

**Ashford Lake Property Owners' Association Board Meeting
November 1, 2022**

1. Call to Order: Tom Barry

Tom Barry called the meeting to order at 7:05PM.

Those Board members present were: Tom Barry, Paul Brown, Judy Campbell, Robin Clapp, Don Judson, Harry Marshall, Sue Orcutt, Denise Pillion, Jason Pufahl, Brent Raymond, and Ann Milner.

Absent was: Lisa McAdam Donegan.

Homeowners Present: Nancy Conlan, Bernie Dubb, Jason Seacat.

2. Approve Meeting Minutes

Tom motioned to accept the Annual Meeting and October Board Meeting minutes as submitted.

Don seconded the motion. All present were in favor.

3. Treasurer's Report: Don Judson

Below is an executive summary of our account activity for October including expenses, outstanding assessments, and year to date payment activity:

Checking Account

Beginning Balance	\$28,670.89
Deposits	\$852.59
Interest	\$1.79
Payments to: J.M. Cyr Construction \$1,880.00 Material, equipment, labor: Lakeside/Farm intersection & excavate pipe at 40 ALD Steve's Stump Grinding \$187.00 Stump Grinding at Spillway Mullen & Mahon \$8,668.64 Annual Liability Insurance Premium Staples \$106.33 600 Billing Envelopes Ann Milner \$55.90 Refreshments for Annual Meeting	\$10,897.87
ENDING BALANCE	\$18,627.40

Capital Fund

Beginning Balance - Savings Account	\$48,946.03
Deposits	\$0.00
Interest	\$2.08

ENDING BALANCE	\$48,948.11
Beginning Balance - Certificate of Deposit	\$39,835.67
Interest	\$33.81
ENDING BALANCE	\$39,869.48
Total Capital Fund	\$88,817.59

Outstanding Assessments		% of Owed
Delinquent Previous plus Current year (11)	\$15,962.12	78.11%
Current year only (6)	\$2,831.90	13.86%
Current through 3/1/21 (9)	\$1,640.88	8.03%
Total Owed (26)	\$20,434.90	100.00%

2022 Payments

2022 Assessment Total (132 Property Owners, 146.11 Assessments)	\$73,055.00
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2022 Assessments Received

		% of Assessment
Paid in Full (106)	\$60,304.73	82.55%
Delinquent Previous plus Current (6)	\$2,192.88	3.00%
Current year only (2)	\$168.10	0.23%
Current through 3/1/22 (9)	\$3,114.12	4.26%
Total Paid (123)	\$65,779.83	90.04%

Payments to prior balances	\$6,692.85
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Total Payments Received in 2022	\$73,522.68	101.33%
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Collections

Don reviewed the collections and expenditures for October. The checking account balance is similar to last October. The capital fund remains static. Outstanding assessments are a little better than last year in terms of what is owed. Assessments received are \$500 more than last year at this time, and is 101% of what was budgeted to receive for the year.

Community Donations

\$600 was budgeted for community charities donations. \$150 each to the Ashford and Eastford Volunteer Fire Departments and Food banks.

Tom made a motion to make the annual community charity donations now rather than at the end of the year. Paul seconded the motion. All present were in favor.

Capital Fund Contribution

The annual \$5000 capital fund contribution was not budgeted in 2022 because we expected to overspend due to the drainage projects. Since we did not complete the project, there are adequate funds in the operating account to make the contribution this year. Don motion to move \$5000 from the operating account to capital fund. Paul second the motion. All present were in favor.

4. Proposed 2023 Budget

Budget Presentation and Rationale

Don reviewed the proposed 2023 budget. With the assessment increase of \$100 per assessment, there will be \$14,000 additional funds, if everyone pays. The snow plowing budget, \$25,000, is the same as 2022. If we underspend, some surplus can go to the roads and drainage projects. \$60,000 is allocated for major roads projects. This is more than usual due to the anticipated drainage project needs. The insurance budget was increased by 5%. The other expenditure items were budgeted based on history. The budgeted expenditures exceed the income by \$10,628. This will require using \$10K-\$20K of capital funds depending on other expenses and receipts (cash flow). Contributing to the capital fund in 2023 is illogical but contributions will be made in the future to maintain the capital fund.

Budget Discussion

Paul asked if the dirt section of Sunset Dr. was in the plan of road projects. He is concerned about the sand that flows into the drainage. Tom explained that the long-term plan is to pave. The process is to pave the hills first, and they are done. We are now working on the flat surfaces. The top of Sunset would be paved after Ashford Lake Dr. is completely paved.

