

Breakers in Brigantine HOA Board Meeting

Meeting minutes from July 7, 2026

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

Additional attendees/unit owners: Marilyn Anthony, Mary Lardiere, Charles Kling, Nicholas Haase, and Killraine Dean

Meeting called to order at 6:00 p.m. A quorum of the Board was present.

MINUTES FROM PRIOR MEETING

Minutes from the May 12, 2026, HOA Board meeting were unanimously approved.

TREASURER'S REPORT / FINANCIAL UPDATE

1) Financial summary

- a) L. Patsakos reported HOA assets of:

TD Bank Checking \$39,399.49

TD Bank CD \$43,434.09

Total Cash \$82,833.58.

- b) L. Patsakos reported that one unit owner has not yet paid annual dues. She also noted that two landscaping checks totaling \$2,140 remain uncashed.
- c) The Board confirmed that \$10,651.84 has already been paid toward the exterior painting project, and that roughly \$60,000 remains to be paid, with the total project cost expected to be approximately \$71,000 including sales tax.

2) Long-range financial projections / potential HOA dues increase

- a) J. Hubbert reviewed the Board's updated long-range budget analysis, which the board had been researching over the last few months. He explained that if HOA dues remain unchanged, the Association is projected to be approximately \$13,000 short by the next painting cycle in 2032.
- b) The Board reviewed multiple long-term budget scenarios, including no increase, a 10 percent increase, a 20 percent increase, and a 25 percent increase in annual dues beginning in 2027. Based on the Board's assumptions, a 10 percent increase would roughly allow the Association to break even by the next painting cycle, while a 20 percent increase is projected to preserve an approximate \$20,000 reserve for contingencies. A

\$20,000 reserve is consistent with the previous financial condition of the HOA's budget following previous exterior painting cycles.

- c) Board members emphasized that the projections are estimates based on reasonable assumptions about future cost increases, particularly major expenses like painting and landscaping, and that the figures will continue to be carefully monitored over time. A critical assumption is that painting costs will rise only 25% over the next 6 years. If the actual increase is more than 25% the projected deficit will be even more.
- d) J. Hubbert stated that the Board's preferred approach is to recommend a 20 percent (\$200) increase in annual dues, from \$1,000 to \$1,200 beginning in 2027, in order to maintain financial stability and reduce the likelihood of a future special assessment. Several unit owners who attended the meeting expressed support for that approach.
- e) After discussion, J. Hubbert made a motion that the Board approve a proposed 20 percent HOA dues increase for presentation to the unit owners at the November annual meeting. P. Slusser seconded the motion. The motion carried without opposition.
- f) The Board reiterated that any increase in HOA dues must be approved by the unit owners. The proposed dues increase will therefore be put to a vote to all unit owners in conjunction with the November 2026 annual meeting.

3) New Jersey reserve / budget audit law discussion

- a) J. Hubbert reviewed a recently enacted New Jersey law concerning reserve studies/budget review requirements for certain community associations. The Board discussed whether that law applies to the Breakers community.
- b) The Board expressed its view that the law does not apply to the Breakers HOA because the HOA does not own capital assets of the type contemplated by the statute and falls under the relevant monetary threshold discussed during the meeting. The law provides examples of capital assets in common areas of an HOA community that would be subject to the new law, such as pools, club houses, community gardens, etc. Because the HOA does not own nor maintain these type of common areas, the Board believes this law does not apply to the Breakers.
- c) The Board also distinguished the Association's exterior painting costs as a maintenance expense designed to maintain the harmonious look and color palette of the community. It is important to note that exterior siding is owned by unit owners, who are responsible for general maintenance, replacement, etc. of the siding.
- d) The Board further discussed the potential cost of obtaining an outside professional review, estimated during the meeting at approximately \$3,000, and concluded that such an expense is not warranted.
- e) After discussion, the Board agreed that it will proceed on the basis that the law does not currently apply to the Association, while reserving the right to revisit the issue in the future if circumstances change.

