

**Ashford Lake Property Owners' Association
Annual Meeting
October 8, 2022
Ashford Senior Center**

1. Call to order: Tom Barry

Tom Barry called the meeting to order at 9:15.

Those Board members present were: Tom Barry, Robin Clapp, Don Judson, Harry Marshall, Lisa McAdam Donegan, Jason Pufahl, Denise Pillion, Brent Raymond, Walt Wassil, and Ann Milner.

Absent were: Mindy Carpenter and Sue Orcutt.

A total of 31 voting parcels were represented including the Board members present.

2. Committee Reports

Roads and Grounds: Tom Barry

Work Performed This Year

All the dirt roads were repaired. The 250' shoulder on Hillcrest Drive that had washed out was repaired. The icing and drainage problems on Lower Lakeside Drive was addressed with replacing a 100' perforated pipe and grading. Rocks were placed at the spillway to keep cars off the soft ground after trees were removed as part of the dam recommendations.

No Major Projects

No major projects were completed this year in anticipation of a major drainage project on Ashford Lake Dr. (ALD). Extreme weather in 2021 caused serious rain; and the drainage system on a section of ALD could not handle the amount of water received and there was damage to property. Under normal conditions, the drainage system is adequate. The past year was spent surveying the area, obtaining an engineer's plan, and submitting an application to the Ashford Inland Water Wetland Committee (IWWC). The IWWC approval took four months to receive. We will obtain the permit and, in the spring, solicit bids and work will begin in the spring/summer of 2023.

The drainage solution entails an additional outlet to the lake from ALD. The engineer designed the plan in two phases. Hopefully, phase one with the additional pipe will solve the problem and phase 2 won't be needed.

Campert Lane Drainage

In 2018, there was a complaint filed regarding drainage issues around the lake. There were an engineer's recommendations to correct drainage and the IWWC required ALPOA to address 5 areas. The remaining area to be addresses is Campert Lane to Farm Dr. The town of Ashford added riprap on Farm Dr. but didn't address the problem at the source. The problem comes from dirt washing down Campert Lane which is a town dirt road; as well as a property that doesn't have a proper driveway. Heavy rain carries sediment into the road onto Farm Dr. which creates a turbid plume into the lake.

Tom has tried to work with the town's past four selectman. They say they don't have the money and haven't fixed problem. However, Ashford is expected to receive a STEAP (Small Town Economic Assistance Program) Grant for \$600,000 and plans to use the funds to resurface Southworth Drive. There is also money available from the American Rescue Plan (\$350 billion) and the Infrastructure Investment & Jobs Act (over \$1 trillion). Assistance from the ALPOA community would be appreciated.

Questions and comments from the floor:

Rosalie Bergeron suggested that the Board draft a letter and have it signed by ALPOA members. It could be sent to Ashford town officials and also state representatives of Ashford.

Jason Pufhal agreed that a petition is a good idea but getting signatures might be difficult. He suggested making available a letter for individual ALPOA members to send.

Rob Trotta commented that health and safety rules the day. A copy of the letter could also be sent to DEEP. Rob also commented that the lake roads are in great shape.

Tom Barry commented that the wetland commission is making us jump through hoops but are not as urgent when it comes to town roads.

Snow Plowing

The Board is renewing the plowing and sanding contract with Mansfield Tree Service.

They have never increased their rates since we started having them plow but we anticipate a likely rate increase this year.

Dam: Sue Orcutt (Reported by Tom Barry)

Dam and Spillway

The last professional engineer's report recommended that we remove the trees by the spillway. On the west side of the spillway, we put a few large rocks at the curve to prevent any vehicles from driving on the grass. There was a crack running down one of the concrete sidewalls of the spillway which we had a mason repair. Also, one of our board members painted the bottom of all four concrete sidewalls. Thank you, Harry. This was the last item left on the engineer's checklist from our inspection in 2021. The lack of rain this summer allowed us to paint this area. The next inspection is required in 2026. There is adequate ground cover stabilizing the slopes of the dam which we mow and trim seasonally. The growth in the spillway is minimum and under control at the moment. The dam is stable and functioning as designed.

