

Approved

**Ashford Lake Property Owners' Association
Annual Meeting
October 5, 2024
Ashford Senior Center**

1. Call to order: Tom Barry

Tom Barry called the meeting to order at 9:03.

Those Board members present were: Tom Barry, Paul Brown, Robin Clapp, Nancy Conlan, Arta Dobbs, Don Judson, Jason Pufahl, Denise Pillion, Diane Preble, Brent Raymond, and Ann Milner. Absent was: Pat O'Leary

A total of 28 voting parcels were represented including the Board members present and 2 by proxy.

2. Committee Reports

Financial: Don Judson

Don reviewed the 2024 actual as of 9/30/24 and the forecast for the remainder of the year, and the 2025 Proposed Budget (see attached).

ALPOA will conclude 2024 on budget for expenses and ahead of budget for collections.

General Liability premium due on 11/1/24 will be 2-3 times our 2023 premium, approximately \$16,000 more than budgeted.

Consequence of above:

Forecasted underspend for 2024 is eliminated, and ALPOA will carry less cash than expected into 2025.

Insurance will be our single largest expense in 2024 and that is expected to continue into 2025. Although the Board recommends contributing more aggressively to the Capital Fund, it seems unlikely that there will be excess cash beyond the \$5000 budgeted to contribute in 2025.

Although the Board is not recommending an assessment increase for 2025, it may be proposed for 2026.

Thus far in 2024 ALPOA has received 91% of the assessment in payments to current balances. ALPOA has also received 13% of assessment in delinquent collections which is a significant improvement. Thus far in 2024, ALPOA has received \$7,349 in assessments over what was budgeted to receive.

Don also reviewed the costs of insurance and other significant expenditures over the last 3 years, the percentage of the budget they represent and the average cost per each \$600 annual assessment. In 2024 and 2025, insurance is the largest expense in our budget.

The 2025 proposed budget was based on what has been spent historically and the increase in insurance costs. Less is budgeted for major road projects due to the increase insurance cost. If we go over on the snowplowing budget, we will spend less on major projects.

This is not sustainable. The assessment likely will increase in 2026.

Questions and comments from the floor:

-Carolyn Trotta asked if it was possible that our insurance would not be renewed. Don explained that we were not renewed because the insurance company was no longer insuring homeowner associations with more than 100 units. Our agent is shopping for another policy. There is no quote yet but there will be. The question is the cost.

-Erica Backman asked for more information on the remainder of the delinquencies. Don reported that 126/131 have paid something and 109/131 are paid in full. There are six folks in delinquency and five of those are paying some.

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-Don Judson was thanked for his efforts as ALPOA Treasurer.

Annual Assessment

Don motioned to maintain the assessment at \$600 for 2025. Walt Wassil seconded the motion. Votes: Yes: 28 present including 2 proxies. None opposed or abstained. The motion passed.

Roads and Grounds: Tom Barry

Tom summarized the 2024 road projects.

-The last Ashford Inland Wetlands mandated drainage project on Farm Dr was completed. There are two abutting Lakewoods properties with pending contracts. Monitoring needs to be done to ensure that the driveway access will be from Campert Lane not Farm Dr.

-Ashford Lake Dr. was paved between Sunset Dr. and Birchwood Dr.

-There were drainage improvements in various areas. There was a blocked pipe on Birchwood which was cleared. The swale at the top of Oakview Dr was improved. There was some erosion into the swale on Ashford Lake Dr south of Oakwood which was corrected. Drainage coming down Lakeside Dr. to the east end of Farm Dr. was improved.

-Still to be completed is the removal of 3 dead trees beside the Ashford Lake Dr. swale near Westview Dr.

The Board's Roads and Grounds objective is to manage the storm water into the lake. There will be less projects in 2025.

