

# Marina Village BREEZE

March 2, 2023

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## THE NEWS THAT TESTS OUR STRENGTH

Late last Friday, February 24th, Frontline Insurance emailed us a HIGHLY DISAPPOINTING proposed settlement.

Despite \$6 million in coverage on our Condo Building and Health Club, they offered just \$437K to cover wind damage. After deductibles, this amounts to cash of just under \$120K. They're basically denying coverage for 90+ percent of the clean up and stabilization of the units and over half of the cost of the roof repairs.

### Now What?

Obviously we'll be contesting the settlement offer. Our first interview with an attorney who specializes in this field is next week. We've mentioned since November that negotiating a fair settlement will take time and professional counsel. A recent article from Timeshare Today reported that it ultimately took one Florida timeshare 3 years to settle with insurance after Hurricane Jeanne in 2004.

This week our Board reviewed all the facts, progress to date and vendor proposals with the goal of welcoming Week 35 guests and owners this September. To complete the repairs and pay the bills, our Board approved **one additional \$500 Hurricane special assessment, due April 15th.**

The Directors -- who are all fellow owners -- acknowledged that it's difficult to ask for another payment and did not take this decision lightly. They asked me to convey these messages via the newsletter:

- Dick Rinehart: Margaritaville is going to open at year-end but many timeshares aren't going to, so the value of Marina Village is going to go up dramatically.
- Cathi Clark: this assessment is "paying it forward" because any excess funds will be applied evenly among all owners against future maintenance fees.
- Nick Ruland: every unit-week is now worth much more than it was because of the hurricane, as unbelievable as this seems unless you're here to experience it.

From the beginning, we shared with you the possibility of needing this additional assessment. But allow me to go a step further today, speaking as the overall person directing our repair work: **I am confident this will be the last assessment to our fellow owners before we re-open.**

### The Bigger Picture

Marina Village is not alone: insurance payouts elsewhere on Fort Myers Beach have either not been made yet or have been shockingly small like ours. At the same time, you drive down the island and see 95% of the condominium buildings behind closed fences, with empty parking lots and no lights in the windows at night. Here's [an article](#) from the NY Times 2 weeks ago.

Our end of the island is providing the kick-start energy to the Beach. Wahoo Willies and Snug Harbor are both busy. We'll be the first timeshare to re-open on the whole island, in part because our buildings stood strong and because everyone working here is focused on welcoming you back into the vacation home we all cherish so much.

## Payment Process

Thank you to all the owners who have already paid this second assessment before it was official, and we know our amazing and strong community will continue their support.

Contact Laurie to confidentially discuss a payment plan, if needed.

Even though mail service is still very fragile here, checks can be mailed again to our Old San Carlos Blvd address (see footnote). You can also continue to use the [credit card link](#) on our website.

Thank you.

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## THE NEWS THAT BRINGS A SMILE

As I stated above, Management is confident of meeting our projected opening date of September 2nd, the check-in date for week 35.

We have already been contacted by many eager renters and so, **starting March 15th, Laurie will accept rental agreements and reservation deposits for week 35 forward!**

By March 15th, Laurie will also notify RCI and Interval International of our opening date, after which you can exchange units in week 35 and beyond.

We also have a number of eager buyers for our units, so contact Laurie if you're interested in selling.

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I am grateful to our Board for its support throughout these challenges. Nick Ruland, especially, has been an unbelievable source of skilled tradespeople.

Finally, it has been heart-warming (as always) to connect with owners who have written or visited us. We know how important Marina Village is to all of us, and we're committed to working our best and keeping you informed along this journey.

Thanks again, and best regards,  
Paul Rosen, Director

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**MARINA VILLAGE AT SNUG HARBOR** [www.marinavillage.cc](http://www.marinavillage.cc)

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# ‘There’s No Spring Break Here’: Florida’s Gulf Coast Fights to Rebound After Hurricane Ian

NY Times, Feb 16, 2023

Communities like Fort Myers Beach, Sanibel and Captiva, devastated by the storm, are struggling to rebuild the hotel rooms, restaurants and rental units that keep their economy alive.



