



Breakwater ESTATES

PO Box 1056
Havre de Grace, MD 21078

Phone: (302) 227-7878
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Breakwater Estates

Board of Directors Meeting Minutes
Saturday, November 20, 2021
10:00 am

The Breakwater Estates Board of Directors met virtually due to the pandemic on Saturday, November 20, 2021 at 10:00 am.

Present at the meeting were Board members: Brian Eichenlaub, MJ Melah, Bill Bonn, Karen McGavin, Nichole Davick, Lisa McFate, Lana Warfield and Hector Justiniani, HPS Property Manager for Breakwater Estates.

Call to Order

- MJ Melah called the meeting to order at 10:02 am.

Approval of Minutes

- Minutes from the last meeting were unavailable for approval. Will be up for approval at the next meeting.

President's Report

- MJ Melah reported that it has been quiet in the community.
- Good news – 20 Rusty Anchor Drive has settled – finally. The Board sent a letter to the PNC attorneys, and they heard the BWE community's concerns. In the settlement, PNC paid all the past community dues and fees that had not been paid for over 4 years – \$2,180.00 in total. A special thank you to Board member Lana Warfield for her help and guidance in keeping the community up to date with this four-year saga.

Treasurer's Report

- Nichole Davick reported the community balances as of 10/31/21:

\$25,944.87	Working Fund – HPS – Sea Coast (SC) Bank
\$228,759.74	Reserve Fund – Fulton Bank
\$ 254,704.61	Total

- Nichole presented the annual funds transfer of \$18,124.00 from the operating fund to the reserve fund in December. Nichole Davick moved to make the annual transfer in December, Lana Warfield seconded. All approved of the annual transfer.

- **Reinstatement of Late Fees in January 2022** – At present, 12 houses are late in their dues. Six are high balances – one household at \$480, one household at \$315, three households at \$240, and six households at \$120 (one quarter). After discussion, it was decided to extend the suspended late fee one more quarter to April 1, 2022 and also announce it to the community through the new quarterly newsletter.

Board Officer Selection – The current Board members were elected to the Board at the October 9, 2021 community meeting.

- Karen McGavin made a motion to keep the current officers in the same position if they all agree. Lana Warfield seconded. All agreed.
 - Officers of the Board:
 - President – MJ Melah
 - Vice President – Bill Bonn
 - Treasurer – Nicole Davick
 - Secretary – Brian Eichenlaub

Old Business

- **Community Mosquito Spraying** – After the October 2021 community meeting, an online ballot was suggested. The community homeowners were all emailed/mailed and asked to vote on the issue. A total of 47 residents voted. The result was 30 residents voted to continue the mosquito spraying and 17 residents voted to stop with the spraying. The mosquito spraying will continue next summer through the county program. Hector Justiniani will work to get earlier notifications from the county on the application of the spray.
- **Short Term Rental** – Following the community meeting, discussion occurred concerning short term rentals. The Board decided it needed more input from the community as to their concerns and is asking for community members to form a short-term rental committee to research the pros and cons of this issue. Then they will report back to the Board.
- **Campers Parked in Driveways** – Following the community meeting, discussion occurred concerning allowing campers to be parked in the owner’s driveways. Right now, this is against covenant rules. It was discussed whether the Board might revisit this and weigh the pros and cons of changing the covenant rules. The Board is asking for volunteers from the community to help develop the guidelines on the campers as to what would be allowed and not. Then they will report back to the Board.
- **Penalties and Fines Resolution** – MJ Melah brought up the penalties and fines resolution that was discussed at the community meeting. The resolution is below:

Breakwater Estates Resolution 2021-1
Non-compliance Fee Schedule
November 20, 2021

The Board of Directors receives numerous complaints of violations to the governing documents and homeowners do not correct violations when warning emails or letters are issued by the property management company. The Board of Directors has reviewed and discussed the issue of noncompliant homeowners or tenants for violations such as, but not limited to pets, unsafe or unsightly property, trash disposal and parking.

Therefore, the Board of Directors is adopting the following process and associated penalties for non-compliance with the Breakwater Estates Rules & Regulations and any State or local ordinance:

- a. Complaints must be submitted to any Board member in writing (e-mail preferred) to bwehoabod@gmail.com or property manager at admin@infohoa.com.
- b. Upon review of the by the Board, an emailed or written warning letter will be issued to the homeowner and tenant (if applicable). If the violation relates to a tenant, it is the owner's responsibility to ensure they abide by all rules and regulations of The Estates of Breakwater.
- c. If the problem is not corrected within 10 business days, a penalty will be assessed against the homeowner's HOA account for non-compliance.

Violations	Fine
Failure to complete an ARC	\$50.00
Failure to keep lawn mowed	\$25.00
Failure to remove debris	\$25.00
Failure to bring in trash bin	\$25.00
Illegally parked car, trailer, camper, lawn tractor	\$25.00
Any other non-compliance violation	\$25.00

- d. If the violation persists after 20 days, a penalty in twice the above amount will be assessed to the homeowner's account.
- e. If the violation is not resolved after 30 days, the matter will then be turned over to the Association's attorney with all legal costs and fees added to the homeowner's account.

MJ Melah moved to accept the above resolution and Nichole Davick seconded it. All approved.

New Business

- **Five New Homeowners** – Welcome to the neighborhood!!!
- **House Mold** – Several homes have heavy house mold on their siding. Hector Justiniani will be sending letters to remind them to please take care of the mold issues.
- **Construction on Lightship** – Construction caused the cable line to be cut. They are correcting the situation.

- **Pond Update** – Bush hog needs to be run through pond area. Waiting for the rest of the leaves to fall. Will cost \$345.00 from DR Landscaping.
- **Fall Wire Grass Spraying** – Hector Justiniani will confirm that is being done. Will report back.
- **4th Quarter Newsletter** – Lana Warfield is submitting the local real estate report for this quarter's newsletter. Thank you, Lana. Newsletter is going out later today.

Next Meeting – The next Executive Board meeting will be a virtual meeting on Saturday, January 8, 2022 at 9:00 am.

Meeting adjourned at 11:53 am – Lisa McFate moved to adjourn, and Lana Warfield seconded the motion. All approved.

Respectfully Submitted,

Brian Eichenlaub
Secretary, Breakwater Estates



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BOARD MEETING AGENDA

November 20, 2021 10:00 AM

Google Meets

1. Call to Order
2. Approval of Prior Meeting Minutes (7/10/21)
3. President's Report
4. Treasurer's Report
 - a. October Financials
5. Old Business
 - a. Results of Mosquito Spraying Survey
 - b. Short Tern Rentals
 - c. Campers Amendment
 - d. Penalties and Fine Resolution
6. New Business
 - a. New Homeowners
 - b. Annual Meeting Minutes
 - c. 3 Breakwater Mold
 - d. Pond Bush Hogged
 - e. Fall Wire Grass Spraying
 - f. Melanie Gunkel's Issue
 - g. Real Estate Report
7. Adjourn