

June 27, 2015



Lake Hayward

Inside this issue:

Public Safety	2
Tax Q&A	3
Calendar	5
Properties update	6
Lake quality update	7
Beach rules/contacts	8

Message from the President: It's time to enjoy summer

As you can see, our first newsletter of the season is packed with content!

This edition is an important one to help you settle into the season. We have important business to attend to this year and, because of your efforts, we have been able to schedule a number of fun events.

Due to the great teamwork between Don Smith (pavilion reservations and Mike Trocchi, webmaster, your calendar is up to date so keep it handy! For this newsletter, I have been tasked to limit my message to 470 words (really!) so that is my final toughest challenge as your president.

Through the years, you know my focus has been transparency and communication. It is equally important for you to stay informed and aware of the issues that are facing us as a municipal tax district. Our website is active and updated regularly. Please visit it often, get to know your board beach rep, and join us for meetings. We had a great Town Hall in May (first of two) with take away items for the board to follow up with. It was great to

POALH June meeting

When: 10 a.m. Sunday

Where: First Beach Pavilion

done regarding financial reporting, budget preparation and tax collection.

A special note of thanks and personal appreciation to Ed Bader and Lee Griffin who worked tirelessly to revamp our financial reports and put a process in place to clarify our tax policies and ensure our revenues are collected. This process and commitment to abiding to laws that tax districts like us must follow, helps us to better budget and allocate our funds for needed projects.

As promised, you will also see that for this tax billing period, we are able to return some funds back to the community in the way of a reduced mil rate. This is in large part due to staying under budget for the dredging project and high rate of collection on delinquent taxes. Much of our challenges as a community are long-term considerations and involve working closely with East Haddam town officials and will span over many boards. Historical documentation, a viable and active Board of Governors, and new ideas for future planning will be

hear what was on your mind.

Much of the list pointed to continued education on our watershed and drainage issues that impact both personal properties and lake quality.

Discussion of our charter and bylaws brought some interesting comments and understanding of the issues around enforcement of ordinances and need for more support from the town and their challenge to fund programs and services.

There will be continued oversight for the board to protect association assets and minimize liabilities that could impact members through risk management and appropriate coverages. I am particularly proud of the work we have

Upcoming Events

- 6/28 **POALH June Meeting**, 10 a.m. at the First Beach Pavilion
- 6/30 **DANCE AEROBICS**, 9 a.m. at the First Beach Pavilion
- 7/1 **POALH Taxes Due**
- 7/4 **INDEPENDENCE DAY**

Contact POALH:

POALH
P.O. Box 230
Colchester, CT 06415
Walk-up mailbox:
83 Wildwood Rd.

Public safety: Updates on parking permits, watercraft and security measures

By Bonnie Sudell

Your 2015 Spring Packet contained four (4) hang-tag design Parking Permits for your family and guests. Please hang off your rearview mirror so that they are visible through your windshield. These permits replace all previous permits, including separate guest passes, and are the only permits that will be accepted when you park on Association property. Vehicles not displaying the current Parking Permit will be subject to towing/booting by Reliable Auto Center. It is your responsibility to inform guests and/or renters of the need to display these permits when on Association property. It is your responsibility to ensure that Parking Permits are returned to your property by guests and/or renters. The POALH assumes no responsibility for vehicles that do not display the current permit.

Please do not confront anyone who is not in compliance. Feel free to call Reliable Auto Center to report violators. Their

telephone number is posted on the bulletin boards at all beaches.

Watercraft

Watercraft on Association property should display both your lake address and a green boat registration sticker. Racks are available on a first-come, first-serve basis. Please place lighter watercraft (i.e. kayaks, aluminum canoes) on the upper racks as a courtesy to those with heavier boats. Please do not leave watercraft on the grass as it kills the grass and makes lawn maintenance difficult.

Make note of the make, model and serial number of your watercraft and keep it in a safe place. You will need this information to identify your watercraft in case of theft.

Please lock your watercraft. The POALH is not responsible for theft or damage to watercraft on Association property.

Registration stickers will be available at tomorrow's meeting and by contacting POALH treasurer Lee Griffin.

Police and Security

We encourage all Association members to take responsibility for reporting suspicious activity to the police. Please do not confront anyone. Call the East Haddam Police at 860-873-1226 with as many details as possible. This number will roll over to the State Police Troop K in Colchester if East Haddam Police are unavailable. To report underage alcohol and drug use, call the Anonymous Tip Line at 860-873-5013. This telephone number is posted on the bulletin boards at all three beaches.

Monday garbage pickup continues

All-Waste Control will collect trash and recyclables twice a week (Monday and Friday) from June 22 through Sept. 8. East Haddam has implemented "single stream recycling" so it is no longer necessary to separate the various recyclables into separate containers and/or put them out on separate days. Contact All-Waste Control at 860-873-9005 with any

Letter to the lake community: Let's clean up the beaches and ban smoking

In the summer of 2010, I was part of a committee responsible for updating the POALH bylaws. I was concerned about secondhand smoke and felt strongly about adding a no-smoking rule.

