

Nov 7, 2025

Moorings Recovery Town Hall (Every Month's Final Friday UTC)

Invited dan@associationlawfl.com Brennan Bosch Scott Askew
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Attachments 📎 Moorings Recovery Town Hall (Every Month's Final Friday UTC)

Meeting records 📄 Transcript

Summary

Scott Askew, Ryan Christ, Dan Greenberg, Cindy Sullivan, Donna House, Lisa Balter, Joe, mark smiley, and Beverly, along with other participants, attended the town hall to discuss project recovery status, financial concerns, and ongoing challenges. Dan Greenberg provided an update on the aggressive follow-up letter sent regarding the Jbolt lien, whose work was outside the flood restoration scope, and Scott Askew noted that overall recovery for the moorings is over 50% complete on the trades, while addressing electrical code hurdles, including required upgrades to the 50-year-old systems and verifying Jbolt's previous work. Cindy Sullivan and Dan Greenberg clarified the reimbursement process for owners' covered repairs, and participants discussed the project schedule, the impact of the lien on property sales, and funding options for new code upgrades, including a potential special assessment or repurposing reserve funds.

Details

- **Meeting Setup and Introductions** Scott Askew opened the first Friday town hall, which they clarified would take place on the first Friday of every month, though it was previously stated as the final Friday of every month. The goal of the town

hall is to answer questions and allow attendees to see the faces of the team ([00:00:00](#)). Attendees included Scott Askew (Project Coordinator and partner of Bosch Brothers Industries), Ryan Christ (Project Vice President of Operations), Cindy Sullivan, Dan Greenberg, Donna House (Board Secretary), Lisa Balter, Joe, mark smiley, and Beverly ([00:00:00](#)) ([00:05:54](#)).

- **Jbolt Litigation and Financial Concerns** Dan Greenberg provided an update on the Jbolt situation regarding the lean, stating that they sent a more aggressive follow-up letter questioning the validity of the lean based on the date services were provided. The work that Jbolt billed for was outside the flood restoration scope and was for necessary repairs to structural walls before white box work, which is not covered by NFIP flood funds. Due to Jbolt's failure to provide sufficient details, advanced invoices, or quotes, the association is working through the billing discrepancies, a slow process which they hope to resolve next week ([00:07:07](#)).
- **Impact of Lien on Property Sales** The lean is affecting property sales, as some title companies will accept an affidavit of sufficient funds to close based on the association's ability to pay the bill through existing funds or a special assessment, but not every lender accepts this ([00:09:11](#)). Currently, one closing is being held up by a company demanding payment before closing and giving a clear title, making sales a case-by-case basis; they hope to have the issue resolved in a couple of weeks ([00:10:11](#)).
- **Project Progress and Milestones** Scott Askew reported that the overall body of recovery for the moorings is over 50% complete on the trades, which they consider a good milestone ([00:11:34](#)) ([00:16:00](#)). Floors are about 60% completed with the last order arriving next week, and cabinet installation is moving forward slowly ([00:10:11](#)). Doors were delivered today, and trim is expected by Wednesday or Thursday of next week ([00:11:34](#)) ([00:45:57](#)).
- **Electrical Code Issues and Contractor Verification** Scott Askew noted that BBI is facing hurdles on the electrical side, including verifying Jbolt's previous work and determining factual code upgrade requirements ([00:11:34](#)). They are pushing back on unreasonable requirements and have determined that some of Jbolt's previous work, like shower pans, was not up to code, and they are working through the costs to fix those requirements ([00:12:56](#)). Ryan Crist explained that the 50-year-old electrical systems need code upgrades, requiring cutting into ceilings and walls for new wiring, which is necessary to obtain a certificate of occupancy ([00:17:14](#)).