Environmental: Sue Orcutt (Reported by Tom Barry)

Water Quality: The water at East Beach and Sunset Beach was tested for E. Coli in July and August. Both results fell below any level of concern.

Lake Vegetation: The spraying that we did last year for phragmite around the perimeter of the Lake did its job, and the growth of the phragmite is in control. We also sprayed at the spillway which is also looking healthy this year. No spraying was necessary this year.

Water Quality Monitoring Program: Sue became a volunteer for a second year to monitor the Lake turbidity under the guidance of The Last Green Valley. All summer the lake remained clear, and she could see 9 feet deep. The turbidity helps determine the healthiness of a lake, so ours is healthy. I think the lack of rain during the summer helped contribute to the clearness, with very little run-off from the land.

The appearance on the surface of what might be blue/green algae occurred as the cooler weather approached. This has been a seasonal pattern that has occurred every year over the last few years. It disappears as quickly as it appears, depending on the temperature of the water and if the sun is in or out. We are aware that cyanobacteria need to be monitored and we will be taking samples from the Lake when the algae appear again. These will be sent to the labs at EPA, and we will get a report back informing us about the healthiness of our Lake.

Algae is naturally occurring and a vital part of the marine ecosystems. They are fed by nutrients like nitrogen and phosphorus which is found in wastewater runoff and

fertilizers. Because algae grow so quickly, when there is an excess of these usually scarce nutrients, algae bloom rapidly due to human-induced factors. We can prevent algae blooms by using appropriate fertilizer in our yards and have good upkeep of our septic systems.

Questions and comments from the floor:

Rose Bergeron: There was a lot of talk on Facebook about an algae bloom. She thinks it should come from the Board. It became a hysterical thing and a disruption. The communication needs to be more centralized.

Jason Pufahl: It's difficult to control comments on social media. Someone from the Board could jump in with comments.

Lisa McAdam Donegan: We can respond in a professional and polite manner. Part of the issue with social media is misconceptions. Someone from the Board could comment and try to correct misconceptions.

Tom Barry: When this happens, we try to add accurate information on the ALPOA website.

Jason Pufahl: We should use the website as an authoritative source.

Brian Goslin: I appreciated the alert. It's a way of communication within the community. I am a dog owner and I heard about the algae bloom and then later I observed it at my beach.

Melissa Brown: I also appreciated it. We are new owners and have a dog who was swimming and had diarrhea. The Facebook post explained the problem.

Rosalie Bergeron: I just want it to be official. I want to be able call someone.

Jason Pufahl: You can always email or call the Board.

Judy Campbell: Would an information packet about seasonal occurrences be helpful? It could be mailed or handed out.

Tom Barry: Maybe. Not everyone looks at the website.

Judy Campbell: That day of the bloom, I had gone fishing. My hands became irritated and red. I sent an email to board and contacted DEEP and posted on Facebook to make the community aware.

Jerry Sazama: A lot of problems are fed by runoff. We must be careful with fertilizer which runs into the lake. Also, the lake is slowly filling in with sand and sediment. How much sand do we want to add each year?

Tom Barry: The drainage work that we do takes sediment control into account. We do try to limit adding sand.

Canada Geese: We were extremely lucky this year with NO geese families living in our Lake. We had a few passing flocks, but only visitors.

We continue to have great biodiversity at the Lake—many types of fish, turtles, snakes, large and smaller water birds, and dragonflies; another sign that Ashford Lake continues to be healthy.

3. Financial Report: Don Judson

Don gave an overview of the finances for 2022. Collections are good and include some back collections. The amount owed is \$21,000 which includes back assessments. We continue to use small claims to collect back assessments. We also are paid when properties turn over. Expenditures in 2022 were a little less. We chose to conserve, understanding that we will have more expenses next year with the ALD drainage project.