Jason Seacat asked about the process for collecting delinquent payments. Don explained that bills are mailed to all in January. In June, bills are sent to those who are delinquent. In August, bills are sent to those who pay the assessment in two installments. In December, bills are sent to those who are delinquent. 10% late fees are imposed at the end of the year. Letters are sent to those who are in significant arrears, \$1500 or more, to inform them that a small claims suit will be filed. Once the suit is filed, the only way to stop the process is to pay in full, plus the filing fees. Once we have a small claims judgement, a lien can be placed on the property.

Tom stated that the \$50 cap on late fees was based on a \$500 assessment. He asked if the cap should be adjusted to \$60, since the assessment is now \$600. Don motioned to increase late fee cap from \$50 to \$60 to be consistent with 10% of the \$600 assessment. Tom second the motion. All present were in favor.

Judy stated that a couple of members have approached her asking if there is any wording in the bylaws regarding assessment increases. Tom stated that there is nothing in the bylaws or covenants. The Board can raise the fee, but the members need to vote on the recommendation. The Board expressed agreement with the proposed 2023 budget and there was no other discussion. Thank you Don for all your work.

Don motioned to approve the proposed 2023 budget as presented in this meeting. Tom second the motion. All present were in favor.

5. Committee Reports

Roads and Grounds: Tom Barry

Status of IWWC Permit Application

The three consent forms from owners on the west side of the Ashford Lake Dr. drainage project were obtained and submitted as requested. The wetlands agent said it wasn't what he was looking for and would not issue a permit. Tom wrote a letter to the agent supporting that it was what was asked for. Tom received email from the agent stating that it was acceptable and would issue the permit.

Campert Lane/Farm Drive Update

The Ashford Inland Wetlands and Watercourses Chairman and a NECCOG Regional Engineer did a site walk of the area and recommended that the owners of the two driveways that have filled in the swale, install 12" diameter HDPE drainage pipes under their driveways where they cross the swale. He also recommended that the town widen the road near 34 Campert Lane and reshape and redefine portions of the swale. He also reported that the stone filled detention basins the town installed are operating properly to minimize soil erosion and sediment transport. Tom disagreed with this section of the report. The basins do collect sediment and had recently been cleaned. He will send a letter disputing this as well as asking the Selectmen to seriously look into using the funding the town has received for road projects.

Projects Completed

A berm was installed by Justin Cyr at 3 Lakeside Dr. to prevent erosion at a cost of \$1,215.

Jordan from JCL Lawncare has cleared the banks at the dam and spillway.

Remaining Projects

The swales that were not completed by homeowners need to be cleared.

Community Watch: Tom Barry

House Break-in

Cindy Lee from Ashford Lake Dr. reported to Tom that she saw evidence that someone broke into the empty house by the spillway. The state police were called. We only have a mailing address for owners, so they were not called.

Harry noticed that some brush was removed recently so the owners could have been around.

Robin noticed that there are no more vines hanging from wire. Tom reported that the work was not done by ALPOA. A letter had been sent to the owners asking them to remove the vine from the wire and the brush from the side of the road.

Sand Box on Lakeside Trail

Sue asked if a box with sand for icy roads can be placed on the Lakeside trail. Hopefully, the work done in that area this summer will prevent it from getting as bad as in the past. A box or garbage can is a possibility for holding sand in case it's needed for that area.

Boats at the Beaches

Brent suggested removing all the canoes and kayaks for the winter. Denise will notify those with stickers. She will also post on Facebook and put a sign on the rack.

Environment: Sue Orcutt

Blue Green Algae

Sue is not aware of another algae bloom. If there is one, she can take samples and send them off to be tested. She suggested having signs made so that we can post a warning at the beaches if there is a bloom. Tom suggested posting permanent ones.

Jason Seacat agreed that testing is important. The wind dissipates the algae. Then there is a cool night, and it reappears. The website is good way to communicate to the community. We need to be careful not to alarm people.

Tom suggested a brochure or fact sheet to include in the welcome packet to new owners and with newsletter to everyone in January.

Jason Seacat has started study of aquatic invasive species. He would like to have a forum/event for ALPOA to share his information of invasive species and will include algae.

Phragmites

The outlet by the Allevo's was blocked by cattails and cleared. Sue suggested having all the cattails and vegetation by the Allevo's completely cleared next year. She will contact SoLitude Lake Management regarding this and another treatment for the phragmites.

Dam: Sue Orcutt

Next spring or summer we will try to paint it again with a color that matches.

