

# Breakers HOA Board Meeting Minutes

## Meeting Information

<b>Meeting Topic:</b>	Breakers HOA Board Meeting		
<b>Date:</b>	11/09/2022	<b>Time:</b>	7:00 – 8:00 PM EST
<b>Meeting Facilitator:</b>	Todd Ingerto, President Meeting Scribe: Nick Fazzolari	<b>Location:</b>	Google Meet: meet.google.com/ynn-qmiv-sss

## Meeting Invitees

Name	Attended Meeting?	Name	Attended Meeting?
Linda Patsakos	Y	Fred Norelli	Y
Jack Hubbert	N		
Judith Parker	Y		
Nicholas Fazzolari	Y		
Todd Ingerto	Y		
Liz Nittolo	Y		

## Agenda

Discussion Topics	Person Responsible	Time Allocated
Approve 2022 Annual Meeting minutes	Breakers Board	5 mins.
Select new Board member positions	Breakers Board	10 mins.
Discuss updates required with election of new Board members	Breakers Board	10 mins.
Discuss updates required with election of new Board members	Breakers Board	5 mins.
Open discussion – New Business	Breakers Board	10 mins.

## Meeting Summary & Takeaways

1. Approve 2022 Annual Meeting minutes
  - a. The Board unanimously approved the 2022 Annual Meeting minutes.
2. Select new Board member positions
  - a. Todd proposed the following positions:
    - i. President – Todd Ingerto
    - ii. Vice President – Jack Hubbert
    - iii. Secretary – Nick Fazzolari
    - iv. Treasurer – Judy Parker
    - v. At Large – Linda Patsakos
  - b. Judy declined the Treasurer position.
  - c. Todd proposed Linda Patsakos be the Treasurer.
  - d. Linda accepted the Treasurer position.
  - e. All Board members unanimously approved the following positions:
    - i. President – Todd Ingerto

## Breakers HOA Board Meeting Minutes

- ii. Vice President – Jack Hubbert
  - iii. Secretary – Nick Fazzolari
  - iv. Treasurer – Linda Patsakos
  - v. At Large – Judy Parker
3. Discuss updates required with election of new Board members
- a. Change TD Bank online banking password
    - i. Todd noted that the President and Treasurer will have access to the online banking password
    - ii. We will coordinate online banking password change with Jack since the previous Treasurer turned over all documentation to him.
  - b. Todd stated that two HOA Board members shall have a key to the Brigantine Breakers P.O. Box 333:
    - i. Vice President - Jack Hubbert
    - ii. Treasurer – Linda Patsakos
    - iii. Linda asked how the Breakers insurance bill is received.
      1. Judy responded it is received via email.
    - iv. Linda inquired about the Treasurer’s responsibilities.
      1. Judy and Nick mentioned that Linda will be responsible for collecting dues from the PO Box and depositing them at the bank as well as paying other bills such as insurance and landscaping
    - v. Board members noted that they will assist Linda with any questions she may have, and we will ask Jack and Judy to review the HOA’s records and tracking documentation in order for a smooth transition
  - c. Todd mentioned that we need to schedule a date for the President and Treasurer to go to TD Bank and update signature cards to reflect the new Board positions
    - i. Todd and Linda will coordinate a time to update the signature cards.
  - d. Todd stated that all homeowner inquiries need to be submitted in writing to the [breakersinbrigantine@gmail.com](mailto:breakersinbrigantine@gmail.com) email address and reviewed and discussed by all Board members prior to providing a response that is agreed upon by all Board members. Response will not be any individual Board member’s opinion.
4. Discuss sending request for ARB and Breakers Declaration Amendment Committee volunteers.
- a. Nick will send an email to Breakers homeowners to request volunteers for the ARB and the Breakers Declaration Amendment Committee.
  - b. Fred requested that the responsibilities of ARB volunteers be listed in the email.
  - c. Nick responded that he would include ARB responsibilities in the email.
  - d. The Board agreed to meet on 12/7/22 to select ARB and Declaration Amendment Committee members.
  - e. It was noted that homeowners can volunteer for both the ARB and Breakers Declaration Amendment Committee if they so choose.
5. Open discussion
- a. Todd noted that the Board will discuss the Breakers expired incorporation status at next meeting.
  - b. Todd mentioned that we need to discuss payment for recent Cobra landscaping invoice.
    - i. Nick stated he spoke to the landscaper and to date payment has not been received for the last invoice.
    - ii. Judy will follow up with Jack, obtain a check and contact the landscaper so that he can pick it up.
    - iii. Nick noted that last year TD North online banking was used to issue a check that was mailed and took over 10 days for the landscaper to receive.
    - iv. The Board agreed that we need to provide timely payment for landscaping services.

## Breakers HOA Board Meeting Minutes

- v. Linda noted that she can pay the landscaper via Zelle or a cash app.
- vi. Nick mentioned that would be fine as long as there isn't a transaction fee.
- c. Todd noted we should forward Unit 19's ARB question to the ARB.
  - i. The Board agreed to forward the questions on to the ARB for a response.
- d. Todd asked Liz to review the HOA's insurance policy and provide feedback.
- e. Liz asked who has the Forms that should be attached to the insurance policy since she was only able to review the declaration pages.
- f. Liz noted that the limits may be a little low at \$1,000,000.00 and recommends asking the broker if the limits are good. For example, Directors and Officers coverage is only \$1,000,000.
- g. Liz clarified that the Board should look at exclusions for observations.
- h. Liz mentioned that half of the sidewalk on the side of her unit is on her property. If there is an incident in this area where someone trips and falls where does the responsibility lie.
- i. Nick asked if we are unincorporated are Board members covered and indemnified under the policy.
- j. Liz responded that if we are unincorporated Board members may not be indemnified.
- k. Judy noted that she gave all of the policy information to Marilyn.
- l. Judy mentioned that she will go through her old emails to determine when we first purchased our insurance and share policy documentation.
- m. Liz reiterated that the main question is whether a million dollars is enough coverage.
- n. Liz suggested that the ARB look into the sidewalks that are raised like a section on the side of her unit.
- o. Judy noted that Jack initiated an ARB project a while back to repair sidewalks at the cost of the Association and the landscaper at that time charged a very low price.
- p. Nick stated that this set a precedence and that this definitely needs to be looked into.

### Decisions Made/Needed:

<u>Responsible Party</u>	<u>Decision Made</u>	<u>Status</u>	<u>Date Due</u>
Breakers Board	All Board members unanimously approved the following positions: <ol style="list-style-type: none"> <li>1. President – Todd Ingerto</li> <li>2. Vice President – Jack Hubbert</li> <li>3. Secretary – Nick Fazzolari</li> <li>4. Treasurer – Linda Patsakos</li> <li>5. At Large – Judy Parker</li> </ol>	Complete	11/9/22

### Follow up/Action Items

<u>Action Item</u>	<u>Status</u>	<u>Responsible Party</u>	<u>Date Due</u>
Jack and Judy to review with Linda the HOA's records and tracking documentation in order for a smooth transition of Treasurer duties.	To Do	Jack Hubbert Judy Parker	11/18/22

## Breakers HOA Board Meeting Minutes

<u>Action Item</u>	<u>Status</u>	<u>Responsible Party</u>	<u>Date Due</u>
Conduct next Board meeting on 12/7/22 to select ARB and Breakers Declaration Amendment Committee members.	To Do	Breakers Board	12/7/22