Don also displayed and reviewed an Historical Spend Analysis of the major items in the budget from 2015 to 2022. He listed them in order from highest to lowest percent of the budget; Roads Projects, Snowplowing, Insurance, Mowing and Dam Maintenance, Capital Contribution and All Other.

Don also reviewed the ALPOA Key Financial Metrics Trend. In 4 of the last 8 years ALPOA has spent more than it collected in assessments totaling \$17,500.

ALPOA Historical Spend Analysis

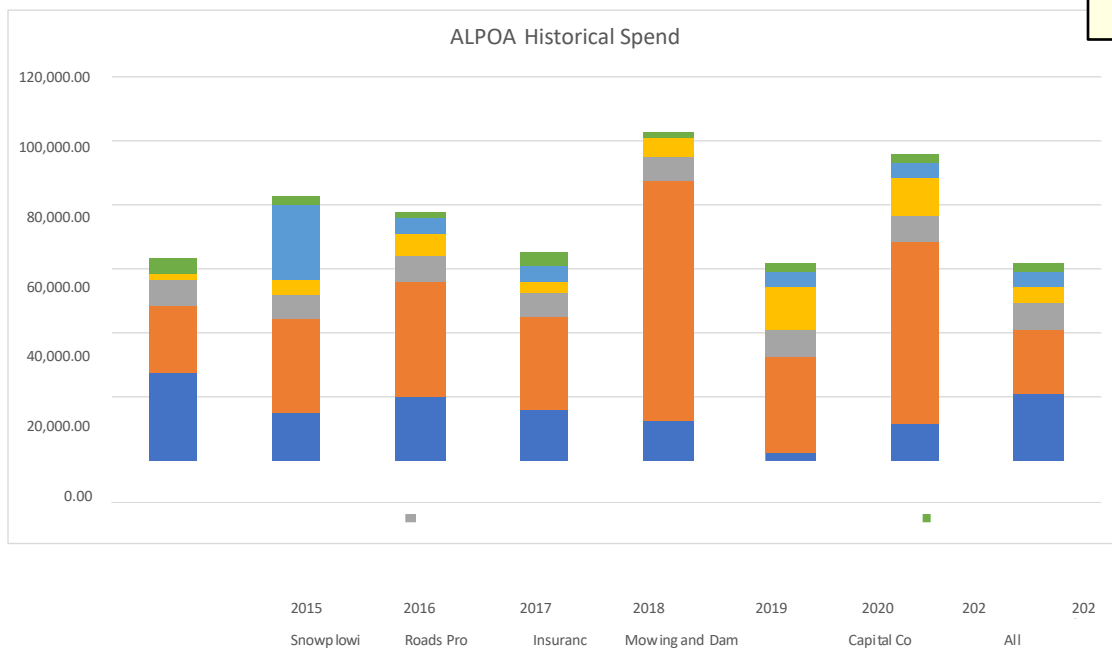
	2015	2016	2017	2018	2019	2020	2021	2022	Average Ave % of Spend	
Snowplowing	27,90	15,40	20,55	15,65	12,87	3,000	11,60	20,67	15,95	20.93
Roads Projects	20,69	28,43	35,41	29,09	74,43	29,63	56,54	19,93	36,77	48.22
Insurance	7,717	8,126	8,181	8,104	7,578	8,070	8,110	8,500	8,048	10.55
Mowing and Dam	2,157	4,683	6,287	3,015	5,555	13,84	11,81	5,361	6,590	8.64%
Capital Contribution	0.00	23,47	5,000	5,000	0.00	5,000	5,000	5,000	6,060	7.15%
All other	4,823	2,264	2,268	4,280	1,823	2,400	2,633	2,118	7,826	3.71%
Total Spend	63,29	82,38	77,70	65,19	102,26	61,94	95,70	100,00	100,00	

\$10,000 Transfer from Operating account for 2015 and 2016
\$13,478 Transfer from Escro

