

## Attendees

Fr. Ryan, Senior Warden Mary Jane Park, Junior Warden Tom Shevlin, Treasurer Mary Clark, Director of Finance Joe Master, Trevor Whitley, and Secretary Bill Barns

Opening Prayer for the occasion and circumstances lead by Fr. Ryan.

## Agenda

- Sunday Services
- Scheduled funerals
- Mitigation & Insurance Matters
- Rectory Condition
- Stewardship Campaign
- Capital Campaign
- Mail delivery
- Phone system
- State of Affairs Letter to Congregation
- Spiritual Matters & Pastoral Care

## Damage Status Report

**Sanctuary.** Six inches of flood water intruded from back to front; did not get over the first step to choir. All pews need to be removed and examined; at best to be dried out / sanitized. Status TBD. Watch for approximately two weeks looking for bacterial growth.

**Chapel.** Similar situation to Sanctuary; precious oriental rug is air drying and will require cleaning / restoration. Flood water did not come over the step. Walls in both spaces are hardwood stucco with no dry wall to cut and repair.

**Baynard Bldg.** Approximately six inches of water intrusion throughout. Cloth furniture trashed and computer equipment inoperable.

- Choir Room piano unknown (maybe water damage to legs; maybe be replaced)
- Every room damaged except Rector's office
- Papers water-logged; salvaged blueprints and some banners
- Vesting Room no issue

**Parish Hall.** Destroyed. Flooring pulled out yesterday (A Capital Campaign list item.) Tile in kitchen may need to come up.

- Guild Room. same scenario.
- Kitchen equipment unknown.

**Canterbury Lower School.** Hit hard: every classroom on first floor received moderate water damage, (< 2 ft. dry wall, flooring to be removed / replaced).

Drying company coming tomorrow to begin. Head of School worried that other schools are up and running: fear is that students may exit to enroll elsewhere. Hope that within a week Lower school could be operational; other classes combine to Upper School (undamaged) or some combination to reopen.

- Carpet in admin building needs to be ripped out. There were three potential fires due to A/C units (now shut off).

**Rectory.** House is unlivable. Damage Report: two feet of water on outside, 11+ in. interior. Flooring and contents destroyed. Photographed, documented, and removed. Those items that can be saved being boxed up. Vehicles fine. Pool full of saltwater.

Family at in-laws in Tampa; an interim solution.

## Mitigation & Insurance

Church Insurance Agent Kevin Smith has been in contact.

BMS CAT Mitigation Co. – National Company with regional / national assets. This is classified as a *Major Loss*. This company will serve as a ‘*general contractor*’ of sorts. Brad Murff is the on-site representative. There is an option to choose re-construction with them, but will require a separate contract (with BMS CAT or another provider) to rebuild. Of note, temporary laborers will be in abundance and must go through Canterbury background check.

Drying out premises should occur in some number of days with general priority:

1. Parish Hall given size – moving / staging furniture / other work
2. Lower School classrooms
3. Church building / Rectory
4. Office Building

## Insurance

Bottom Line: \$1M flood limit and 2% deductible. This is negotiable.

St. Thomas’ will owe BMS Cat ~\$12,500 right away. Mitigation alone will be over \$500K; re-build effort may be \$75K - \$1M range. Diocese knows and will work to identify additional resources.

Trevor Whitley’s observations:

- Insurance policy is one master policy including the Rectory. The deductible is 22% deductible (approx. \$40 – 80K). Church Insurance owned by Church Pension Fund, so process is familiar and it is unlikely that claim would be denied. Will meet with on-site adjuster to catalogue damage. A desk adjuster (in VT) has the ultimate decision. Church hires and pays the contractor; insurance company reimburses. This will be a claim in the 2024 policy.

- Timeline: think months. Best case return to operations within six months (That’s APR 2025). School operations could be impacted perhaps reopening next school year.

- Financials: looked at last financial statement; perhaps immediate access to \$100K in operating / reserve accounts (operating + Cap. Campaign reserve). Restricted funds available with Vestry vote to access principal).

- Good news: money to come if know how to access it. Send cash – set up a Hurricane Reconstruction fund. ERD and National Church write check to diocese.

- Rectory: not livable. Two-pronged approach – find temporary housing. Six-month timeframe and demand will be significant. Strategic decision: does it make sense to retain? 50% rule for re-building after flood may apply. Immediate decision required on content to find temporary storage for what is salvageable.

- Summarize:

1. Set up hurricane fund.
2. Tell people how to donate (info on investment accounts, RMD, etc.)
3. Short-term living arrangement for Rector & family
4. Storage for Rectory content
5. Negotiate to apply deductible to school rather than sanctuary

## Vestry Executive Committee Meeting

Memorandum for the Record

29 SEP 2024 / 4:30 p.m.

6. Communicate openly, transparently, and frequently with the congregation and it will pay off. Boldly ask for money; use the reserves. Suggest speaking to Rector at church on Sanibel who has recent storm recovery experience.

### Funerals

5 OCT – Charles Lowe’s interment will be in the Columbarium niche.

19 OCT – Ken Johnson’s family has not responded; unable to hold funeral at St. Thomas’ and will require another location.

### Sunday services

6 OCT (one service) will be held outdoors by the West doors; animal blessing will occur, but animal fair portion will be canceled.

Following that, is TBD. Cathedral and St. Bartholomew’s have issued invitations to participate as a constituent part. Aim is to reoccupy St. Thomas’ Sanctuary as soon as practicable.

