

Breakers in Brigantine HOA Board Meeting

Meeting minutes from May 12, 2026

Board members present: Jack Hubbert, Linda Patsakos, Liz Nittolo, Peg Slusser, Ken Gedaka

Meeting called to order at 6:04 p.m. A quorum of the Board was present.

MINUTES FROM PRIOR MEETING

Minutes from March 24, 2026, HOA Board meeting were unanimously approved.

TREASURER'S REPORT / FINANCIAL UPDATE

1) Financial summary

a) L. Patsakos reported HOA assets of:

TD Bank CD	\$43,202.97
TD Bank Checking	\$20,399.49
Total Cash	\$63,602.46

- b) L Patsakos noted that three checks were recently cut: \$2,750 for the spring landscaping clean up; \$10,651.84 for the initial deposit for exterior painting project later this year; and \$1,070 for the May landscaping service.
- c) L Patsakos expressed frustration with TD Bank (Brigantine branch), which has had staff turnover lately, leading to what seems to be lower service quality. Linda also noted that the most recent bank statement indicates no interest was credited in April to our CD. She is working with TD Bank to investigate and resolve this issue.
- d) L Patsakos reminded the Board that she will issue the annual letter reminding unit owners to remit their **HOA dues by June 30**. Dues may be paid in full by June 30 (full payment by June 30 would be greatly appreciated). However, unit owners are permitted to pay 50 percent of their annual dues by June 30, with the balance due by November 30, 2026.

2) Long-Range Financial Projections, Potential HOA Dues Increase

- a) J Hubbert presented an initial 10-year budget forecast draft (2026 – 2036). This included line items for revenues (dues and CD interest) and line items for expenses (landscaping, painting, PO rental box fee, liability insurance, etc.). Estimated operating surplus/deficit and total year-end assets for each of the next 10 years were also included in the initial forecast draft.
- b) Where applicable, estimated annual increases for expenses were included. In addition, the draft included multiple scenarios: zero HOA dues increase, 10% increase, 20% increase, and 25% increase starting in 2027.
- c) The Board agreed that further analysis is needed on the HOA's expenses and revenues, and that certain expense line items need to be verified. This review and analysis will continue over the next few months.
 - i) It is important to note, however, that a *preliminary review* of the forecasted balance sheet (assuming no HOA dues increase and the typical increases in costs for future painting, landscaping, etc.) will lead to a deficit in total year-end assets during the next painting cycle in the early 2030s.
- d) The Board is committed to carefully analyze future needs and services provided by the HOA, and that the HOA's balance sheet remains properly funded in years to come.
- e) J Hubbert reminded the Board that they can present a financial forecast to unit owners and recommend potential adjustments in HOA dues to ensure long-term financial stability, but that only a vote by unit owners can authorize an increase in HOA dues.
- f) Results of this analysis will be presented to all unit owners in advance of the annual meeting in late 2026, so if there are increases recommended by the Board it can be voted upon via our on-line anonymous voting system.

LANDSCAPE REPORT

1) Requests

- a) A unit owner had asked about cutting back low hanging limbs that appeared to be encroaching on a pathway near Units 31 and 33. A Board member walked in the area just prior to the May Board meeting and reported that the limb issue appears to have been addressed.

2) Landscaping in scope vs out of scope

- a) The Board discussed the current landscaping scope that includes the replacement of trees and shrubs under certain circumstances. Given that many of the trees and shrubs throughout the community have matured greatly over the years, the cost to remove these large plants is escalating.
- b) Over the coming months, the Board will assess these escalating costs and may propose modified language to the Breakers covenants regarding what is, and is not, included in landscaping services.
- c) J Hubbert reminded the Board that like the previously mentioned potential recommendation to adjust HOA dues, a potential adjustment to landscaping services (as outlined in our covenants) can only be authorized in a vote by unit owners.

3) Update on additional storm damage clean up

- a) Since the last Board meeting, there was some additional winter storm damage clean up performed by our landscaper.