Includes mandated drainage projects

Deferred several projects due to mandated spend in '19

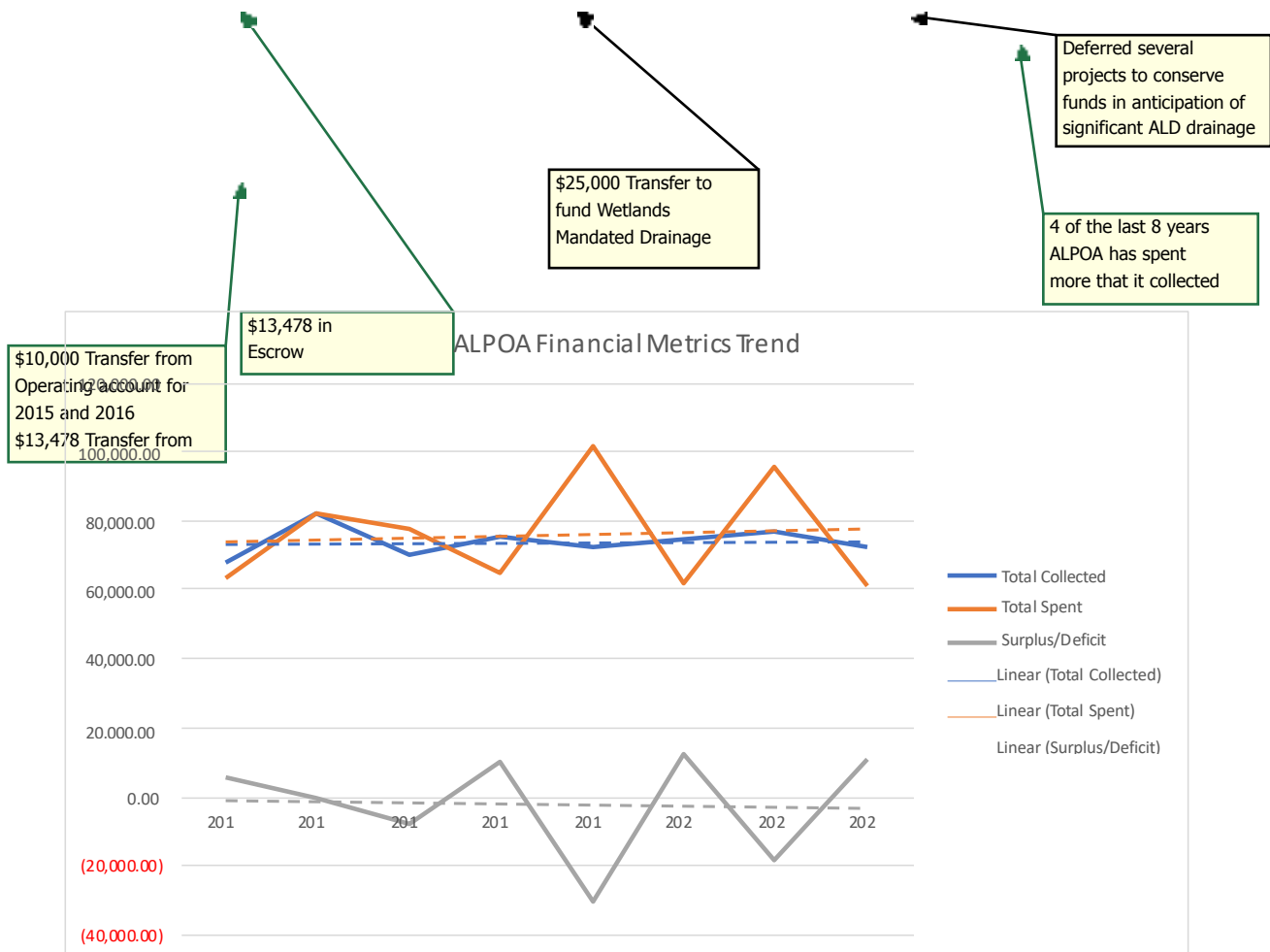
Deferred several projects to conserve funds in anticipation of significant ALD drainage in '23



