Silver Ridge Park East Homeowners Association Meeting Minutes December 7, 2023

(Minutes are unofficial until approved by the board) President Oliver Oramas called the meeting to order at 6:35 p.m.

Special Guest Speaker: Investigator Paul Wnek, Ocean County Office of Consumer Affairs During his presentation and in response to questions from the audience, Investigator Wnek made the following points:

- The office phone number is 732-929-2105. He encouraged residents to use them as a resource to resource to ask questions and report suspected scams.
- The Ocean County office is one of the busiest consumer affairs organizations in the state. They have the highest arrest record and the highest conviction rate among all New Jersey counties. They work with banks and most major businesses.
- The office deals with three areas: Consumer protection, weights and measures and energy matters. They work under the auspices of the New Jersey attorney general, and many of the investigators are former police officers.
- There is little that is private these days. Companies and scammers know just about everything about you. People open their souls to the world on the internet.
- One of the real dangers is people taking out credit cards in other people's names. They caught someone recently who had four social security numbers and three businesses, and had just changed the middle initial.
- Before you hire a contractor, call the office. They can tell you immediately whether the company is licensed to do the work. If the contractor is not licensed, they will be getting a letter from the office the next day.
- An important tip: Don't answer your landline if you don't recognize the number. Let it go to voice mail. If the message sounds like a scam, look up the main number of the company the caller purports to represent and contact them to determine whether the person who called you is legitimate. Many of these callers will claim that they are "verifying" a prior transaction or action. If someone does manage to get in contact with you, do not provide any information whatsoever over the phone. Just hang up.
- Don't reply to unsolicited e-mails. If it looks suspicious, you can forward it to the Office of Consumer Affairs.
- Using credit cards to buy gas can cause major problems. Ask the attendant to give you your card back immediately after inserting it, and check and save all your receipts.
- If someone comes to your door offering to do work on your home, call the police immediately. Do not open the door to speak to someone you do not know, and never let anyone inside your house.
- Protect yourself from funeral and cemetery fraud: Always bring another responsible person with you when making these arrangements.
- Most home health care workers are honest people, but be safe: Never leave a home worker alone without cameras.
- Never throw out unshredded mail. Your name and address alone are valuable information to scammers.
- At restaurants, always take the carbon copies of your credit card receipts. They contain a lot of information and are worth a lot of money to scammers.

- Be careful when you use open wi-fi networks in public places. The person sitting quietly in a corner across the room can be collecting everything on your phone or laptop.
- Chip technology on credit cards can allow scammers to steal your information through your wallet. A good investment would be a metal wallets.
- The Ocean County Office of Consumer Affairs has many publications on consumer safety and protecting yourself against scams. Contact the office for more information.

Roll Call of the Board of Trustees

Trustees Trudy Venskus (Section 1), Peter Sztybel (Section 4), Susan Swain (Section 5), James Clarke (Section 6), Mary Conery (Section 10), Michael Joffe (Section 11) and Debbie Moriarty (Section 12) were present. Trustee Joan Ward (Section 3) was not present. Sections 2, 7, 8 and 9 are currently vacant. Thirty residents signed the attendance sheet.

Announcements by President Oliver Oramas

The January 4 HOA meeting will start at 6:30 p.m. because we have a special guest presentation: A representative from Preferred Behavioral Health will be speaking about dealing with senior mental health and wellness issues.

Tonight, the board will be considering a motion to send the Budget Committee's proposed 2024-2025 budget to the community for a vote. The proposed budget includes a \$5 per quarter dues increase. There will be a roll-call vote on this motion.

This vote is the first step in the budget approval process. The budget ballot will be mailed to all homeowners soon. On Monday, January 22, at 7:00 p.m., we will hold a special information session to explain the budget and answer homeowners' questions. The deadline to return your budget ballot is Friday, January 26.

