



Breakwater ESTATES

PO Box 1056
Havre de Grace, MD 21078

Phone: (302) 227-7878
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Breakwater Estates Homeowner's Association

Annual Community Meeting Minutes

Saturday, October 10, 2020

9:30 am

Virtual Meeting Due to COVID-19

The Breakwater Estates Board of Directors held the Annual Community Meeting on Saturday, October 10, 2020 at 9:30 am. The meeting was originally scheduled to be held at the Lewes Public Library in Lewes, Delaware but was held virtually due to the COVID pandemic.

The meeting started at 9:31 with Brittany Koenig and Hector Justiniani from HPS giving instructions and helping homeowners join the meeting on the virtual platform. This is the first time the BWE annual meeting was held virtually, and for some homeowners, their first virtual meeting.

The meeting was called to order at 9:33 am by President MJ Melah who declared a quorum of homeowners who were either present or sent in a proxy. 32 homeowners need to be present or need to have sent in a signed proxy to establish a quorum in order to hold the meeting. There were 17 homeowners present and 26 proxies for a total of 43 homeowners represented. Board members present at the meeting were: MJ Melah, Bill Bonn, Brian Eichenlaub, Nichole Davick, Karen McGavin, Lana Warfield, Mike Forry and Hector Justiniani, BWE Property Manager from Harford Property Services (HPS).

Call to Order

- President MJ Melah called the meeting to order at 9:33 am.

Review and Acceptance of Minutes from the June 8, 2019 Annual Meeting – Brian Eichenlaub

- The June 8, 2019 minutes were sent in the community meeting announcement packet for property owners to review before the meeting. Corrections were made and the revised minutes were presented and reviewed.
- Jill Tjossern (17 Lighthouse Drive) thought the vote numbers on the \$250 beautification fee votes were not correct. Jill thought that the numbers were different, but she did not have the numbers, but asked that they be reviewed and revised, if needed, and to note her request. After a review of last year's Annual meeting's recording, the numbers listed in the minutes are correct and no amendment to the minutes was necessary.
- Cara Radosevich (10 Lightship Drive) also thought the vote was to eliminate the fee. Again, a review of last year's Annual meeting's recording revealed that the hand vote which was held was to continue with the fee, not to end it. Therefore, no change to the minutes was necessary.
- As a follow-up to the discussion, MJ Melah pointed out that the practice was no longer occurring. After the 2019 community meeting, Hector informed the Board that a community paper ballot was necessary to enact the measure as opposed to a hand vote that occurred at the meeting. Therefore, it was decided to end the practice and to refund the three collected fees to the new homeowners who had paid it.

- Bill Bonn (11 Breakwater Drive) moved to accept the minutes as amended and Karen McGavin (17 Beacon Drive) seconded [again, after a review of the recording, as asked, no change to the minutes was necessary]. The motion carried unanimously.

President's Report – MJ Melah

- Created a new community gmail account (bwehoabod@gmail.com) so residents could email the Board with questions.
- Continuation of the community website – www.bwehoa.com
- Developed and produced a new Quarterly Newsletter – If any members have any family celebrations, birthdays, weddings, news, recipes, and so on, please send to MJ at the gmail account for inclusions to the newsletter. A big thank you Cady Bell on Pilot Drive for all of her hard work in designing the newsletter and the new BWE letterhead. Also, anyone else who would like to contribute and help Cady is welcome. Just let MJ know.
- The 7th amendment to the covenants was passed on February 15, 2020 with a vote of 58 yes votes, 17 no votes and 17 no response.
- Negotiated contract with Waste Industries (aka GFL) \$19/month for 48 months with a 3% increase per year. Waste Industries is the sole trash provider for the community so as to cut down on the number of large trucks driving through the community and to minimize the wear and tear they cause on our roads.
- HPS property management – Renewed contract for 3 years with no price increase.
- Board is doing all mass mailings instead of HPS to save property management costs.
- Discussion occurred over costs of newsletters. Most are emails and only a few are printed for the mailbox distribution and a handful are mailed to those in the community who do not have email. All labor and time are donated, so no expense is incurred except for the few that are printed and mailed.

