Approved

Ashford Lake Property Owners' Association
Annual Meeting
October 3, 2026
Ashford Town Hall

1. **Call to order: Jason Pufahl**
   Jason Pufahl called the meeting to order at 9:05.
   Those Board members present were Tom Barry, Robin Clapp, Nancy Conlan, Arta Dobbs, Don Judson, Pat O'Leary, Jason Pufahl, Denise Pillion, Diane Preble, and Ann Milner.
   Absent was Brent Raymond.
   A total 20 voting parcels were represented including the Board members present.

2. **Opening Remarks by Vice-President and Introductions**
   Jason welcomed the members present and each Board member introduced themselves stating their address and responsibility on the Board.

   Question from the floor:
   -Lessia Sharenko, 72 Ashford Lake Dr asked about the Ashford Lake development. Pat explained that Ashford Lake, Inc. built the dam and roads around the lake in the 1950's. A group of property owners got together 29 years ago and decided to form an Association which bought the lake from Ashford Lake, Inc and formed ALPOA.

3. **Committee Reports**
   Financial: Don Judson
   Executive Summary
   Don reviewed the executive summary of the current activity in 2026 year to date. He stated that 2026 was a good year; we are on track with collections and underbudget regarding expenses. Currently there is $35,000 in the Operating Account and $110,000 in the Capital Account. The increase in the balance of the Capital Account was due to the annual $10,000 transfer of funds at the end of 2025 as well as the receipts of the sales of the paper roads. Don stated that the Capital Fund's balance is significant but still not enough if there was an emergency. However, we are doing a good job of maintaining the roads and the dam.
   There are still Outstanding Assessments; there are five delinquent property owners and some who have paid the partial assessment owing a total of $15,000.
   There are a few upcoming expenses in 2026. The liability insurance is due November 1st. The quote from Scottsdale Insurance Co. is $13,000, $150 more than last year. The other upcoming expenses are from the state mandated inspection of the dam, dam mowing, and outstanding legal expenses from the sales of the paper roads. Don anticipates a $5,000 carryover into 2027. If needed, we can borrow from the Capital Fund for the short term and pay it back after we receive 2027 payments.
   Don explained that $25,000 was budgeted in 2026 for roads projects and $8,000 for road maintenance. All projects but $1,000 was deferred. The reasons were; the roads were in good condition, the permitting process takes three months, and we were late in starting and would not have time to complete the work before winter, and asphalt prices were up this summer and we were hoping prices would get better and we would have a larger fund of money next year to complete a greater area of road work.
   Questions and Comments from the floor:

-Lessia Sharenko, 72 Ashford Lake Dr. asked why the paper roads were sold. Don explained the paper roads were roads that were never built. The adjacent property owners purchased them. These unmanaged pieces of property now belong to property owners whose responsibility it is to maintain them.
-A question was asked about the delinquent accounts. Don stated that the five delinquent property owners owe for the current year and at least one previous year. If we reach out to people and they don't respond, once they reach the limit of $1500, a letter is sent regarding small claims court. If a case goes to small claims court, ALPOA always wins.

2027 Proposed Budget

The 2027 proposed budget is very similar to 2026. (See attached.) The assessment/income portion is the same. We expect to collect $85,300 and including the carryover, there would be $90,500 available to spend. The expenses for snowplowing have exceeded this year's budget by $3,000 already and Don forecasts spending an additional $3,000. The snowplow budget for 2027 remains at $20,000 based on the historical spend. The roads projects budget remains at $25,000. The insurance budget is $16,000, less than this year's budget but with some annual growth. The total expenditures are $81,100. If cash is available, $10,000 is budgeted to contribute to the Capital Fund for a total budget of $91,100. The budget allows us to save a little and spend what we receive.

Questions from the floor:

-Tracey Judson, 53 Lakeside Dr., asked if the $25,000 budgeted for roads projects will carry over to 2027. Don stated that there will be $5,000 left to carry over. The Board is not recommending an increase in the assessment for 2027, but next year we will ask for an increase.
-Lessia Sharenko, 72 Ashford Lake Dr. asked how many roads there are. Don replied there are 4.5 miles of roads.