Questions and comments from the floor:

-Robert Campbell asked about a discussion at a Board Meeting regarding allowing a homeowner take over a road. Tom explained that it is a "paper road" not an existing road. The property is on Lakeside Dr. and the owners would use Green Hill Dr. for driveway access. The agreement is for only the use of Green Hill Dr. ALPOA would retain ownership. The property owner will pay for any improvements to the road within ALPOA's specifications. Robert Campbell asked who would maintain the road. Tom stated that the property owners would snowplow the road, but ALPOA would maintain the road.

-Judy Campbell asked if it was the same paper road that would be access to the 18-acre parcel that is not in ALPOA. Tom explained that it could be, but right now there is no access to the 18 acres from APLOA. Potentially there could be an arrangement to use Green Hill Dr but there would have to be an agreement. Judy asked if the agreement would be similar to the 1987 Hillcrest agreement where they would pay a yearly fee to use the road. Tom explained that there are a couple of properties that have a land agreement with ALPOA that gives access to Hillside Dr in exchange for an annual fee. Judy stated that she did not see a line item in the budget for the annual fee. Don explained that 2.11 of the number of assessments is that property. One of the property owners owns ALPOA property. Tom stated that this agreement allows for no lake rights. Jesse Ruprecht brought to the attention of the Board that there is a large pothole at the top of Westview. Tom said that he noticed it after the road work was completed and that it will be taken care of before winter.

Dam: Tom Barry for Pat O'Leary

Tom reported that an Emergency Action Plan (EAP) was completed, submitted and approved by the DEEP in July. The 65-page document establishes procedures for reporting and communication with affected property owners of potential danger in the event of a problem with the dam. In two years, it will be updated basically for the contact information. The cost of the EAP was

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\$2,800 with the assistance of Pat O’Leary’s who is an engineer. Otherwise, it would have been closer to \$4000-\$5000.

The dam was inspected in 2021, and the next inspection is due in 2026.

The annual clearing of the brush on the downslope is in process.

Questions and comments from the floor:

-Judy Campbell asked why it took so long for the EAP to be completed. Tom explained that there are only one or two engineers in the state who do this type of work. There was no neglect. Judy stated that the Association was under a non-compliance that went to violation. Don stated that seven years earlier a plan was submitted to the state, and it took them seven years to respond.

-Tracey Judson asked if there was any risk to the safety of the community if it was in non-compliance. Don responded that there was no risk. It was a compliance issue only. Tom explained that the State used to do the inspections and now the property owners do them. ALPOA submitted an Emergency Operations Plan in 2014. The state made changes to the requirements in the plans.

Rose Bergeron asked if we are now in compliance. Tom responded yes.

Environmental: Arta Dobbs

Annual Beach Water Testing

The water was tested for E coli at East and Sunset Beaches on July 12th and August 9th. The results were excellent and there was no action required. The reports are posted on the ALPOA website. If you need a paper copy, please contact Arta Dobbs.

Water Quality Monitoring Program

In April, Arta attended a Connecticut Federation of Lakes (CFL) all day training regarding the collection of water quality data and was loaned equipment to do this. Arta collected data for Ashford Lake throughout the summer and sent the data to CT Lake Watch at DEEP.

Arta explained that the training also allows us to work on a larger project to produce data for the state. When there are more people involved, the State will provide \$400-\$500 for each individual’s materials. Arta plans to work with the Board to ramp this up for 2025. Anyone interested, please contact Arta.

Comments from the floor:

Bernie Dubb suggested that this might be a good project for high school students. Arta agreed.

Arta made us aware that there is a CT specialty license plate “Save Our Lakes”. The money from the fees is used for the CT Lakes, Rivers and Ponds Preservation Fund which provides funds for lakes with invasive species.

Wildlife

There have been many fox sightings throughout the summer. Various birds are seen at the lake. There were also bear sightings. The geese were around but did not nest here.

Recreation: Denise Pillion

Denise has boat stickers if anyone needs one. She reminded everyone to remove their boats from the ALPOA boat racks by November 1st.

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There will be a Pumpkin Fest at Sunset beach on October 27th and weather permitting a Water Fire around the full moon on October 17th.