- Specific Electrical Non-Compliance Examples** Ryan Crist provided specific examples of electrical code non-compliance, stating that the existing panels do not accept arc fault breakers, which are required by a new code from the last four years, necessitating a change in all panels. Additionally, the dryer wiring must be brought up to code to have arc fault protection, which may require selective demolition to install new wiring, an expensive but necessary task to pass inspection ([00:25:36](#)). Scott Askew added that Jbolt only changed one out of ten dryer receptacles/wires but nearly all stove receptacles were switched over to four-wire, suggesting they stopped halfway, potentially because dryer receptacles were above five feet ([00:28:33](#)).
- Reimbursement Process for Owners** Tony Balter asked about the process for submitting receipts for reimbursement of covered repairs they had paid for ([00:32:45](#)). Dan Greenberg clarified that Kelly Kan has a step-by-step list and is working with the public adjuster, Jim Britt, to process reimbursements for items that were in the scope but not completed by prior contractors or purchased by the owner ([00:34:24](#)). Cindy Sullivan confirmed she is actively working through this process one person at a time, verifying receipts against the NFIP report to identify covered items and necessary owner contributions if costs exceed the allotted funds ([00:35:18](#)).
- Project Schedule and Focus** Scott Askew addressed a question about meeting a hopeful February completion date, stating that their primary focus is on their contractual obligation to return the moorings to a pre-loss condition ([00:36:17](#)). He explained that a customized level of recovery is required due to a lack of pre-loss dimensions and information, making the process slower than traditional recovery projects ([00:37:31](#)). Scott Askew is hesitant to provide an individual unit timeline due to unpredictable issues, such as the electrical problems, as any given schedule would be "kind of false" until they secure an electrical contractor who is ready to move forward ([00:23:07](#)).
- Commitment and Contractor Challenges** Scott Askew emphasized that they are committed to the long haul with a proceeds agreement and are diligently working to push the project forward despite necessary pauses ([00:40:03](#)). Bill Shadrick, a former commercial project manager, expressed appreciation for BBI's work and acknowledged the difficulty of dealing with issues like FEMA ([00:41:36](#)). Scott Askew confirmed that BBI will submit a supplemental claim to the insurance carrier for replacement of sliding back doors and windows that were submerged

in saltwater, based on the determination that the roller systems are unusable ([00:42:32](#)).

- **Material and Installation Timing** Scott Askew confirmed that all the doors were delivered today, and the trim should arrive by Wednesday or Friday of next week, and the contractor is ready for installation once the materials are on-site ([00:45:57](#)). Ryan Crist noted that they have been provided all the pre-loss photos from the insurance adjuster and are systematically reviewing them to create a supplemental claim for items left out of the estimate ([00:48:44](#)).
- **Addressing Individual Unit Status and AC/Water Heaters** M Baladakis inquired about being able to see an Excel spreadsheet showing ongoing progress on a per-unit basis, which Scott Askew said they could provide, detailing what has been done and what still needs to be done ([00:52:23](#)). Scott Askew noted that a timeline will not be included at this second ([00:54:59](#)). They also addressed the status of ACs and hot water heaters, believing two to three ACs and one or two hot water heaters are still missing ([00:53:50](#)).
- **Timeline for Electrical Impact Resolution and Project Promises** M Baladakis asked when the impacts of the electrical issues would be fully known. Scott Askew stated that the final costs and extent of patching will not be known until the units are upgraded, energized, and tested, which will determine how much needs to be patched up in each unit ([00:54:59](#)). Scott Askew addressed a concern from an owner about a written promise for occupancy on 11/21/25, affirming that the promise means everything to them, but unforeseen complexities like dealing with Jbolt and the building department have caused delays ([00:57:35](#)).
- **Project Status and Minimizing Financial Exposure** Ryan Crist acknowledged the need for deadlines due to community members making plans and apologized for delays outside of initial promises, but committed to fulfilling them. Scott Askew stated that the primary focus is on minimizing the potential for assessments, with efforts being made to exhaust all measures, including retesting and using multiple contractors, to prevent owners from being left with a large bill ([00:58:55](#)).
- **Special Assessments and Funding Options** A question was raised by Mr. Laughaflid about multiple special assessments, including one for JBOL and another for new code upgrades. Scott Askew confirmed there will be a requirement for new code upgrades on electrical systems, and that the board, in