Boats damaged by Hurricane Ian last September sat in a Fort Myers Beach, Fla., boatyard on Feb. 9. Credit...Scott McIntyre for The New York Times

By Shannon Sims

Feb. 13, 2023

On Sept. 28, Hurricane Ian made landfall on Cayo Costa, a barrier island northwest of Cape Coral and Fort Myers, Fla., as a Category 4 storm with sustained winds of more than 150 miles per hour. Killing [149 people in Florida](#), it was the state’s deadliest hurricane since 1935. More

than four months later, the storm's extraordinary power remains evident: In Fort Myers Beach, multistory oceanfront apartment buildings are still just piles of twisted steel and concrete rubble, and massive shrimping boats sit tilted and smashed together like toys in the corner of a tub.

The storm's wrath extended up and down the west coast of Florida. But Sanibel Island, one of the area's most popular vacation destinations, was hit especially hard. The fish-hook-shaped barrier island, some 12 miles long and three miles across at its widest, [was devastated](#). Even the causeway that connects it to the mainland [was partly destroyed](#).

On a recent afternoon, sitting at a table outside the Sanibel Grill, which roof and water damage kept closed for months, the mayor of Sanibel, Holly Smith, 61, was blunt. "There's no spring break here," she said. "As far as the recovery of tourism, we have a long way to go."



Al Marti, 80, watching the waves roll in on a Sanibel beach as work continued to rebuild the area's devastated infrastructure. Credit...Scott McIntyre for The New York Times

Ms. Smith said that during the storm, the island had "a complete washover" — the 12-foot storm surge covered everything.

Beth Sharer, 66, a homeowner on the island, said when she went back to her ravaged condo, she couldn't find the high-water mark that flooding usually leaves. "And then I realized there wasn't one: The water was higher than the entire apartment," she said.

When Ms. Smith visited the island with Gov. Ron DeSantis in the days after the storm, the area looked like a war zone, she said. "It was like 'Mad Max,' with dirt across the roads."

Image



Damaged homes and condominiums are still a common sight in Fort Myers Beach, Fla. Credit...Scott McIntyre for The New York Times

## Fears of becoming a ‘new Miami’

Before the hurricane, Sanibel and Captiva, a smaller island connected to the north of Sanibel by a short bridge, offered an estimated 2,800 lodging units, including hotel rooms and short-term rentals, according to the [Sanibel & Captiva Islands Chamber of Commerce](#). Today there are just 155 available, the chamber said. “We’ve changed our communication strategy from promoting the island to helping manage guest expectations for the next 12 months,” said John Lai, the chief executive of the chamber, which is now encouraging visitors to [sign up](#) for “voluntourism” options like helping to clear trails at the nature reserve or clean debris from the beaches.

By comparison, Fort Myers Beach had 2,384 hotel rooms before the storm, according to the Lee County government. In the wake of the storm, none of those rooms were open. As of this month, 360 of those rooms were available — just 15 percent of pre-hurricane inventory.

Before the hurricane, [JPS Vacation Rentals](#), a local agency, had 32 properties available in Fort Myers Beach, said Heidi Jungwirth, the owner. Seven of those remain standing, but all were damaged and none are currently rentable, she said. She has turned her office into a distribution center for donations. [Distinctive Beach Rentals](#), which used to be the largest vacation management company in Fort Myers Beach, with 400 properties, saw 380 of those units “wiped

out,” said Tom Holevas, the area manager, adding that the company has now pivoted to offering more inland rentals.

At the [Lighthouse Resort’s Tiki Bar & Grill](#), where today the bathroom doors are shower curtains and the kitchen consists of a grill behind the outdoor bar, Betsy Anderson, 50, expressed concern about the area’s future. She owns an apartment in Cape Coral, just inland from the beach, that she rents via Airbnb. She said they had several guests cancel after the storm because the beaches were closed, and they’re currently renting to a couple fixing up their own flooded house on Sanibel.

She worries that the storm will accelerate change. “We don’t think it can come back,” she said, referring to the area’s laid-back character and “old Florida” style. “Now people are saying big investors are going to come in with big money and turn this into the new Miami.”