Multiple public buildings and parks in Connecticut were enforcing no-smoking laws because of the health problems secondhand smoke causes to non-smokers.

I myself have medical issues and the smoke irritates my eyes, lungs and overall breathing.

I was told by POALH board members that to have this matter addressed, a petition with at least 20 POALH members had to be formally mailed to the board for review. It was now the end of the summer season of 2012; I collected more than 30 signatures in one day, comprised a letter dated Nov. 27, 2010 and sent it to the

board with a copy of the signatures. My understanding was that the board did not agree to pursue this topic at that time and I felt defeated.

Recently, it has been brought to my attention that there is a growing interest in support of this dispute with POALH members. The topic of a no-smoking rule will be brought to everyone's attention at the June meeting. I am asking for a show of support at the June 28 meeting from people who signed that petition, as well as others, to support this very important subject.

Please read additional information below, which was found on the Centers for Disease Control website.

Thank you for your support!

Deborah A. Taylor

According to the 2014 Surgeon General's Report,

there have been more than 20 million smoking-related deaths in the United States since 1964; 2.5 million of those deaths were among non-smokers who died from exposure to secondhand smoke.

During that same time, 100,000 babies have died due to parental smoking (including smoking during pregnancy).

Secondhand smoke is the combination of smoke from the burning end of a cigarette and the smoke breathed out by smokers.

Newsletter Submissions: Deadline is on Tuesday at noon. Email miketrocchi@yahoo.com

Newsletter Delivery: Please note that our carriers do not get paid. They give up their Saturday mornings to get the newsletters out to you. Please remember them with a tip. Visit www.lakehaywardct.com for newsletters, by-laws, contact numbers and calendar.

Q-and-A: Frequently asked questions about your POALH taxes

Question: What is the new Association Tax Billing and Collection system?

Answer: The Association has contracted with the same vendor the Town of East Haddam uses to prepare its tax bills. This year the Association's tax bills will look very similar to the Town of East Haddam's tax bill except that the color of the bill will be different; it will not have any information regarding personal property or motor vehicles because the Association does not tax these items; and the Association will be providing a return envelope for you to send your payments to the Association's Tax Collector. In addition, the Association's new system will bill each property you own separately just as the Town of East Haddam does. So if you own a residence and one or more vacant lots you will receive a bill for each property. We will try to combine all your bills in one mailing, but each property owner must check their bills carefully to make sure they have a bill for each property they own especially if you own more than one lot.

Q: Who is responsible for paying Association property taxes?

A: The property owner is responsible for paying the taxes. Most mortgage banks do not escrow Association taxes.

Regardless of any arrangement you make with your bank, the property owner is always responsible for seeing that the taxes are paid on time.

Q: What if the Property Owner does not receive a property tax bill?

A: All tax bills are mailed to each property owner of record on or about July 1 of each year. If a property owner does not receive a bill within a reasonable time period, they should call or e-mail the Tax Collector, Ed Bader (860-295-8769 or e-mail edbader@aol.com) to request a property tax bill be sent to them. Failure to receive a tax bill is not an adequate defense to avoid delinquent interest charges if the payment is late.



Q: When do I have to pay my bill?

A: All tax payments are due on July 1 of each year. Interest is waived if the payment is received or postmarked by Aug. 1, or, if that date falls on a weekend, the next week day. This year, the last day to pay without interest is Aug. 3.

This means that if you mail your payment, the envelope must be post marked on or before Aug. 3 to avoid interest charges. If you drop your payment off at the Treasurer's residence at 83 Wildwood Road in the POALH mail box, it must be received and date stamped by the Treasurer on or before Aug. 3 to avoid interest charges.

Q: I am a new property owner. What should I do?

A: You should call the Tax Collector and confirm that he has your correct address so that your property tax bill is mailed to your correct address in time for the tax payment to be made on time.

Failure to receive a property tax bill is not a valid defense to avoid delinquent interest charges. The property owner is responsible to get his/her tax bill and pay it on time to avoid interest charges on late payments.

Q: Our property is owned by a Trust, a Corporation, two or more members of a family or by two or more individuals. Each year or periodically, a different person pays the property taxes. What should the property owners do if the owner paying the taxes does not receive the property tax bill?

A: In these ownership situations, it is the responsibility of the owners to pay their property taxes on time irrespective of the number of owners involved. The owners need to plan for the payment of their property taxes on time including notifying the Tax Collector of any change of address of the owner who is paying the tax in the current year.

Q: I own several lots within the Association boundaries. How do I determine whether I have all the tax bills related to my properties?

