

# **Town Hall - Hurricane Matthew**

## **Follow-up to Nov 14<sup>th</sup> Town Hall**

**Hammock Dunes Owners' Association (HDOA)**

**February 17, 2017**

# Bottom Line - Fact vs Rumor

1. HDOA Owns Beach Dunes per The Master Declaration
2. Flood Insurance Does Not Cover Dunes Nor Walkovers
3. Dune Restoration Starts Next Week – Beach Closed
4. \$2 Million Loan Funds Dune Project - Phase I
5. \$25 per Month Dues Increase Re-Pays Loan
6. Beach Closed For Owner/Guest Safety - Jungle Hut Open
7. Walkover Repairs Start in May
  - ➔ OE, Condos, Club Walkovers Paid By Neighborhood \$ Reserves
8. FEMA “May” Reimburse “Up-To 75%” At Project End
9. Master Declaration Authorizes HDOA Board To Amend Budget For Maintenance and/or Restoration

*Now Let's Discuss The Details !*

# Agenda

## Town Hall - Hurricane Matthew

- HDOA Board Introductions
- Matthew Recovery Overview
- Beach Dunes Restoration
- Funding Strategy
- Comments/Questions
  - End of Presentation – Please Use Microphone
- Adjournment

# HDOA Board Introductions

- **George DeGovanni** – President, Chairs Declarant & Development Committee, Granada Estates Administrator
- **Cosmo DiPerna** - Vice President, Chairs Design Review Committee, Oceanfront Administrator
- **Bruce Aiello** – Treasurer, Chairs Finance Committee, Island Estates Administrator
- **Dennis Vohs** – Secretary, Chairs Community Planning Committee, Ocean Estates Administrator
- **Mike Gill** – Legal Advisor, Primary Interface with HDOA Legal Firms
- **Marge Rooyackers** – Chairs Security & Emergency Response Committee, Villas Administrator
- **Currently Vacant**– Chairs Social Committee, Duneview Administrator
- **Jane Ann Gass** - Chairs Community Relations & Communications Committee, Beachfront Administrator
- **David Yoder** - Chairs Maintenance Committee, La Grande Provence Administrator
- **Jon Rapaport** - Waterfront Administrator (WCI)
- **Maria Dumke** – Club Appointed Administrator (non-voting)

# Matthew Recovery Overview

- **Hammock Dunes Successfully Weathered Matthew**
- **Pre-Matthew Beach Dune Investment Paid-Off**
  - Walk-Over Maintenance
  - Beach Clean-Up (2x per Month)
  - Dune Planting, Fertilization and Sand Fencing (1x per Year)
- **Result - Beach Dunes Did Their Job!**
  - Protected Hammock Dunes Community
  - No Community Flooding with Isolated Dune Breaches
  - Overall - Dunes Provided a “Defensive Attrition” Barrier
  - But - Dunes Experienced Significant Beach-Side Erosion
- **Important Note:**
  - **Flood Insurance Does Not Cover Beach Dunes Nor Walkovers**

***Beach Dunes Must be Restored to Ensure Storm Protection !***  
***Not Convinced – Check Out Hammock Beach !***

# Matthew Recovery Overview

## Activity Immediately After Matthew

- HDOA Cleared Roads of Tree and Landscape Debris
  - FEMA Funded Debris Pick-Up
- Engaged Flagler County, FEMA and FL-DEP
  - Gained County/State Gov't Political Support
- Applied for FEMA \$ and SBA Loan
  - Employed Legal Firms to Navigate Gov't Bureaucracy
- Restored “Temporary” San Gabriel Lake Walkover
  - Walkovers Must be Removed for Dunes Restoration
  - Primary Reason other Walkovers Not Restored
    - 3x Cost to Restore, Remove and Re-Install

***Beach Dunes Restoration Was and Continues Priority # 1***

# Beach Dunes Restoration

**HDOA Recovery Team**

**David Eckert – Team Lead**

# Funding Strategy

## Activity Since Nov 14<sup>th</sup> Town Hall

- **HDOA Qualified To Submit for FEMA Funding (up-to 75%)**
  - General Repairs, Debris Removal, Legal/Professional Costs
  - Potentially Dunes and Walkovers (FEMA Assessing)
  - However, No FEMA \$ Available Until After Restoration
- **SBA Loan Application at Federal Review**
  - SBA Loan Application a FEMA Requirement
  - But, FEMA \$ Not Available for SBA Loan Re-Payment
- **Dune Restoration Timelines**
  - Phase I Ends 1 May, Followed By Walkovers
    - Need Permit Extension/Waiver Starting May Turtle Season
  - Phase II Planned For Nov 2017 – Project TBD with County/State
    - Complete Dunes/Beach Restoration to Pre-Matthew

***Notice: Beach Closed During Dunes Restoration.  
Residents and Guests Safety Essential Priority !***



# Funding Strategy

## HDOA/Club/Neighborhoods Relationship Per Master Declaration

- **HDOA and Club Two Distinct Legal Entities**
  - Separate Governing Boards/Governing Documents/Budgets
  - Club - HDOA Member with 12 “Owner Votes”
  - HDOA - 1220 Home/Lot and Condo Property Owners
  - Club – 600+ Club Members are Hammock Dunes Owners
  - Club - Owns/Maintains It’s Properties, Including 1 Walkover
- **HDOA/Neighborhood Relationship**
  - Neighborhoods – Separate Budgets for Roads, Common Areas, Walkovers (Condos & Ocean Estates), Island Estates Gatehouse
  - HDOA Master Budget - All Other Roadways, Bridges, Common Property, Infrastructure, 4 Community Walkovers and Dunes

***All Owners, Regardless of Neighborhood, Responsible for Beach Dunes per Master Declaration !***

# Funding Strategy

## Who Pays For What

- **Secured Local Bank Loan**
  - Fund Immediate Dune Restoration and Legal/Engineering Costs
  - \$2 Million Loan Funds Phase I Beach Dune Restoration
  - \$25 per Month HDOA Dues Increase Re-Pays Loan
- **If FEMA \$ (up-to 75%), Then Applied To Loan Balance**
- Walkover Restoration Funded via Budgeted \$ Reserves
  - HDOA Master Reserves Fund 4 Community Walkovers
  - Ocean Estate Reserves Fund 43 Neighborhood Walkovers
  - Condo Reserves Fund 5 Condo Walkovers
  - Club Funds 1 Club Walkover

***Note: FEMA Funding Not Guaranteed.***

***FEMA Will Make Final Determination After Restoration !***

# Questions or Comments

# **Adjournment**

**No Further Business**

**Do We Have A Motion to Adjourn**

**Do We Have A Second**

**All in Favor**

**Opposed**

**Meeting Adjourned**