4) Update on Bradford Pear tree inquiry

- a) Earlier this year the Board addressed an inquiry by unit owner Marilyn Anthony about what appeared to be certain unhealthy Bradford Pear trees on Ross Drive South. During the spring, it was noted that the trees have bloomed and appear to be in reasonably good health.
- b) The Board originally suggested it would seek advice from an arborist on how best to maintain the Bradford Pear trees that line parts of Ross Drive East and South. Following some research, the Board discovered that the Bradford Pear tree was extremely popular in the 1980s and 1990s. However, it has fallen out of favor with landscapers in recent years, and some states have banned its sale and importation because it's considered an invasive species. New Jersey's ban on Bradford Pear trees will be in full force by 2030. However, the law does not require removal of current trees.
- c) The Board will not hire an arborist to assess the Bradford Pear trees since it is deemed too costly and unnecessary at this time.

UPDATE ON REPLACEMENT OF ROSS DR EAST WALKWAY BRIDGE

L. Patsakos continues to communicate with Brigantine's Mayor and Deputy City Manager regarding construction of a new walkway bridge connecting Ross Drive East with the dune

pathway to the ocean. Some workers have been spotted at the bridge over the last several weeks, and surveyor marks have been seen on certain parts of the bridge.

Latest information from the Deputy City Manager, Ryan Hurst, as communicated to Linda on May 11, 2026:

"Hi Linda,

Thanks for checking in. Yes, we are on schedule to replace the Ross Drive walkway. It is still in the design phase, but once the plans are complete, we will move to the construction phase. I will be sure to update you on the progress once we finalize the plans.

Thanks, and have a great day!"

Timing remains unknown, but Linda will continue to communicate with the City on this project.

OLD BUSINESS

Painting Project Update: K Gedaka reminded the Board that he will begin issuing periodic reminders to Unit owners about addressing/fixing any rot or similar issues with siding, soffits, fascia board (the board which gutters are attached), etc. in advance of the painting project. Ken also noted that a more detailed review of the project, including timeline, requirements to clear off decks, etc., will be issued a few months before the project commences.

As a reminder, the exterior painting project is expected to begin shortly after Labor Day.

NEW BUSINESS

Architectural review request—new siding: K Dean (Unit 29) joined the meeting to inform the Board that he will submit an architectural review request to change the siding on his home from the typical cedar T1-11 siding to a new composite siding that is visually identical to the original siding. Unit 29, and the neighboring Unit 27, plan to make this change sometime before the exterior painting project begins. Both units had tested this new composite siding last year on the chimney, and upon review, the Board agreed that this new siding maintains the harmonious aesthetics of the community and thus can be considered an alternative option to cedar T1-11 siding. Killraine noted that the material costs approximately \$6 per linear foot, which is about \$1 more per linear foot versus cedar T1-11. However, composite siding is engineered to last longer than typical wood siding. The new material will be painted to ensure the color is identical to all other units.

Water service lines testing: Unit owners may recall a communication they received last year from the City regarding testing of water lines throughout Brigantine. In summary, the communication announced the City's plan to test certain water lines/pipes that might have

been made of lead/galvanized metal and which may not meet certain state guidelines. Several units in our community had a small portion of their driveway dug up recently by a City contractor to expose the water line and what's called a "curb box." This allowed inspectors to test the pipes for presence of lead or galvanized material.

K Gedaka's home (unit 19) was one of the units tested in the Breakers (City appeared to randomly select which homes to test). Attached is that inspection report. The Board is not aware of the results from the other units that were tested, nor whether further tests will be conducted in our community.

There being no further business, the meeting was adjourned at 7:11 p.m.

