Fako Insurance Plus  
Mona DesRosiers, 1202  
Jo-Beth Dickson, 304  
Jennifer Alongi-Manitakos, 1303  
Dave Jeroski, 602  
Dale Wood, 801  
Maxine Wood, 801  
Dean Millhouse, 405  
Mike Madden, 701

**Zoom**

Bill Worms, 1302  
Lisa Worms, 1302  
John Ricci, 304  
Carol Donohue, 804  
Al Reinauer, 1201  
Angela Valentine, 1203