Recreation: Denise Pillion

The Pumpkin Fest was a well-attended gathering. There were 11 decorated pumpkin entries, and lots of delicious food.

There is a Turkey Trot planned for Thanksgiving morning and a Cookie Swap on December 15th.

Communication: Ann Milner

Newsletter

Discussed going back to a 2-page newsletter rather than a lengthy report we needed to do during COVID. It will be sent with the January bills. Please send items to Ann for inclusion.

6. New Business

Short Term Rentals

Nancy Conlan spoke about ALPOA considering regulations for Short Term Rentals (STR's). Investors and homeowners country-wide are converting their existing properties, or buying properties to STR's as investments. MLS identifies many lake properties in northeast CT that will make a "great additions to your Airbnb portfolio." Over the years, there have been a few issues (noise, trespassing, parking) between guests and neighbors of STRs at Ashford Lake. Ashford Lake is part of both Ashford and Eastford. Ashford has regulations regarding STRs, but Eastford does not. Eastford only has lighting regulations. It would be both practical and prudent to adopt STR regulations that apply to all properties at Ashford Lake regardless of the town in which property is located. She encouraged the Board to be proactive and work towards a way people who are here for a few days act so that we can all be good neighbors.

Per the Ashford zoning enforcement officer, ALPOA could enact rules to address: the number of STRs allowed, the number of people allowed to stay in the STR, ensuring that property owners are accountable for the behavior of their guests, and/or enacting a ban on additional STRs. In this way, rules would apply to properties in both Ashford and Eastford. (Of course, we would employ legal counsel to help us craft or review them.)

A discussion followed. Tom stated that there is nothing in the ALPOA covenants because this didn't exist when the lake was developed. He has noticed many property transfers in the last year have been to people who are renting. There are also long-term rentals on the lake. Judy stated that she would be asking for proof and documentation (pictures, recordings) of incidents. If there is an incident, it can be brought to Zoning.

There was a discussion of who is liable if a guest is hurt. Jason Seacat, who owns a STR, stated that ultimately, he is liable for their safety and well-being and making sure they are aware of the rules of community. However, we live in a litigious society, and people might find a way to craft a lawsuit. Tom stated that liability would be a concern of the Association. Once people are in the lake, on the roads and beaches, they are on ALPOA property, so this is something to consider. Denise, who ran a hosted STR, stated that they had an umbrella insurance policy and required that the guests sign a waiver stating that the guests wouldn't sue if they were injured especially in the lake. She also installed a Ring doorbell so she could monitor who was coming and going. Positive aspects of STR's were discussed. Jason Seacat noted that most people doing this love the lake and want to provide an opportunity for others to enjoy the lake. People have stayed at his STR for weddings or funeral for families on the lake. Denise stated that she stays at STR's when she travels and prefers them to a hotel. They read the rules and regulation and abide by them. Judy stated that there can be the same concerns with someone renting for 1 year. Bernie stated that there needs to be certain basic ground rules and a mechanism in place to address problems. There is a need to take into consideration the people for whom this is their home. It was decided to form a STR Subcommittee. Nancy, Judy, and Jason S. agreed to be a part of it.

7. Any Other Matters

Ashford Round Table

Tom was invited to attend an Ashford Round Table on November 16th to discuss needs for the Town.

Board Member Stepping Down

Harry has decided to step down from the Board. There is one more year left to his term. Nancy Conlan has agreed to finish his term. Harry will continue to help out around the lake as he has. Tom motioned to have Nancy Conlan fill the second half of Harry's term. Denise seconded the motion. All present were in favor. Thank you Harry for your time on the Board!

Help Wanted

Bernie suggested that there be some kind of listing of people available who can shovel, help with fall/spring clean-up etc. A call will be out of who may be available on Facebook and the website. The information can be included in the newsletter.

Invasive Species Study

Jason Seacat sent an invasive species study to Board that he would like to get out to our membership. Ashford Lake is unique because we do not have invasive species. He could email and/or send paper copies and would bear the cost. Don will facilitate.

Next Meeting

The next meeting will be December 6th.

8. Adjournment

At 9:15 PM Tom motioned to adjourn, and Ann seconded the motion.

Respectfully Submitted,

Ann Milner
Recording Secretary
December 16, 2022

Ashford Lake Property Owners' Association (ALPOA)

2023 Budget Approved at 11/1/22 Board Meeting

Summary: \$100 Assessment increase provides \$14k in additional funds
 Expense budget is similar to 2022 Approved (which was underspent by \$43k due to slow approval process for necessary drainage work)
 Budget requires \$10k more than available in the operating account, but depending on other expenses and receipts, may require as much as \$20k from the capital account.