Treasurer's Report and Approval of Budget for 2020-2021 – Nichole Davick

- Treasurer Nichole Davick reviewed the financial documents mailed to the homeowners and presented the budget for the coming year. Hector Justiniani presented an updated financial statement from September 20, 2020.
- As of September 30, 2020, the balances were:
 - \$23,657.05 in the Working Fund at Community Savings Bank
 - \$200,172.76 in the Road Reserve Fund – money market at Fulton Bank (the 3 CD's from the past year were moved into the money market account)
 - \$10,751.36 – one last CD at Community Savings Bank which will mature on October 17, 2020 and will also be moved to the money market at Fulton Bank.
 - \$234,581.17 – Total
- Discussion occurred about the change of the fiscal year and questions if/whether that will change the billing or expenses. Hector explained that most contracts are yearly from January 1 – December 31 already and there will be no changes in the timing or amount of dues or expenses.
- Nichole Davick reviewed the budget and showed the line item where the \$750 in beautification fees was returned.
- After all questions were asked, Nichole Davick (7 Pilot Drive) made a motion to accept the budget as presented and keep the community dues the same for this year. MJ Melah (9 Breakwater Drive) seconded. Budget as presented passed unanimously.
- Dues will remain unchanged at \$480.00/year.

Property Management Report – Hector Justiniani

- Hector Justiniani – If you need to reach Hector, the best way to reach him is by email at hector.justiniani@hpsmanagement.com or admin@infohoa.com .
- HPS phone number: (302) 227-7878
- All community members should be registered on the HPS portal. The site address is: www.infohoa.com . Homeowners can check their account at that site.
- If you have any home renovations to the exteriors of your homes, please fill out the ARC application which you can find at the portal or the Breakwater Estates website at www.bwehoa.com
- Maintenance of home with same colors and materials do not need an application, but a courtesy ARC application would be wise to have so the Board knows what is planned.
- Reminders for all of us to be good neighbors – Please help your neighbor and take in your neighbor's trash bins if the owners are not here on Monday afternoon. Thank you!
- Also, please pick up after your dogs. Thanks for all for your help!

Open Discussion – All

- Bill Bonn – Tree damage from large storm from September at main entrance at Breakwater Drive and Munchy Branch Road. County came to clear a large tree which fell on Munchy Branch and Breakwater. Homeowner also did a nice job in getting the rest of the tree removed and Bill Bonn also helped in the removal. Thank you!
- Mike Forry (4 Breakwater Drive) – Lives by the entrance and he and his wife have noticed how many folks have been enjoying our community by walking, running, and biking through it. Nice to have an attractive and popular community.
- Gale Bentz (18 Breakwater Drive) – Asked about the bike lane on Munchy Branch. Any updates? Several folks shared what they know, but no current news. No timeline known of at this point. If anyone has any information as to whom to contact, perhaps a letter could be written to that person for an update as to what is going on with the bike lane.
- Joan Hearne (9 Light Ship Drive) – Thanked the Board for all their efforts and mentioned the number of positive comments she has heard about the appearance of Breakwater Estates! Thank you!!!

Cara Radosevich (10 Light Ship Drive) moved to adjourn, and it was seconded by Lana Warfield (24 Rusty Anchor Drive). All approved.

Meeting adjourned at 10:26 am.

Respectfully Submitted,

Brian E. Eichenlaub
Secretary, Breakwater Estates



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2020 Annual Meeting Agenda

Saturday, October 10, 2020

9:30 am

Virtual Meeting Due to COVID-19

1. Call to Order
2. Proof of Notice
3. Verification of Quorum
4. Approval of 2019 Minutes
5. President's Report
6. Treasurer's Report
7. Ratification of 2021 Budget
8. Open Discussion
9. Adjournment