A visiting nurse will be at the clubhouse on the 2nd Tuesday of every month from 10:45 a.m. to 12:45 p.m. to provide screenings and answer your health-related questions. Please call the office ahead of time if you plan on stopping by so the nurse knows how many people to expect.

A final reminder about applying for NJ ANCHOR, the state's new property tax relief program: The deadline is December 29. If you can't find the application packet that you received in the mail, call the ANCHOR hotline at 609-826-4282 or 1-888-238-1233. If your New Jersey taxable income was less than \$250,000 in the 2020 tax year, you are eligible for a refund of up to \$1,750.

Motion #1: To approve the appointment of Kathleen Conte, of 9 Brian Court, to serve as Trustee Pro Tem for Section 7, for the term expiring April 1, 2024. The motion was made by James Clarke, seconded by Mary Conery and approved unanimously. Oliver welcomed Kathy to the board, and she took her seat on the dais.

Approval of the Minutes of the November 2, 2023 HOA Meeting

The motion was made by James Clarke, seconded by Debbie Moriarty and approved unanimously.

Treasurer's Report

Treasurer Dru Sangemino reported that expenses are beginning to inch higher, especially with the work on Sutherland Court and the clubhouse islands. She noted that insurance costs and cleaning costs have also increased. She warned that there may be a deficit at the end of the fiscal year, but expects that the operating fund will have enough to cover it. The motion to approve the report was made by Trudy Venskus, seconded by Sesan Swain and approved unanimously.

Administrative Report – Mary Conery reported that the 2023-2024 snow removal contract was awarded to A&S Landscaping. It is available for review in the office.

Ten homes sold in November and 11 are currently for sale. Six flippers are working in the community. Fines and fees collected in November totaled \$4,190, and the owners of another property paid more than \$5,000 to discontinue a lien.

CONTINUING BUSINESS

Handicapped-Accessible Bathroom Update – Mary Conery said they are still awaiting a final plan from the architect. No decisions can be made until they receive and review it.

State and Federal Grants Update – Susan Swain announced a new project to help finance the funding of our common grounds environmental initiatives by applying for grants from the state and federal government and institutions, businesses and foundations that provide such funding. If you would like to be a part of this project in any capacity, please call the Office.

Election Committee Update – Debbie Moriarty reported that nomination forms for the three vacant trustee positions and the four seats up for election in 2024 will be mailed in early January. She encouraged people to nominate themselves or a neighbor to serve in one of these positions. On Wednesday, February 22, there will be a "Meet the Candidates" event at the clubhouse. Residents must be current on their dues in order to vote in the election.

NEW BUSINESS

Motion #2: To approve the submission of the proposed 2024-2035 SRPE HOA budget to the community. The motion was made by Debbie Moriarty and seconded by Trudy Venskus. The results of the roll call vote were five votes in the affirmative (Trudy Venkus, Susan Swain, Kathy Conte, Mary Conery and Debbie Moriarty) and three votes in the negative (Peter Sztybel, James Clarke and Michael Joffe), and was therefore approved. It will be sent to residents for consideration soon.

James Clarke and Michael Joffe said they voted no because they were not in favor of the \$5 dues increase at this time. Debbie Moriarty said that as a member of the budget committee, she believes it to be fiscally responsible and that as a trustee, she has a fiduciary responsibility to the association. She noted all the expenses the board controls are less than last year, but items like insurance and utilities are not controlled by the board. She noted that while a dues increase is never welcome, the \$5/quarter translates to \$1.67 a month.

Motion #3: To approve the hiring of Nadine Woodward as SRPE Office Manager. The motion was made by Debbie Moriarty, seconded by Trudy Venskus and approved unanimously.

Motion #4: To approve an expenditure not to exceed \$1,500 to extend the interior wall on the north side of the clubhouse to allow for storage of tables and chairs. This motion was tabled due to a minor issue in the construction process and will be considered at a later date.