consultation with Dan Greenberg, will determine if these requirements result in an assessment ([01:00:21](#)). Dan Greenberg noted that associations have limited funding options for extraordinary costs, listing special assessments, bank loans, or a membership vote to use reserve funds as the primary options. They suggested putting out a proxy vote to members to approve repurposing reserve funds as a potentially more immediate way to access funds ([01:03:52](#)).

- **Personal Experience and Contractor Challenges** Ryan Crist shared their personal experience as a neighbor, noting that they are also dealing with flood damage and living in an RV, to emphasize understanding of the community's struggles ([01:01:46](#)). They also highlighted that Penellas County's actions post-storm have created hurdles not typical of other municipalities, coupled with issues from prior contractors, but assured the community of getting them to the finish line ([01:02:42](#)).
- **Electrical Code Upgrades and Grandfathering** Bill Shadrack confirmed with Ryan Crist that all circuit breaker boxes and the breakers themselves need to be replaced because the existing panels will not receive the new arc fault breakers ([01:06:15](#)). Scott Askew addressed a belief that the issue might be grandfathered, noting that the team has visited the Tarpon Springs building department over codes at least 25 times ([01:07:28](#)). Dan Greenberg confirmed that grandfathering is not happening for any community they are working with due to the issue being a life safety concern with antiquated systems ([01:09:40](#)).
- **Tarpon Springs Building Department and Written Confirmations** Scott Askew explained the difficulty in getting the building department to provide confirmations in writing, and even when a written answer is received, the city of Tarpon Springs can change their mind, leaving little recourse other than compliance ([01:08:39](#)). They also advised against owners going to the building department, as it can complicate the association's efforts to get answers in writing ([01:07:28](#)).
- **Support for Full-Time Residents** Scott Askew confirmed that the team is highly sensitive to the needs of full-time residents for recovery and that they have prioritized their material orders and activity at their condos ([01:09:40](#)). They also prioritized a couple of units with specific lease expiration timelines ([01:10:49](#)).
- **Moisture and Mold Concerns in Unit 312** Dewayne Casteel inquired about a mold smell in unit 312. Scott Askew confirmed that a moisture meter reading showed moisture up to the ceiling, necessitating the removal of the wall behind the HVAC

(01:10:49). They mentioned that an estimate for this work is owed to the board and that a leak detector will need to be contracted, requiring the HVAC to be detached and reset to remove the wall (01:12:16). Scott Askew outlined the remediation process, which includes tearing out affected materials, drying, dehumidification, and antimicrobial and encapsulation procedures (01:13:26). Ryan Crist suggested the damage is likely from an unlooped condensate drain system or a water heater overflow drain from upstairs, both located in the same wall cavity (01:14:44).

