



The Chalet of San Marco Condominium Association

CHALET HURRICANE IRMA UPDATE

DATE: September 15, 2017

MEMO TO: ALL CHALET OWNERS

FROM: Patrick Romzek, Chalet Board President

SUBJECT: Chalet Hurricane Damage and Restoration Update

Chalet Owners:

We wanted to provide you a few updates regarding our restoration progress at the Chalet based on questions from owners and my visit to the Chalet yesterday.

- **Building Operations:** The building is largely operational. We have water, electricity, air conditioning, operating main elevators, front door entry system, and operational internet services. The service elevator is not working properly and the phone service is not yet restored. Our staff is generally working normal shifts now. If you need to contact the front desk you can reach them by email at: <https://www.chaletmarcoisland.com>
- **Damage Update:** We have a relatively complete inventory of the storm damage to the building now. This is provided in the attached.
- **Travel to Marco:** I flew to Fort Myers yesterday and had no issues traveling. I was able to fly in and rent a car. There are now gas stations open in the area and on Marco Island. Power is being restored to the island gradually. Publix is open as are some restaurants.
- **Dry out services:** Several owners in the building have contracted for dry out service with either Dry Zone, Fire and Water, or Service Master. If you need drying services we recommend you move quickly to contract one before they are booked out as they are in high demand. If you have water intrusion in your carpet, furnishings or wall you should get it removed as soon as possible, ideally by a qualified professional. Based on my visit, some condos are already beginning to have musty odor.
- **Friends and Neighbor inspections:** It is a good idea to have someone you trust check your condo if you are unable to do so yourself. There is no replacement from seeing it yourself and assessing what needs to be done. Most owners that have visited their condos have found it very helpful to assess the best way to repair the damage. Friends input is helpful, but if you have major water or damage we encourage you to secure professional help quickly.
- **Window Repairs:** We have filed an insurance claim and are getting estimates and securing a contractor to repair the windows broken during the storm. We are moving as fast as possible to

repair windows. Most broken windows are boarded up and the remainder will be in the next couple days. The replacement of broken window glass and fixed pane window frames is the Chalet responsibility and covered by our glass insurance policy. Damage to sliding door frames, locks, and hardware is the responsibility of the owner. This is defined in section 11.2 of our Condominium Declarations. If you have damage to your sliding window frame, please ensure you include this in your homeowner insurance claim.

- **Chalet Insurance Claim:** We have filed an insurance claim for the common area damage. We have casualty insurance up to \$29 Million, however, we also have a large deductible that we must pay before the insurance covers any damage. We are getting estimates of reparation costs and analyzing our financial assets. Once we have any further insight on the potential financial implications we will let you know.
- **Potential for Special Hurricane Assessment:** Several owners have asked about the potential for a special owner financial assessment to fund hurricane reparations. We had a special assessment in 2005 to repair Hurricane Wilma damage and most condominiums fund unforeseen emergency reparations this way. Provisions for special assessments are defined in section 10 of our Condominium Declarations. We are developing repair cost estimates, and once complete we do we can provide guidance regarding a potential special owner's assessment. If we do have an assessment, your homeowner's policy should help cover this cost. Florida law requires all homeowner policies to have a special rider to help cover special assessment cost. Our goal is to minimize any incremental cost to owners from this storm.
- **Hurricane Shutters:** Some owners have asked about requiring hurricane shutters on all units in the future to avoid damage to the building. Owners with hurricane shutters had much less damage than the owners that did not. As you know we have not previously mandated hurricane shutters in the Chalet as other area condos have. The board is considering this issue and will be developing a recommendation based on owner input in the coming days. If you thoughts on this please let us know.
- **Storm Damage Pictures:** Some of our owners and staff captured pictures of damage from the storm to the Chalet. These can be viewed at the following link. <https://www.chaletmarcoisland.com/about/hurricane-irma/>
- **Contact us if you need anything:** I am onsite now and will be for another day or so. Rich and the staff are onsite as are other owners. If we can assist you while onsite, please feel free to contact me at 313-506-5188.

We hope you find this update helpful. If you have questions or other items you would like clarified in future updates please let me know.

After seeing the damage to the area and to the Chalet for myself, I consider us very fortunate compared to others. Let's continue to support each other through this process and help those most impacted. We have a special community, building, and staff that will restore the Chalet to her full glory.

Thanks for all your feedback and support.
Pat

The Chalet of San Marco
Hurricane Irma Damage Assessment

Common Areas Damaged:

- 5 cooling fans on the roof damaged and need to be replaced.
- 3 Penthouse roof panels and upper roof flashing need repairs. Main roof is ok.
- North side chain link fence destroyed.
- South side white fence near BBQ heavily damaged and must be replaced.
- Carport room heavily damaged and must be significantly repaired or replaced. Main parking deck is ok.
- Service Elevator damaged and not operable. Likely electronic control system will need to be replaced.
- Pool pump plumbing damaged. Main pool and hot tub look undamaged, but must be drained and refilled. Pool pumps status unknown and need to be tested yet.
- Window frames around the East windows.
- Office and panel room – water damage.
- Social room water in carpets and potential damage to carpet and furnishings.
- Security cameras damaged and need to be replaced.
- Exterior ground lighting – several lights damaged and must be replaced.
- Landscape plants and trees – some damaged and must be replaced.

Window Damage:

- Guest room 3
- Common area 9
- Potentially common area 7
- Unit condos with windows broken or heavily damaged – 208, 405, 508, 607, 907,