ALPOA Key Financial Metrics Trend

Through 9/30/22 + Capital Account Transfer

	2015	2016	2017	2018	2019	2020	2021	2022	Total
Total Collected	68,565.	82,128.	69,982	75,445.	72,197.	74,682.	76,975.	72,570.	
Total Owed	29,836.	19,263.	21,591.	20,754.	22,632.	23,030.	20,320.	21,338.	
Total Spent	63,292.	82,387.	77,703.	65,139.	102,263.	61,947.	95,703.	61,585.	
Surplus/Deficit	5,273.	(259.)	(7,721.)	10,306.	(30,066.)	12,735.	(18,728.)	10,985.	(17,475.)
Operating	22,003.	20,499.	12,904	23,210.	18,143.	24,905.	5,432.	15,068.	
Capital Account	67,328.	91,215.	96,710	102,183.	77,609.	83,064.	88,475.	93,475.	
Total Funds	89,331.	111,714.	109,614.	125,393.	95,752.	107,969.	93,907.	108,543.	



The Board recommendation is to increase the annual assessment from \$500 to \$600 effective 1/1/2023.

- The annual assessment increased from \$400 to \$500 starting 1/1/2016
- Expenses have increased over the last several years
 - Wetlands mandated drainage projects \$25,000 2019
 - DEEP mandated dam inspection \$8,500 2020
 - DEEP mandated Emergency Operations Plan for dam \$8,500 2021
 - Professional Engineer recommended tree removal and mowing dam 2020, 2021, 2022

- Emergency drainage repairs on ALD \$10,000 2021
- To accommodate the extraordinary expenses above
 - Used \$25,000 of capital funds 2019
 - Deferred planned roads projects 2020 and 2022
- In 4 of the last 8 years ALPOA has spent more than it collected in assessments totaling \$17,500
- Cost of goods and services has increased since 2015
 - The dollar had an average inflation rate of 3.23% per year between 2015 and today, producing a cumulative price increase of 24.96%. This means that today's prices are 1.25 times higher than average prices since 2015, according to the Bureau of Labor Statistics consumer price index
 - The \$63,000 ALPOA spent in 2015 would cost \$79,000 today, on average
- With further development, our drainage infrastructure requires ongoing upgrades
- ALPOA has a significant investment in roads and drainage. ALPOA needs to maintain the roads and drainage to ensure ongoing usability and to protect our investment.

Questions and comments from the floor:

Brian Goslin: Is there a capital expenditure estimate for the work that needs to be done?

Tom: The survey, engineer report and IWWC approval is done. We have not solicited bids yet.

Brian Goslin: I'd like to see a 5-year plan or 10-year plan. Then we'll know when we have a huge capital output.

Pete Zimmerman: The annual increase is close to inflation. I always wonder when an increase is an even \$100. Maybe if we have smaller more regular increases, like every 3 years, it would be better.

Don Judson: If we had done a 2% every year since the last increase, we would be where we need to be now.

Jerry Sazama: I was the assistant treasurer years ago. This Board is their working butts off and never gets a penny. Tom is talking to contractors and Don's doing consulting. Climate change is here, and we are experiencing more extreme weather. These costs are going up. Trust the Board and give them the increase needed.

Judy Campbell: Are there any grants for the dam engineering?

Lisa McAdam Donegan: That's a great idea but we have to find the right person to find a grant and submit it.

Judy Campbell: Is the subcontractor selected by bid or word of mouth. How is it done?

Tom Barry: We do that process. When we find someone, we don't do it each year. We have a bidding process but don't do it on an annual basis.

Don Judson: Tom negotiates and works well with contractors.

Judy Campbell: Is there a list of things to be done a resident can go to throughout the year if they want to help?