OLD BUSINESS

1) Painting project update

- a) K. Gedaka reported that the exterior painting project is expected to begin shortly after Labor Day, with the goal of completing the work by mid-October in order to avoid colder weather that could affect the quality of the paint application and longevity.
- b) K. Gedaka stated that he will conduct a site walk with the project manager before work begins to review quality expectations and logistical issues, including cleanliness, proper application of two full coats of paint, and identification of any areas requiring special attention. The first site walk is scheduled for July 17.
- c) Residents will receive reminders in advance of the project to clear decks and complete any needed repairs to wood, siding, soffits, fascia, or related items before painters arrive.
- d) The Board also discussed the need to ensure contractors do not paint composite boards used on some DECKS. Composite SIDING installed as an approved substitute material, however, will be painted to match the standard “blue grey” color palate of the community.

2) Walkway bridge / beach access (missing walkway mats) update

- a) L. Patsakos reported that she continues to follow up with the City of Brigantine regarding replacement of the Ross Drive East walkway bridge and related beach-access issues. She has contacted the Mayor and the Deputy City Manager and will continue to follow-up.
- b) In addition to the bridge replacement, residents raised concerns about missing walkway mats, restricted beach access associated with bird-protection measures, poison ivy near the access point, and the absence of trash receptacles, which has contributed to litter accumulating near the former trash can location.
- c) L Nittolo has communicated with the Brigantine mayor about this issue, and several attendees suggested that additional unit owners send emails or letters to city officials to reinforce the community's concerns.
- d) On July 13, the mayor posted the following on the City’s social media page:
 - i) *“South End Beach Mat Update: 7/13/26 I’m happy to share that the NJDEP has approved the City’s plan to install beach mats at both the Brant Road and Ross Drive beach accesses. After hearing concerns from residents, the City worked with the NJDEP to develop a solution that improves beach accessibility while protecting the nesting birds. The NJDEP will also be working with the City during the installation process to ensure the birds are not disturbed. Our Public Works Department is preparing to install the mats, and we’re hoping to have them in place by the end of this week. Thank you to everyone for your patience, and thank you to the NJDEP for working with the City to help improve beach access.”*

3) Landscaping contract / shrub trimming

- a) The Board discussed concerns that some shrubs appear overgrown. It was noted that the landscaping contract provides for shrub trimming twice annually in the spring, and the Board will follow up with the landscaper to confirm that trimming is completed in accordance with the contract. The board will also look into whether a different trimming schedule may help improve shrub appearance.

NEW BUSINESS

1) Contractor referrals for owner repairs

- a) Residents discussed the difficulty of finding reliable contractors to perform owner-responsibility repairs, including fascia, soffit, gutter, and siding work before the painting project begins.
- b) Killraine advised that he would speak with a contractor contact connected to recent chimney work to determine whether that contractor might be interested in taking on additional repair work within the community.

2) Architectural review request - composite siding

- a) Killraine requested approval to replace cedar siding on portions of his unit, and part of a neighboring unit, with a composite siding product that had previously been tested on a chimney and reviewed by the Board.
- b) During discussion, attendees noted that the proposed material is dimensionally identical to the existing siding, has an appearance compatible with the community, and is intended to provide greater durability than cedar. The material cost was discussed as being approximately \$1 more per linear foot than cedar.
- c) After review, the Board approved the requested siding modification.

3) Air conditioning unit item removed from agenda

- a) The Board briefly discussed the installation of an air conditioning (split system) unit at L Patsakos' home. During the discussion, Linda requested that the matter be removed from the agenda since installation of a new air conditioning system is generally not a modification that requires HOA Board approval. Therefore, the matter was removed from the agenda and no Board vote was taken on this item.

4) Annual meeting logistics

- a) The Board confirmed that the annual meeting is scheduled for **November 14, 2026, 11:00 a.m. to 1:00 p.m., at the Brigantine Public Library (201 15th Street)**. The library meeting space has been reserved at no cost to the Association.
- b) The Board stated that the annual meeting agenda is expected to include announcement of election results for three Board seats and voting results of the proposed 20 percent

dues increase. Consistent with prior practice and applicable requirements, voting will occur online before the annual meeting, with the meeting serving to announce results and conduct Association business.

There being no further business, the meeting was adjourned at approximately 7:08 p.m.

Submitted by:

Ken Gedaka, Secretary