



Candlewood Acres
A Holding Corp.

CAHC Community Meeting Minutes

November 14, 2021, 11 AM - 1 PM

Location: Portuguese Cultural Center Danbury, CT 06810

CAHC Board Members in Attendance:

Katharine Vuille, President
Gretl Rogg, Treasurer
Mike Pinheiro, Beach Chair
Brian Kelly, Bylaws Chair

Marsha Langjahr, Vice President
Donna Costa, Interim Acting Secretary

Homeowners in Attendance:

Jackie Ferrucio	John Carretta	Barbara Randall	Rich Peifer	Donna Stout
James Stout	Ken Schwartz	Terrienne Peifer	John Siclari	Neal Costa
Jamal Hadi	Sheila Stamboni	Joe Stamboni	Fernando Dacunha	Dana Kelly

Quorum Present: Yes-15 Households represented between board members and homeowners

Meeting began at 11:03 AM

Roll Call & Quorum: Quorum confirmed that voting could take place.

Lead Abatement and Asbestos and the Cabanas: The president discussed that in the process of researching what the community could do with the cabanas, that any structures built pre 1980 have to be checked for environmental hazards such as lead paint and asbestos. In that process, both were in fact discovered, lead paint and the roofs are asbestos. The roofs are rotting, and the paint is peeling and so the soil around the cabanas was also tested. The soil was found to be contaminated; however, it is within legal tolerances. First Light has not been notified yet, and there is a possibility that First Light could shut the beach down. Overall opinion by homeowners was that rebuilding the cabanas was not a sound option and moreover that First Light may not even permit us to rebuild if the community wanted to. The president noted that she and her family spent more time at the beach than any other summers prior and stated that it was the same 3-4 families consistently using the beach and their cabana's. Beach usage is down massively and as such contributing to numerous issues, such as keeping it clean and the geese population explosion.

Lead Abatement & Asbestos Removal Costs: The board then reviewed the costs associated with the abatement where the primary question was should the cost of the abatement be paid for with the surplus that has been built up over the years, approximately \$30,000 remains or increase dues to cover the cost and not spend the surplus. This surplus has been dwindling for years due to deficit spending. But if the community wants to rebuild the cabanas, then annual dues would need to be raised to enable the community to afford both, abatement, and rebuilding. But this went back to investing money on a beach that few of the 48 households actually use. Overall feedback from homeowners was

Candlewood Acres Holding Corp
PO Box 5030
Brookfield, CT 06804



Candlewood Acres
A Holding Corp.

rebuilding did not make sense and to use the surplus so that rates do not increase exponentially. Neither First Light nor the insurance company has been notified regarding the abatement, however the accountant was contacted and environmental clean up is tax deductible, but CAHC does not show a profit so not sure where this puts us.

Beach Usage & Budget Comparisons (with Property Management & Without): The beach is not being used as it once was and moreover, is not being cared for by homeowners as it had been in years past. The current situation is not sustainable with so many homeowners unwilling to get involved in community matters. This lack of involvement will directly impact the annual dues paid by members.

There are multiple contributing factors as to why the beach is not being used such as families simply working more or simply there is no interest in using the beach. The budgets presented show what they would look like if the surplus was not utilized for the abatement and what full-service property management would look like. If the surplus was not used, then annual dues would be estimated at \$688+ as one other quote was still pending. The costs would also need to include landscaping and clean up as the area behind the cabanas is not landscaped, those costs as one homeowner suggested could be amortized over a couple of years, so annual dues wouldn't need to increase drastically in subsequent years. The cost using the surplus, will go down and the budget will need to be reforecast. Full abatement costs are approximately \$16,000 and this was the least expensive option of the three researched. The Dock CD was cashed out from Union Savings Bank and a new dock savings account opened with Chase. Per the suggestion of a homeowner last year, the two most recent dock buy in's from new homeowners, were added to the dock savings account bringing it up over \$10K. From here forward, all dock buy in's will go to this account instead of the dock operating account so that monies can continue to be saved for when major repairs or replacements will be needed. The 2021 budget is in the black, which is good. There were some minor overspends, however overall, budget spends did not go overbudget. \$7,990 within budget for 2022 for operating. Beach budgets overages were due to required tree services, but the beach budget was still underbudget. Dock budget was slightly over due to homeowners expressing an interest in dock space that was never materialized. One homeowner wanted to know why no bidding was done for dock removal, which is partly due to limited options with vendors. Another homeowner noted that we had switched to D & D in the past, but they were pulling the docks out vs. using a crane for install and removal as Tucker does. Using a crane is more expensive, but it is less wear and tear on the docks themselves. With only two major companies operating on the lake, antagonizing vendors may not be in our best interest, but researching this cannot hurt. Dock slip fees are going up as a result of losing a dock slip holder and may go up additionally as a result of being overbudget. This will be reforecast once the board has all costs in for 2021.