Investment Fund

The Capital Fund is currently in two accounts; a business savings account earning 1% and a CD that will mature in November which earned $1,500 in interest this year at M&T Bank. Don proposed and the Board set up an investment committee to look at other ways to invest the money to get a better return. The CD will not be renewed until the Board determines what best to do.

Questions and comments from the floor:

-Rose Bergeron, 65 Lakeside Dr., suggested renewing the CD for 6 months.
-Tracey Judson, 53 Lakeside Dr., stated that the penalty for early withdrawal is usually just one month interest if the CD was renewed.
-Robin Clapp, 40 Ashford Lake Dr., suggested a high interest savings account. Also, credit unions offer higher rates.
-Pat O'Leary, 20 Hillcrest, stated that the Capital Improvement Fund is an important component to our budget. If we needed a large amount of money for a large expense, it gives us the ability to go to the bank and borrow money to fix the emergency. People often ask why we don't use the Capital Fund to fix the roads, but it serves this purpose.
-Tracey Judson, 53 Lakeside Dr., asked what the insurance covers. Don responded that the liability insurance covers loss. It's not property casualty insurance and will not rebuild the dam. After an inquiry at last year's annual meeting, Don inquired about casualty insurance. We would have to insure the full value of the dam which was estimated at $2 million. The quote for that

premium was $50,000 a year. The likelihood of a catastrophic failure happening is very low. We are more likely to have significant maintenance costs.
-Joe Allevo, 40 Ashford Lake Dr., stated that if we have a problem with the dam, the lake will not drain to zero. There is a second dam that not everyone is aware of.
- Lessia Sharenko, 72 Ashford Lake Dr., asked if it was a manmade lake. Response; yes.

2027 Budget and Annual Assessment
Tom asked for a motion to accept the proposed Budget for 2027. Rose Bergeron, 65 Lakeside Dr., motioned to accept the proposed 2027 budget. Kathy Hollister, 61 Lakeside Dr., seconded the motion. Those in favor were unanimous. There were none opposed.
Don stated that the Board recommends the 2027 assessment remain at $600. Don asked for a motion to accept the Board's recommendation of the 2027 assessment. Susan Breeze, 40 Lakeside Dr., motioned to accept. Nancy Conlon, 52 Lakeside Dr., seconded the motion. Those in favor were unanimous. There were none opposed.

Roads and Grounds: Tom Barry
2026 Maintenance and Repairs
Tom reported that any major projects were deferred to next year. There were an extraordinary amount of road maintenance and repairs in 2026 which cost $12,000; storm damage, tree removal, routine maintenance, paint for speed bumps and road lines (completed by Rob, Lauren and Phillip Trotta and Harry Marshall), repair of a cement pipe on Farm Dr, tree removal in June to prevent a dangerous situation, August storm damage repair, and potholes filled in the spring and some again before winter.
Next year, we hope to do road overlays, upgrades on Sunset and East Beaches to correct drainage, expand the beach at Sunset, and remove encroaching brush. The beach work involves a permit.
The snowplow contract will renew with Mansfield Tree. There is usually a minor increase but haven't received the quote for this year. ALPOA has stable relationships with P. Willis Construction for paving, Mansfield Tree for plowing and tree removal (respond immediately), and JCL Lawn Care for mowing and seasonal cleanup (reliable and reasonably priced).

Questions and comments from the floor:
-Michelle Goslin, 117 Lakeside Dr., asked about the expansion of Sunset Beach. Tom explained that the area to access the swimming area has been encroached by vegetation. Grass is also encroaching on the sand. There is erosion which allows water to run down into the sand.
-Joe Allevo, 40 Ashford Lake Dr., commented there needs to be white lines on the curves and not only the straight sections of the roads. Also, near the dam there is a bush on someone's property that goes into the road.
-Joe Allevo also commented that the stop sign on Hillcrest is stopping people with the right of way. Denise Pillian responded that there is more traffic and they come up Hillcrest fast. It's difficult to take a left out of Lakeside.
-Joe Allevo, 40 Ashford Lake Dr., asked when the culvert in front of his house was going to be changed. He was told it would be done at the same time of the drainage work done there a couple of years ago. Tom responded that it keeps getting deferred. Pat responded that the Board tries to be equitable for repairs around the lake. The culvert is on the list of repairs. We defer when we don't have enough money.
-Joe Allevo asked why ALPOA mows at the end of the last property on Ashford Lake Dr. Pat responded that there was a sight line issue in the past. We will make a better determination of the property line to mow for next year.