Motion #5: To ratify the Architectural Committee's approval of the following improvements to the following properties: 1) Addition of a 13 '6" x 16' deck and air conditioning unit to the rear of the home at 22 Edinburgh Drive. 2) Installation of a garden fence at 49 Southampton Road. 3) Installation of a 10x12 shed at 12 Edinburgh Dr. 4) Installation of an 8x10 shed at 20 Sutherland Court. The motion was made by Debbie Moriarty, seconded by Kathy Conte and approved unanimously.

SECTION REPORTS

Most of the Trustees reported that everything is quiet in their sections. Mary Conery (Section 10) said one violation has been resolved. Debbie Moriarty (Section 12) said Sutherland Court residents are pleased with the renovations to the circle, and that there was an incident involving dogs.

CLUB AND COMMITTEE REPORTS

Beautification and Garden Committee – They are holding a holiday bake sale to support their efforts on December 20 from 2-6 p.m.

Billiards Club – They play on the 2nd and 4th Tuesdays at 7:00 p.m.

Common Grounds Committee – Mike Joffe said they are doing pretty well and appreciate the help of volunteers.

Entertainment Committee – The Holiday Dance is on Saturday, December 9. There was a typo in the flyer; the music will be from 7-11 p.m.

Flea Market – Every year, the committee donates part of its profits. This year, Gail DiNicolas said they will be giving Lloyd Milken \$500 to help pay the cost of shipping the items he collects to the troops overseas. They will also be donating \$500 to support the work of the Beautification and Garden Committee. Events in 2024 will include a traditional flea market in March, a Junk in the Trunk flea market in May and a holiday craft sale in November. Gray Power-

Hospitality Committee – They said the baked goods donated this month were delicious and thanked everyone who contributed.

Park Echo – Deadlines for the next month will be earlier because of the holidays. If you have something you would like to put in the Park Echo, contact Gail DiNicolas as soon as possible. *Pins and Needles* – They meet every Tuesday from 1-3 p.m. in the library.

Sunshine Club – Elva Hall sent four Park Echos to former residents, two get-well card, and two sympathy cards. She urged residents to contact her if they know of a neighbor who would appreciate a card.

Trees Committee – The trees that obstructed Tree trimming will be done on Brian Court where *Welcome Committee* – Six welcome packs were delivered to new residents, along with invitations to get involved with the community. Trustee Kathy Conte said new residents find the welcome packs helpful and appreciate the small gifts that are enclosed. She thanked Penny and Christopher Rappicano for their work on this project.

Demonstration of the use of the defibrillator – Trustee Debbie Moriarty showed the audience where the new clubhouse defibrillator is located and how it is operated. It is quite simple, as soon as it is turned on, recorded instructions begin. Residents should be familiar with it because it can save a life.

PUBLIC DISCUSSION

A resident said the microphone system is still not very effective. Oliver said he is still working on improvements.

Another resident suggested that the calendar in the Park Echo include leaf pick-up days.

Trustees said they do that, and also noted that the township sends around a garbage/recycling/leaf collection calendar at the start of every year.

Gail DiNicolas noted that Holiday City Carefree will have a catered New Year's Eve party and have opened it to residents of other communities. The cost is \$68/pp. Tickets are available at their library on December 19 from 10 a.m.–2 p.m.

Gail also said the clubhouse holiday lighting ceremony on December 2 was wonderful. The singing was extraordinary, and everyone seemed relaxed and happy to be together to kick off the season.

A resident said she has been complaining about speeders on Edgebrook Drive for 3-1/2 years with no response from the township. Trustee James Clarke said people can call the police department and file a complaint if you have the license plate number.

ADJOURNMENT

The meeting was adjourned at 8:10 p.m. The next meeting will be Thursday, January 4. **Please note that the meeting will start at 6:30 p.m. instead of 7:00 p.m.** to accommodate the presentation on mental health and wellness by a representative from Preferred Behavioral Health.

Kathryn Forsyth, Recording Secretary