Budget Review with Property Management: The current structure would change as a full board would no longer be required and the accounting services would also no longer be required. All vendors we currently have would be retained and they would be paid directly by the management company. The management company would generate all annual dues and dock billing and maintain all facets of operation. A small board would still need to be retained for major decisions, but the democratic approach to matters that we have today currently would largely go away. The president emphasized that the community was in serious trouble as no one wants to run, no one wants to volunteer, and no one is running for the Treasurer position. The beach will not clean itself, and it is the same volunteers over and over, primarily dock slip holders, who are doing the bulk of the work at the beach and docks. The president announced that neither she or any other members running will run

Candlewood Acres Holding Corp
PO Box 5030
Brookfield, CT 06804



Candlewood Acres
A Holding Corp.

again in the future and that they are currently running unopposed. The assets must be cared for, CAHC homeowners are the stewards but if they aren't willing then we have to pay someone to manage this. Some of the current costs such as annual milfoil removal won't change, but things like Roots Landscaping would increase exponentially because they would be doing everything, from beach tilling, lawn mowing, to weekly clean-up of goose droppings and milfoil on shore. It's an either-or proposition, will the community be happier if they don't have to worry about these things. The president also shared that when she spoke with new homeowners about getting involved, most said after what they'd seen they wanted nothing to do with the community, with one new homeowner stating that if they knew what this community was like, they'd have never bought here. This should embarrass every CAHC homeowner and it's why we cannot get new members to join. As a result, the dues would be an estimated \$888, as the community will not maintain itself. The president said on a personal note that she would not want to pay dues this high, but that she would be willing to see anything that creates a peaceable community. She noted further that community members have taken it for granted and it's one of the primary reasons that it's falling into disrepair, no one cares anymore. And the people that don't care are not the ones sitting at this meeting and will be shocked when they get their bill and see it double. The people who volunteer today would still, but many are middle aged, working, or are seniors possibly on limited incomes and have already served repeatedly. One cost savings measure might be the swim platform which costs **\$3,750 to install and remove annually. Though we still need the swim ropes, we could save thousands and an additional estimated \$750 on the insurance since we pay extra for liability. Multiple homeowners chimed in that they had rarely seen anyone using the swim platform but that the geese sure love it. The only way the swim platform is maintained is with human intervention and if no one is using it, then why is the community paying for this. Taking this away from the geese would help as an additional deterrent because during the weekdays, there is no one using the beach or swimming. The platform would either need to be stored or sold. How can we trim other costs that may make moving to a management company more palatable? The Beach Chair noted that once the platform and cabanas are removed First Light may not let CAHC reinstall or replace them, so the community needs to understand the ramifications of these, however the cabanas are not optional given they are an environmental hazard.

Review of Election and Voting Procedures: The president wanted to ensure that the community understood the difference between an election vote and a vote that decides something to happen, such as the removal of the swim platform. The president then read from a section of Robert's Rules of Order regarding nominations and elections and the different types of ballots. Once the president reviewed the types of ballots, electing an individual versus a motion or action, she went on to state that the community is in a serious situation as it has too many board positions that currently cannot be filled and if this continues, we cannot make quorum and will not be able to function as a corporation. One homeowner asked why all homeowners are not mailed a ballot. Only eight households requested mail in ballots and the remaining do not seem to care. Another agreed that they should be mailed, but homeowners don't read what they're sent. The President then asked if anyone present would consider running for Treasurer. Another homeowner spoke up about the lack of involvement and that he felt going to a management company was inevitable and those who don't want to contribute are going to have to pay whether they're paying attention or not. It is the same people volunteering over and over, most beach community's are charging more, though some are less because they are much larger subdivisions. Not taking care of this beach will directly affect our property values in the future. Another homeowner said you move into a community with dues you should expect them to go up and to change. And if you don't participate in the democratic process, then you get what you get. The Secretary made a comment that irrespective of how many emails and mail notices the board sends, we

Candlewood Acres Holding Corp
PO Box 5030
Brookfield, CT 06804



Candlewood Acres
A Holding Corp.

cannot make people pay attention. A member stated she would run but only if she could co-chair the position. It's an officer position which is held by a single individual and a singular vote. The Treasurer stated that the work done previously is no longer necessary and that a co-chair is not really appropriate. The accountant does the heavy lifting and enters it into QuickBooks and the financial reporting is managed by the president. The president further stated that a controller is the money watcher, in a corporate environment it's not a group job. Given that the president works directly with Treasurer the work is shared. The Bylaws chair nominated Jackie Ferruccio to the position of Treasurer and the President seconded.

The president then moved to begin the election. Ballots were then passed out to those present at the meeting and absentee ballots were prepared to be opened. Once all ballots were turned in the president requested a witness to assist in counting the ballots, Barbara Randall volunteered, and they went to work counting ballots. If a write in candidate is listed, they were instructed to list the name and the position they were nominated for and how many votes they received.

Final Vote Tally is as Follows including eight (8) absentee ballots received:

Katharine Vuille, President 19 Votes
Cesar Dabrowski, President 1 Vote
Marin Marcus, President 1 Vote
Marsha Langjahr, Vice President 20 Votes
Katarzyna Dabrowski, Vice President 1 Vote
Donna Costa, Secretary 17 Votes
Joe Stamboni, Secretary 2 Votes
Jackie Ferruccio, Treasurer 16 Votes
Marin Marcus, Treasurer 1 Vote
Brian Kelly, Bylaws 16 Votes
Marin Marcus, Bylaws 2 Votes
Jim Stout, Dock Chair 23 Votes
Donna Stout, Beach Chair 23 Votes

One homeowner cast the same person for two positions and three homeowners largely abstained or wrote in candidates that are not running and/or did not receive enough votes to challenge a candidate running as noted above.

Meeting adjourned at 1:02 PM

*****Treasurer requested an amendment made to the minutes when approved, the actual cost of the swim platform's installation and removal is \$744.45, not the amount that was discussed at the meeting.**