Environmental: Arta Dobbs

Annual Beach Water Testing

The water was tested for E coli at East and Sunset Beaches, and the reports are posted on the ALPOA website. The results in July were 2 for both beaches and in August, Sunset was 10.9 and East Beach was 1. All the results are well within safe quality for swimming. The cost of the testing was $400.

Environmental Quality

Arta reported that there were two reports of algae which dissipated quickly. There were five baby snapping turtles seen crossing the road towards the lake. This was encouraging since an adult snapping turtle was found dead due to a fishing lure. Denise educated the children about snapping turtles at the fishing derby. There were no geese hatching on the lake this summer.

Dock Maintenance

Last winter a dock and barrels came loose floating into the lake. Arta developed an informational summary sheet for dock maintenance.

Question from the floor:

- Lessia Sharenko, 72 Ashford Lake Dr., asked if you need a license to fish on the lake. Response; yes.

Lessia also asked if there were edible mushrooms in the woods. Response, yes.

Dam: Pat O'Leary

Pat gave a brief history of the dam. It was built in 1956. It went unmaintained and in the late 1980's was rehabbed. The spillway was rebuilt and the outlet was closed. In the mid 90s, there was an inspection of the lake and dam. This was when the lake was bought and ALPOA was set up. Since ALPOA has been the owner, the dam has been inspected continuously. Pat is a licensed Professional Engineer and has had experience working with dams.

Comment from the floor:

-Rose Bergeron, 65 Lakeside Dr., commented that Pat had given a good history of the dam and asked if this could be put in writing and be made available to all. Pat agreed it was a good idea.

Presentation on Ashford Lake Dam by Karl Acimovic, P.E.

Karl explained that every five years the State of CT requires the dam to be inspected. A report with a pdf file is created which can be put on the website. Because Ashford Lake dam has a B hazard rating, we are also required to do an Emergency Action Plan (EAP) which is updated every two years. ALPOA is notified by the state on January 15th that an inspection is due that year. We have the entire year to do the inspection, and the report is due by March 15th of the following year. Someone from ALPOA needs to review and sign the report.

Karl emphasized that routine maintenance is best to prevent a large repair. A clear sight within 25 ft. is needed. Trees are removed because if they came down, they could damage the dam. Karl stated that he has 50 years' experience with dams. He has maintained on call with DEEP for close to 40 years. He works with the best interest of community in mind.

Pat commented that many ask how long will an earthen dam be there? The internet says 50 years. Generally, that refers to the spillway. Dams that have failed are usually due to no maintenance or a catastrophic event like an earthquake.
Karl stated that some earthen dams from the Roman times still in exit. Maintenance is the key. The best thing on an earthen embankment is grass. He recommends that the brush on the dam be cut more frequently to encourage more grass to grow. During his inspection, Karl also observed a beam on spillway that should be looked into.
Don commented that over the years the inspections have recommended needed maintenance which have been completed. As a result, the dam is in good shape.
Karl also inspected the toe drains. Only one had water in it. He stated you want to make sure the outlet drains are clear.
Pat said he is frequently asked about the orange stuff behind the dam. This is due to the ground water in the lake that is rich in iron deposits. This is naturally occurring when the ground water hits the air at the surface, it oxidizes.
Karl added that he will document the second dam in the historical documents. He said it is a common occurrence to have one dam below an existing dam.

Recreation: **Denise Pillion**
Denise stated that she tries to do something once a month. It's a good opportunity to get to know your neighbors. She welcomes help.
There is a Lake Lunch Bunch. Area restaurants are explored every month. Information is posted on Facebook and will be put on the website.
On October 25th, there will be a Pumpkin Fest.
By November 1st, boats need to be removed from the boat racks.
A Game Night will be held in November.
A Cookie Swap in December.

Comment from the floor:
Tom Barry recognized Denise for her efforts organizing community events.

Community Watch & Safety: Tom Barry for Brent Raymond
Bike Safety
The only issue this year has been the safety of children riding their e-bikes on the roads. The Board has worked with the parents.