	2022 Approved Budget	2022 Actual as of 10/30/22	2022 Over/Under Budget	2023 Approved Budget	Change from 2022 Approved Budget	Notes
Assessments						
No. of Owners	132	132	\$ -	132	0	
No. of Assessments	146.11	146.11	\$ -	145.11	-1	One parcel was combined with an abutting lot
\$/Assessment	\$ 500	\$ 500	\$ -	\$ 600	\$ 100	\$100 Assessment Increase approved by membership at 2022 Annual Meeting
Total \$ Assessed	\$ 73,055	\$ 73,055	\$ -	\$ 87,066	\$ 14,011	\$14,011 Additional funding if all assessments are paid
Income						
Assessments	\$ 68,672	\$ 65,779	\$ (2,893)	\$ 78,359	\$ 9,688	2022 Received 90% of approved assessment
Delinquent Received	\$ 4,383	\$ 7,742	\$ 3,359	\$ 8,707	\$ 4,323	2022 Received 10% of approved assessment in delinquent collections
Total Assessments	\$ 73,055	\$ 73,521	\$ 466	\$ 87,066	\$ 14,011	2022 Received 100% of current assessment in total
Interest	\$ 5	\$ 6	\$ 1	\$ 6	\$ 1	
Total Income	\$ 73,060	\$ 73,527	\$ 467	\$ 87,072	\$ 14,012	1 less assessment and \$100 increase in assessment rate
Carryover from Prev. Year	\$ 25,000	\$ 5,431	\$ (19,569)	\$ 12,000	\$ (13,000)	Forecasted carryover from 2022 into 2023 to cover possible expenses before 2023 funding begins
Total Funds Available	\$ 98,060	\$ 78,958	\$ (19,102)	\$ 99,072	\$ 1,012	2022 Carryover was significantly less than budgeted
Expenditures						
Snowplowing	\$ 25,000	\$ 20,675	\$ (4,325)	\$ 25,000	\$ -	Based on history + Contingency. If significantly underspent, some surplus can go to road and drainage projects
Road Maintenance	\$ 5,000	\$ 4,984	\$ (16)	\$ 5,000	\$ -	Based on history
Road Projects (Major)	\$ 60,000	\$ 18,042	\$ (41,958)	\$ 60,000	\$ -	Allocating more than usual due to anticipated significant drainage project needs
Dam Mowing	\$ 4,500	\$ 3,286	\$ (1,214)	\$ 4,500	\$ -	Based on history
Dam Maintenance	\$ 500	\$ 711	\$ 211	\$ 500	\$ -	No inspection required until 2026
Other Maintenance	\$ 2,500	\$ 1,550	\$ (950)	\$ 2,500	\$ -	Contingency
Recreation/Beaches	\$ 750	\$ 688	\$ (62)	\$ 750	\$ -	Based on history
Administration	\$ 1,000	\$ 1,307	\$ 307	\$ 1,000	\$ -	Based on history
Communications	\$ 500	\$ 269	\$ (231)	\$ 500	\$ -	Based on history
Legal	\$ 250	\$ 14	\$ (236)	\$ 250	\$ -	Based on history
Insurance	\$ 8,500	\$ 8,668	\$ 168	\$ 9,100	\$ 600	Based on 2022 + 5% increase
Community Projects	\$ 600	\$ 600	\$ -	\$ 600	\$ -	Based on history
Total Expenditures	\$ 109,100	\$ 60,794	\$ (48,306)	\$ 109,700	\$ 600	Similar to 2022 budget (which was underspent by \$43k). Will require using \$10k - \$20k of capital funds depending on other expenses and receipts (cash flow).
Transfer to Capital Funds	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ -	If we need to use capital funds in 2023, contributing to the capital fund in 2023 is illogical, but assume contributions will be made in future years to maintain capital fund.
Total funds required	\$ 109,100	\$ 65,794	\$ (43,306)	\$ 109,700	\$ 600	Approximately \$10k more than forecasted funds available hence the need to use capital funds.
End of Year Balance						
Operating Account	\$ (11,040)	\$ 11,812	\$ 22,852	\$ (10,628)	\$ 412	Forecasted overspend of available cash, hence borrowing from capital account.
Capital Funds Account	\$ 72,800	\$ 93,817	\$ 21,017	\$ 83,589	\$ 10,789	Reduction of capital account to provide funding for the drainage project.