

UPDATE - Four weeks after Milton - Saturday November 9, 2024

We have come a long way since Hurricane Milton came through, thank you to all owners and residents during this difficult time.

1) Definitions - We realize this is a confusing time. We have provided information at each of our meetings and distributed it. To continue that effort, provide the following:

A) **FEMA disaster assistance:** [disasterassistance.gov](https://www.fema.gov/disaster-assistance)

This government agency provides individuals with disaster assistance funding for being displaced, temporary housing, some personal items, moving expenses, etc. this is your personal responsibility to contact FEMA and to fill out the applications required to get funding individually. This is completely separate from the COA insurance.

B) **COA insurance company:** we have insurance that covers the structure, walls and other items. Details of this coverage have been highlighted in previous correspondence.

C) **Homeowners personal flood insurance:** homeowners can buy personal flood insurance that covers the contents and other items depending on coverage.

2) Service Master (SM) has completed ~ 120 units or ~ 80% of the units. Delays with people moving out have delayed their completion. Scheduling completion of the first phase is ongoing.

We are working to obtain the moisture testing results and completion certificates. These may not be provided by SM until the insurance company settles with the COA which could be several more weeks. We are reviewing alternate firms to get moisture test results. This route would incur additional costs not covered by insurance.

Record your experiences positive and negative with Service Master so we document actions that need to be taken. including any damage with pictures. We will provide the method to gather those in an organized manner.

3) COA insurance - The adjusters have completed their onsite work and are compiling reports for the COA insurance company. The reports should be to the COA insurance company in the next couple weeks. The insurance company will then review the reports.

We know many of you have experience dealing with insurance companies and government agencies, this is not a quick process. We appreciate your understanding of this complexity.

4) Reconstruction Contractor - In parallel to all these activities we are working on reconstruction plans. We have reviewed the capabilities of ~ 10 construction contractors. The following used the following in the assessment:

A. Experience successfully completing large scale disaster recovery reconstruction projects funded by insurance.

B. Located in central Florida with presence in the Tampa Bay area

C. Financially secure.

We came up with these reconstruction objectives:

1 Cost target met for insurance coverage

2 Quality work done to code.

3 Residents are satisfied

We are working diligently to find a contractor that meets these criteria.

We are working on the statement of work and contracting details with a contractor, the COA insurance company, our attorney, and our management company Ameritech.

We realize the process of hiring a contractor may seem slow to some but as you can see we are working in the best interest of our homeowners.

5) Debris - As we noted in previous correspondence the community is a construction zone. It will not look like it did before the storm until the construction work is complete. Those who are still living in the community are living in a construction zone.

We have vehicles and storage containers near debris and in the way of construction activities

We have developed a cost-effective method to remove the debris and are working with the insurance company to make sure costs are covered.

Please do not place garbage, electronics, etc with the damaged home contents and construction debris. Do not place debris under carports. This makes it difficult and costly to pick up.

This should go without saying, do not start any new piles of debris. We have seen people starting debris piles in empty parking places or a short distance from an existing pile. Place debris in existing piles only.

6 Communication - We are) certainly open to owner input on the various aspects of the construction project. We have used them when beneficial.

However, statements like “I found the best way to get rid of debris, use it today.” When we reviewed this input, we found it was not cost-effective. Also statements like “take money from reserves to clean up debris...” are irresponsible. We are working in the best interests of our community.

We will arrange a meeting to further review this information with residents.

Thank you for your patience and understanding, for working together and being positive during this challenging time for all of us. Together we will achieve amazing results.

New Haven Board of Directors

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