Questions from the floor:
-Rose Bergeron, 65 Lakeside Dr., asked what can be done about trucks driving fast. Tom stated that we have signs, speed bumps and speed limits. Residents could get license plate numbers and company name and report to the company.
-Rose Bergeron, 65 Lakeside Dr., asked what can be done about people who rent out their property and the renters don't care. Spotlights are left on that shine into neighbors' homes. Tom responded that Eastford does not have short-term rental regulations but Ashford residents can call Ashford Town Hall since Ashford has regulations. Nancy Conlan stated that Eastford has a lighting ordnance.

Election of Board Members for a 2-Year Term
Election of Directors
There is currently one vacancy on the Board. There are twelve board slots with eleven people serving. Five members' terms are expiring, and they are willing to continue; Tom, Denise, Ann, Brent, and Diane. Steve Fisher, 26 Ashford Lake Dr., emailed the Board stating he was interested

in serving the community on the Board. Tom asked if anyone present was interested in filling the vacancy on the Board and no one responded. Pat motioned to nominate the six interested in serving. Diane seconded the motion. Pat then moved to ask the Secretary to cast one vote to bring the five existing members back to the Board and add Steve Fisher as the 12th member of the Board. Nancy seconded the motion. The Secretary cast one vote in favor of the motion.

4. **Beach Safety and Boating Regulations**

Tom explained that in July the Board received communication from a property owner who had concerns about boating and swimming at lake. The Town of Ashford was also contacted. Ashford has an ordinance from 1962 (Ordinance 147) and the property owner didn't think the Association was in compliance of the ordinance. Tom read Ordinance 147, (See attached). The property owner thought the swimming area should be roped off with buoys and that the rafts were more than 50 feet from shore.

Comment from the floor:

-Rose Bergeron, 65 Lakeside Dr., stated that she can swim anywhere on the lake.

Tom stated that the floats are more than 50 feet out because of the depth of the water. The ordinance does not say that the swimming area has to be roped.

If the Issue was swimming in the area of boats during the July 4th parade, Arta was in the parade and noted who had parties with people in water. She later asked those property owners if they felt their safety was in jeopardy and none were noted.

Tom asked if anyone present had any swimming or boating concerns and no one responded.

Pat moved to note that the issues brought by the property owners in July were reviewed at the community meeting. The Board and members at meeting agree that there are no safety issues regarding boating and swim at the lake at this time and require no action by Board at this time.

5. **Any Other Business**

- Lessia Sharenko, 72 Ashford Lake Dr., asked if fences are allowed. Tom responded that the fences should not encroach on the neighbors' property or obstruct their views, as well as follow the town rules.

6. **Adjournment**

A motion was made to adjourn by Tom Barry and seconded by Jason Pufahl at 11:15.

Respectfully Submitted,
Ann Milner
Recording Secretary
October 23, 2026

Approved

Chapter 147 **Boating**

[HISTORY: Adopted by the Town Meeting of the Town of Ashford 10-1-1962. Amendments noted where applicable.]

☐ § 147-1 **Boating regulations.**

☐ § 147-2 **Penalties for offenses.**

☐ § 147-1 **Boating regulations.**

A. Speed limit: 10 miles per hour.

B. No boats are permitted in the swimming area at Association's private beach or within the area designated by buoys or within 50 feet of any swimmer, float, rowboat, canoe, or sailboat except when docking. The operator shall be responsible for his actions. If the identity of the operator cannot be determined, the owner of the boat will be responsible.

C. No motorboats shall be operated between 8:30 p.m. and 8:00 a.m.

D. No person shall commit or create a nuisance on the lake.

E. No water-skiing or aquaplaning or surfboards are permitted.

F. No floats shall be over 50 feet in front of owner's property. Distance shall be measured from property building lines.

G. All boats requiring CT number shall have lot number on both sides of stern. Boats not requiring CT number shall have lot number on either bow or stern. Numbers shall be at least three inches in size and of a contrasting color.

H. No refuse, garbage or grass cuttings or debris shall be dumped or deposited in Lake Chaffee or Ashford Lake.

I. No person shall operate a vessel in a reckless manner so as to endanger the person or property of another. Operating a motorboat in such manner as to create a hazardous wake or wash prima facie shall be deemed to be reckless operation.

☐ § 147-2 **Penalties for offenses.**

[Amended 6-7-2021]

Violation of the boating regulations in § **147-1** shall be subject to a fine of not more than $50 for each offense.