Gay McConnell: We've been here for 12 years. We maintain the swale in front of our home and pick up as we walk around. I don't think we need a list. If we all do what we can as a community, we will get it done.

Rob Trotta: Just a clarification, is the increase to maintain the capital account or for projected costs for line items?

Don Judson: It is my opinion not to recommend an increase in contributions to the capital account. The annual contribution will remain at \$5000. It will be \$13,000 if we get it all. The majority will go to major projects.

Jason Pufahl: It will address the \$17,000 shortfall we have had 4 of the last 8 years. Also, we did discuss an increase as a Board in previous years.

Denise Pillion: We are a private lake and don't want to ask too much from public entities. That would risk the public wanting more access.

Chris Clapp: My concern is, is \$100 enough and for how long? The data presented is excellent. I'm wondering, can we drag those projections into the future? We could get an idea of how much tolerance is in the budget.

Aldona Allevo: My family has been here since 1957. We've come a long way. We have to keep moving if we want to keep the lake as beautiful as it is. The Board is doing a great job. If they think the assessment should go \$100 more, I think we should do for them.

Jerry Szama: My understanding is the capital fund is for dam. We also need operating reserves.

John Haggan: Yes, it has to go up, but can it go up in steps? Like \$50 a year. Then we can plan ahead.

Tom Barry: We have discussed that in the past. Historically, we've tried not to increase it every year and deferred it as long as possible. Going forward we can look at instituting incremental increases.

Tom Barry: As far as grants go, we don't want to take grants from the town, we want them to fix their road. This is a private lake with private roads. The state has jurisdiction on the water, but it can't put in a boat launch because the public would have to use private roads to get to it. As far as I know, there are very few grants for a private non-profit. We can look into it, but certainly no partnership with the town.

Aldona Allevo: As treasurer, you can make arrangements with individuals to pay a small amount a week, right?

Don Judson: Yes.

Annual Assessment

Don Judson moved to increase the annual assessment in January 2023 from \$500 to \$600.

Aldona Allevo seconded the motion. Votes Yes: 28 present and 3 on Zoom. No: 0 The motion passes.

50% is due in March and 50% is due in September. If possible, full payment in March is appreciated. It allows for more cash flow in the summer when the road projects are completed. Contact Don Judson if you would like to set up a monthly payment plan.

Additional questions and comments from the floor:

Michelle Zimmerman: I would like to thank the community. When the water was coming down into our home, you were all out there when the rain stopped. Thank you.

Aldona Allevo: Thank you to the neighbors with shovels digging a trench.

Tom Barry: I would like to extend a thank you to all those who volunteer throughout the year.

Paul Brown: The drainage swales need to be maintained. Sand is the enemy.

Don Judson: We pay people to clean the riprap swales and catch basins. You can see at Sunset Beach where the sediment goes into the lake.

Tom Barry: You are absolutely right. We have to capture the sediment before it goes into the water.

Recreation Committee: Denise Pillion

Community Events

Activities have been planned to foster community and gatherings. We have had the Spring Clean-up and Pizza Party, a Garden Tour and Plant Swap, the Boat Parade, and a Chowder Fest. There will be a Pumpkin Fest on October 29th.

There will be a Turkey Trot for Thanksgiving morning and in December a Cookie Swap. We may have Ashford Lake T-Shirts. Additional members on the committee are welcome.

4. Election of Officers

Tom indicated that six Board positions were up for election for a 2-year term. Two are stepping down; Mindy Carpenter and Walt Wassil. Four have placed themselves in nomination to renew: Tom Barry, Ann Milner, Denise Pillion, and Brent Raymond. Judy Campbell is interested in one vacancy and Paul Brown is interested in one vacancy.

Tom Barry motioned to appoint all six candidates for a two-year term on the Board. Gay McConnell seconded the motion. All present were in favor. There were none opposed.

5. Adjournment

A motion was made to adjourn by Rob Trotta and seconded by Chris Clapp at 11:15.

Respectfully submitted by Ann Milner

October 27, 2022