It will be at least a year before Sanibel can accommodate tourists in any numbers, the city’s mayor said. Credit...Scott McIntyre

## Reviving an economic lifeline

On Sanibel, the push to rebuild began early, in part because the island draws so many visitors from across the country to its famous [shelling beaches](#). A temporary causeway opened less than two weeks after the storm, allowing a [convoy of electrical companies’ cherry picker trucks](#) to reach the island. On Oct. 19, the bridges — one lane in each direction, with reduced speed limits

— were opened to residents. For the rest of 2022, piece by piece, the area started to come back online.

“This place is on a lot of people’s bucket lists,” said Ms. Smith, alluding to visitors who “just want a shell from Sanibel.” But it will be at least a year before the island can accommodate tourists in any numbers, she said.

It doesn’t help that the island’s beaches are currently suffering from Florida’s persistent red tide, which is caused by a higher-than-normal level of microscopic algae that produce toxins in the water, turning it a rusty brown color and killing fish. The tide can significantly affect visitors’ experiences, aggravating respiratory problems, leaving beaches littered with rotting sea life and discouraging time spent near the water.



Demolished shops and restaurants in Fort Myers Beach, Fla. Credit...Scott McIntyre for The New York Times

Still, residents and businesses are trudging toward getting tourists — their economic lifeline — back to the shore.

In just the past month, the first hotel rooms reopened for visitors at Sanibel’s [Island Inn](#) and the [’Tween Waters Resort & Spa](#) on Captiva Island.

Some restaurants that were only lightly damaged have reopened quickly. Others are now operating out of food trucks. Some shops are back open, too, and many outdoor activities are once again available: renting kayaks and stand-up paddleboards, or chartering fishing boats.

In early February, the first wedding since the storm was held at 'Tween Waters, the [Bailey-Matthews National Shell Museum](#) reopened with limited hours and the doomsday-ish electronic sign that met visitors as they came off the bridge into Sanibel — “ALL SANIBEL BEACHES CLOSED” — was turned off, as the first beaches were officially reopened to the public. There is a sense on the island now that the wheels of tourism are finally beginning to turn.

Still, many hotels, restaurants and businesses that cater to tourists are a long way from reopening their doors. Some, like [Sanibel Inn](#), are essentially starting from scratch, their buildings in ruins.

That's why businesses are handing visitors the most useful item a tourist can pick up in Sanibel today: a printed list of what's open, where and when.

## **‘It breaks your heart’**

For now, a visit to the area is more a pledge of support than a vacation.

On a sunny day in early February, Lisa Taussig of Overland Park, Kan., and Christy, her adult daughter, were among the few tourists on the beach in front of the [Island Inn](#), where they were staying. They come to the island about three times a year, Ms. Taussig said, and this year is no different. “After the storm passed, we just said, ‘You know what? We’re going to come down here and support Sanibel,’” she said.

“You feel welcome here,” she added, before turning and gesturing to the series of plywood-covered, battered condo buildings behind her. “Now it feels isolated, and there aren’t the lush trees that are usually here.”

“It breaks your heart,” she said.

In Fort Myers Beach, residents still pick up their mail at a trailer. Glass, nails and unidentifiable twisted debris remain scattered along the ground. Around town, many flags, bumper stickers and T-shirts are emblazoned with “FMB STRONG.”

On a recent Saturday, a tiny spot called [the Beach Bar](#) was packed with a crowd of locals who looked storm-weary but exuded an ornery refusal to retreat. Even before the storm, the bar's physical structure — right off Estero Boulevard, the beach strip that's historically packed with visitors cruising in top-down vehicles — didn't amount to much: It was a two-story, open-air wooden building facing the water. Now, only the concrete slab remains.

But that hasn't stopped the regulars. The crowd showed up with beach chairs and coolers, which they set up on the concrete. “They're operating right now with a trailer, two outhouses and a band,” said Randy Deutsch, 72, from Chicago, who said he'd been coming to the bar since 1972.

“Our concept didn't change,” said Matt Faller, the manager. “Cold beer, live music, toes in the sand.”