- **Focus on Recovery Schedule and Addressing Side Quests** Scott Askew stated that the team's laser focus is on staying on schedule for floors, doors, and cabinets, and that they cannot accept "side quests" like leak detection, which they have asked the board to handle (01:14:44). Ryan Crist reassured that once the area is ready, the remediation and rebuild will be handled professionally with quality workmanship. Regarding AC and potential mold regrowth, Scott Askew said they perform constant checks and currently only unit 312 has an alarming moisture issue (01:16:00).
- **Cost Estimates and Jbolt Evaluation** Ryan Crist addressed the lack of cost estimates, calling it a "terrible answer" but noting that the items were presented within the last 72 hours, and they committed to Dan Greenberg and the board to drill down on these items next week for transparency (01:17:30). Scott Askew confirmed that they have been evaluating and challenging the Jbolt costs since day zero, including questioning what Jbolt asserted they did (01:18:54). Dan Greenberg confirmed that they are pushing back on the leans based on timing and will have a conversation with Jbolt next week (01:20:13).
- **Financial Information Transparency** Wayne will requested financial information from Dan Greenberg regarding the cost to fix the exterior, the insurance amount, an income statement, and the cash balance, stating they have received zero financial information for over a year. Dan Greenberg responded that the board has that information and is welcome to share it, and they provide the board with a trust account statement weekly (01:23:14).
- **Lanai Screen Doors and Insurance Coverage** Mr. Balter inquired about a plan to fix the screen doors, which are not included in the claim. Ryan Crist and Scott Askew noted that this involves coverage issues and is being addressed as part of a supplement (01:24:32). Ryan Crist committed to providing an answer on the coverage guidelines within the next two weeks. Scott Askew cautioned that while

they can get a preliminary answer on coverage, receiving the final payment from the insurance company can take months ([01:26:09](#)).

- **Appliance Allotments and Depreciation** Ryan Crist explained that appliance amounts are based on the actual cash value (ACV) after applying depreciation, as recorded by the insurance carrier ([01:28:46](#)). Scott Askew emphasized that the National Flood Insurance Program (NFIP) is not intended to make owners "whole" or get back every single item at its exact level. Scott Askew confirmed that appliance allotments have been set per unit, and a plan for these will be presented to the board soon ([01:30:30](#)).
- **Owner-Purchased Finishes and Installation** An owner inquired if they could buy their preferred tile and flooring for installation by the contractor. Scott Askew confirmed this is possible but cautioned that the installation labor, overhead, and profit are part of the total allotment, meaning the owner may not get all their money back if their selection exceeds the allotment ([01:33:09](#)). They requested that selections be made soon ([01:34:22](#)).
- **Material Sourcing and Supply Chain Issues** Scott Askew discussed issues with the previous contractor's flooring selection from a Dallas company (DDC Flooring), noting the difficulties in delivery and missing styles ([01:34:22](#)). Despite the difficulties, they decided to stick with DDC due to a previously secured good price for a higher quality floor ([01:38:46](#)). Ryan Crist and Scott Askew noted material increases, such as a 45% aluminum tariff and compounded cabinet costs, driving the urgency to get cabinet orders in and the preference for local sourcing to mitigate supply chain fluctuations ([01:37:03](#)).
- **Communication and Team Appreciation** Scott Askew outlined the communication flow, including regular checks of the mooringspanelis@gmail.com email for questions with a target to answer by Friday or Saturday morning, and noted scheduled open houses on Tuesdays and Thursdays ([01:39:56](#)). Scott Askew and Ryan Crist were thanked by Cindy Sullivan and The Moorings for their time and efforts, with Beverly specifically mentioning Eddie and Maria, and Cindy Sullivan shouting out Kelly. Ryan Crist reiterated their commitment to pushing the community through to the finish line ([01:42:38](#)).

Suggested next steps

- ☐ Dan Greenberg will have a resolution on the Jbolt situation next week if possible.
- ☐ Scott Askew will work hard to get the progress tracker up with a schedule on the individual condos and provide a spreadsheet on the individual unit progress.
- ☐ Ryan Crist will video every unit to show the deficiencies in the doors when attempting to open them and submit that to the insurance carrier.
- ☐ Dan Greenberg will have a conversation with JBolt next week regarding the leans.
- ☐ Ryan Crist will drill down on the unforeseen items presented in the last 72 hours next week to put together a cost number for the community.
- ☐ Ryan Crist will provide an answer on the coverage guidelines for the lanai screen doors based on the policy through Strategic within the next two weeks.
- ☐ Scott Askew will present the plan on the appliances to the board shortly.
- ☐ Scott Askew will owe an estimate back to the board regarding the wall behind the HVAC unit in unit 312.

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