### Stewardship campaign

Proceed on course as though nothing has happened, but acknowledge what has happened. Record talks and share, develop brochures, and letters to send. Add portion on damage impact of hurricane Helene.

### Capital campaign

Approach requires reassessment; ask the consultant for advice. Several of the items to be funded may be covered by the storm damage repair effort. A virtual meeting is scheduled with consultant and Campaign chair on 2 OCT.

### Action Items

1. Hurricane Restoration fund set up online (Joe Master has completed).
2. Mail delivery – forward mail to a UPS store or USPS box. (Bill for action)
3. Storage Unit – for Rectory contents Extra Space Storage (Tom for action)
4. Mary Jane and Elise work on temporary quarters
5. Emergency Vestry Meeting – Scheduled 30 SEP, 7 p.m. at Mary Jane’s house. Zoom available and Agenda includes:
  - Relay status report
  - Authorize budget for Rector Housing
  - Strategic considerations of rectory

### Misc.

Contact info for Trevor Whitley (former Chair of Endowment Board at Diocese): 239.565.5455 / trevorw@marquiswealthgroup.com

Adjourned with the Lord’s Prayer

6:27 p.m.

## Part II / 3 OCT 2024

Those present: Fr. Ryan, Senior Warden Mary Jane Park, Junior Warden Tom Shevlin, Treasurer Mary Clark, Pam Holley, Wade Hamby, Colin Burkhart, Kayla Mitchell, Michael Labbee, and Secretary Bill Barns. The meeting was held at the home of Kayla Mitchell.

The meeting opened at 7:10 opening prayer All Sorts and Conditions of Humankind (BCP pg. 814)

- Scene-setter. An update was provided on the church's physical condition:
  - Parish Hall, improving
  - Sanctuary, pews may be salvaged (kneelers untouched by water)
  - Chapel's wood damage to pews was more severe than in the Sanctuary.
  - A tour of the campus will take place on Sunday after the service.
  - Canterbury Lower School is in session.
- The Bishop, Canon to the Ordinary, CFO, Church Insurance representatives (Field Adjustor and Desk Adjustor) visited on October 3<sup>rd</sup>.
  - Received a check for \$100K, substantial gift cards, and advice on documenting damage to apply for FEMA disaster relief.
  - There is a Diocesan clergy temporary housing insurance policy insurance for \$100K to cover to cover those displaced.
  - The anticipated remediation costs may be in the ~\$600,000 neighborhood Applied for FEMA grant, but this will not cover the admin building or Rectory.
- Capital Campaign Impact. Fr. Ryan met with the Consultant and Campaign Chair and determined that it was wise postpone for a time and reassess. The plan will be to target 2025 for a first impressions mtg. (Capital Campaign monies raised for Hurricane relief does not get apportioned.)
- A key finding: the damaged air conditioning unit servicing the church building pre-hurricane will need to be replaced and should be covered by Antoine's insurance.
- Senior Warden Mary Jane Park met with YMCA Michelle Curtis Executive Director. Neighbor-to-Neighbor Christmas program. The program has released the income cap for Pinellas County residents and offered for St. Thomas' (and St. Rafael's) to be Referring Partners for hurricane relief as a non-Christmas program.  
**A motion for St. Thomas' to become a Referring Partner to the YMCA Neighbor-to-Neighbor Program** was made by Kayla Mitchell and seconded by Michael Labbee. The **motion was approved**.
- Rectory Status. What to do with the property will take a longer time to arrive at an informed decision.
  - Finance Director, Joe Mater, provided operating costs projected annually; this information is included as an Attachment to this document.

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- Treasurer Mary Clark's realtor friend, Helle Hartley, had the following recommendations:
  1. Do the bare minimum of mitigation necessary to stabilize and prevent mold
  2. Leave the house standing
  3. List it now "as-is / lot value" and see what offers we get. If we don't like any of the offers, we can take it off the market and re-list it later

Builders/developers who would be interested in the lot would have the ability to tear the house down for about half of what it would cost us. That wouldn't be a sticking point in the negotiation.

She said there are a lot of "bottom-feeders" out there looking for deals right now, but there are also some legitimate offers being made. St. Thomas' is in a good position to test the market and wait until we receive a satisfactory offer before deciding.

**A motion to remediate the Rectory** was made by Mary Jane Park and seconded by Bill Barns. **The motion was approved.**

The meeting adjourned at 8:20 p.m.

**ATTACHMENT**

**Rectory Expense**

Accounts	YTD Actual 2023	Annual Budget 2023
<b>Rectory Expenses</b>		
Rectory 511970 - Liability Insurance	\$4,914.92	\$4,587.00
Fees 554850 - Rectory Maintenance &	\$4,288.99	\$5,500.00
554851 - Rectory Utilities	\$9,246.14	\$8,200.00
<b>Total Rectory Expenses</b>	<b>\$18,450.05</b>	<b>\$18,287.00</b>

	YTD Actual thru AUG24	Annual Budget 2024
<b>Rectory Expenses</b>		
Rectory 511970 - Liability Insurance	\$3,829.60	\$5,978.85
Fees 554850 - Rectory Maintenance &	\$4,117.07	\$5,000.00
554851 - Rectory Utilities	\$6,201.58	\$9,500.00
<b>Total Rectory Expenses</b>	<b>\$14,148.25</b>	<b>\$20,478.85</b>