Tracey Judson thanked Denise for her efforts which have a positive influence in the community. Maria Phelps commented that her family looks forward to the July 4th regatta every year.

Community Watch & Safety: Brent Raymond

Brent noted the following items:

Reminder not to approach wild animals.

The stop sign at the top of Sunset was damaged and replaced.

On July 12th a picnic table's bench was damaged and repaired.

An ATV owner was reminded of ALPOA's policy regarding ATV's and complied willingly.

A volunteer made a new boat rack for Sunset Beach.

Tom reminded everyone that you don't have to be on the Board to participate in activities around the lake. We now pay for a lot of things (leaf blowing, weed whacking, mowing) that used to be done by volunteers. All volunteers are appreciated, and they help save the Association money which can be used for other things.

Carol Barry publicly thanked the Board of Directors for all the volunteer work that they do to take care of Ashford Lake.

3. Election of Board Members

Tom Barry, Paul Brown, Ann Milner, Denise Pillion, Diane Preble, and Brent Raymond's terms on the Board are expiring and they have agreed to run again. There were no other nominations. Rose Bergeron motioned to appoint the slate for a 2-year term. Erica Backman seconded the motion. Votes: Yes: 28 present including 2 proxies. None opposed or abstained. The motion passed.

4. Any Other Business

Joe Allevo asked about technology that could help amplify the sound during the meetings. The Board will explore and find the easiest way for next year.

5. Adjournment

A motion was made to adjourn by Tom Barry and seconded by Ann Milner at 10:35.

Respectfully submitted by Ann Milner
October 30, 2024

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	2022	2023	% Increase	2024	% increase	2025 Budget	% increase	Notes
D&O	0	\$2,516.00	N/A	\$2,702.00	7.39%	\$2,972.20	10.00%	Policy established in 2023. Renewed on 7/26/25. 10% Increase assumption for 2025.
General Liability	\$8,668.64	\$10,818.56	24.80%	\$27,046.40	150.00%	\$29,751.04	10.00%	Renews on 11/1/24. Estimated 2024 premium payment 2.5x 2023. 10% Increase assumption for 2025.
Total	\$8,668.64	\$13,334.56	53.83%	\$29,748.40	123.09%	\$32,723.24	10.00%	2024 Budget is \$13,125.
% of Total Budget	10.10%	15.53%		34.65%		38.11%		Based on \$85,866 (Total Assessment) Budget
Ave cost/Assessment	\$60.57	\$93.18		\$207.87		\$228.66		Based on \$600 Annual Assessment

In 2024, insurance is the largest expense item in our budget, and it is budgeted to remain so in 2025.

Other significant expenditures

Although the Board is not recommending an assessment increase for 2025, it may be proposed for 2026.

Snowplowing	\$20,675.00	\$7,750.00	-62.52%	\$13,400.00	72.90%	\$20,000.00	49.25%	
% of Total Budget	24.08%	9.03%		15.61%		23.29%		Based on \$85,866 (Total Assessment) Budget
Ave cost/Assessment	\$144.47	\$54.15		\$93.63		\$139.75		Based on \$600 Annual Assessment

Roads & Drainage	\$18,042.09	\$70,450.00	290.48%	\$26,472.00	-62.42%	\$20,000.00	-24.45%	
% of Total Budget	21.01%	82.05%		30.83%		23.29%		Based on \$85,866 (Total Assessment) Budget
Ave cost/Assessment	\$126.07	\$492.28		\$184.98		\$139.75		Based on \$600 Annual Assessment

Legal	\$14.76	\$8,202.00	55469.11%	\$5,130.00	-37.45%	\$5,000.00	-2.53%	
% of Total Budget	0.02%	9.55%		5.97%		5.82%		Based on \$85,866 (Total Assessment) Budget
Ave cost/Assessment	\$0.10	\$57.31		\$35.85		\$34.94		Based on \$600 Annual Assessment