Submitted by:

Ken Gedaka, Secretary

ATTACHMENT: Water Line Test Report for Unit 19 (Page 1)



City of Brigantine

3605 Bayshore Avenue • Brigantine • NJ 08203
609-266-7800 ext. 14 • brigantinebeach.gov • leadinfo@brigantinenj.gov

INFORMATION ABOUT YOUR WATER SERVICE LINE

Date: 5-5

Property Address: 19 BOSS DR E

Field Inspection: RB

The purpose of this notice is to inform you that the City of Brigantine (either directly or through our construction subcontractor) performed a field investigation by excavating at the curb box at the property line and exposing the first few feet of the water service line of the City-owned portion and the property owner portion. Upon field investigation we are notifying you that our personnel discovered that:

Both the City side and the portion you own are made of lead/galvanized requiring replacement (GRR)/any material that could have a leaded gooseneck. If you haven't received a notice previously, please visit the City's Lead Service Line Replacement Program Website at <https://briganginewaterlineupgrades.org> which provides information about replacing the portion you own.

The City side is made of lead/GRR/any material that could have a leaded gooseneck, but we did not see lead/GRR on the portion that you own. The City will be replacing its portion of the service line. If you haven't received notice previously, you will be receiving a pre-construction notice before we replace the portion that is owned by the City of Brigantine.

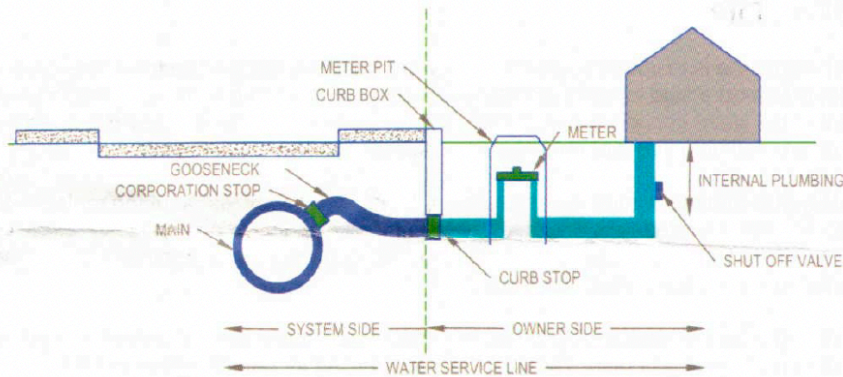
The City side is not made of lead/GRR/any material that could have a leaded gooseneck, but we did see lead/GRR on the portion that you own. The City will not be replacing the portion of the service line that it owns (but will return if final restoration was not performed yet). You will receive a Lead Frequently Asked Questions (FAQ) document. If you haven't received a notice previously, please visit the City's Lead Service Line Replacement Program Website at <https://briganginewaterlineupgrades.org> which provides information about replacing the portion you own.

We did not see lead/GRR/any material that could have a leaded gooseneck on either the City owned portion or the portion you own. The City will not be replacing its portion of the service line (but will return if final restoration is not performed yet).

ATTACHMENT: Water Line Test Report for Unit 19 (Page 2)



The City of Brigantine owns the section from the water main to the curb shown by the dotted line. The property-owner owns the section from the curb to the home. (See Illustration Below)



Health effects of lead: Lead can cause serious health problems if too much enters your body from drinking water or other sources. For more information, visit <http://www.epa.gov/lead>, <https://dep.nj.gov/lead/>, or call the National Lead Information Center at 800-424-LEAD.

You can further increase your overall awareness of lead in drinking water:

In New Jersey, the Department of Environmental Protection maintains a list of certified drinking water laboratories on its website at <https://dep.nj.gov/dsr/oqa/certified-laboratories/> or call 609-777-3373.

Sources of lead: Lead is a common metal found in the environment. Drinking water is one possible source of lead exposure. Lead enters drinking water primarily as a result of the corrosion, or wearing away, of materials containing lead in the water distribution system and household plumbing.

For more information on reducing lead exposure around your home and the health effects of lead, visit EPA's website at <http://www.epa.gov/lead>, visit the NJDEP's website at <https://dep.nj.gov/lead/>, call the National Lead Information Center at 800-424-LEAD, or contact your health care provider.

If you have more questions, please contact the City of Brigantine at 609-266-7800 ext. 14, or at leadinfo@brigantinenj.gov.