A: The Association Tax Collector uses the Town of East Haddam Assessor's files to bill property owners for taxes on vacant lots. You will receive separate bills for each lot you own. In the past, the Association's billing system put the additional lots on the bill with the property owner's residence. The new Association Tax Billing system does not allow us to do this. So you will receive separate bills for each property you own. In certain cases, the Property Owner has filed the necessary forms to designate their vacant lots as open space or other specific designation reducing the assessed value of the lot to a nominal value. In those cases, the Association does not bill a property owner for taxes on a lot that result in a property tax bill of less than \$3. If in doubt, call the Town Assessor to confirm ownership. Each lot has a separate Map and Lot number to identify itself.

Q: What if I have an issue with the assessed value of my property or lot?

A: Any questions regarding the assessed value of a property or lot must be handled through the process established by the Town of East Haddam Assessor.

Q: What is the interest rate on tax payments made late?

A: Interest is charged at the rate of 1-1/2 percent per month (18 percent per year) on all unpaid taxes or late payment of taxes. If you pay your taxes after Aug. 3, you will be

Tax Collector's Corner: What you need to know for July 1

By Ed Bader

As we head to July, we have a new tax collection system and a new tax collector. The new system is the same system as the Town of East Haddam uses to bill property owners. The Association's tax bill will be printed on a different color and we will provide a self-addressed envelope for you to use to send your check with the remittance copy(ies).

Each property you own will have a separate bill. We will try to put all of your tax bills in the same envelope as long as the owner's name is the same. This year the bills will be mailed on or about July 1, 2015 and we must receive your payment or the envelope that contains your check most be

postmarked by Aug. 3 to avoid an interest charge of 1-1/2 percent per month. Remember if we receive your tax payment after Aug. 3, 2015, you will incur an interest charge of 3 percent.

It is each property owner's responsibility to make sure they receive a tax bill for each of the properties they own. Failure to receive a tax bill is not an adequate defense to avoid delinquent interest charges if the payment is received late. If you don't receive a bill by July 10, please call or e-mail me to receive a copy of your bill or bills. We have worked closely with the East Haddam Town Assessor and the Tax Collector to get your correct mailing address. If you have moved recently or you spend a significant amount of time in two different locations,

please double-check that we have your correct address. No one likes to pay taxes, but it is the basis upon which we fund Association's activities. During the last year, we have aggressively moved to collect delinquent taxes. At the Association meeting Sunday, we will report on our success in this area. Not paying your taxes on a timely basis forces the 85 to 90 percent of the members who do to fund 100 percent of Association activities.

We have developed a series of Questions and Answers regarding Tax Matters. In addition, the Q & A will be on the Association's web site. If you don't find an answer to your question, please call me (860-295-8769) or e-mail me at edbader@aol.com.

Q-and-A from Page 3: Has anything changed with POALH taxes?

charged interest from July 1, the date the tax was due until the tax is actually paid in full month increments. There is no pro-ration of the interest charge. If, for example, you owe \$400 in property taxes and your payment is made on Aug. 10, you are charged 3 percent interest (July and August) and the \$12 interest charge is deducted first from your payment and the balance (\$388) is applied to pay the \$400 tax liability and you still owe \$12 in taxes. The \$12 taxes unpaid continue to accrue interest at 1.5 percent per month until paid. The Association is not required to send you monthly statements of your balance.

Q: Does the Tax Collector send out monthly or quarterly statements of unpaid taxes?

A: The Tax Collector is not required to send out monthly or quarterly statements of unpaid balances to its members. The Tax Collector will send out a statement of unpaid balances at Dec. 31, and in late May or early June to coincide with the Demand Notice requirements.

However, there is no requirement for periodic statements and it is up to the

property owner to pay their taxes on a timely basis.

Q: What if I don't have the money to pay my taxes?

A: You should make every effort to pay your taxes since the unpaid balance of taxes is subject to a 1-1/2 percent interest per month charge (18 percent per year) and the imposition of a tax lien on your property. Further collection efforts by the Association's attorney ensue with all costs of collection borne by the property owner. State law prohibits the Association from waiving or negotiating taxes, interest, or fees or from giving advice to people who are unable to pay other than to consult with their own attorney about their rights and obligations.

Q: Who makes all these rules regarding tax collection?

A: The Association is a specially chartered Tax District created by the State of Connecticut to collect taxes.

As a Tax District, the Association must comply with all of the statutes, rules and regulations regarding the levying of taxes,

collection and enforcement actions regarding taxes in the same way towns do. The Association's policies and procedure are in compliance with Connecticut statutes, regulations and rules. The Association employs a law firm, Pullman and Comley, who specializes in advising town and tax districts regarding such matters and as its collection attorney.

Q: Why does the Association place a lien continuance certificate on my property?

A: Connecticut statutes require Tax Collectors to place a lien continuance certificate on properties that are delinquent in the payment of taxes. The Tax Collector sends a Tax Collector's Demand Notice to each property owner whose taxes are unpaid in May following the last July 1, billing of taxes notifying the property owner that if they do not pay their taxes within 10 days or by June 30, a lien continuance certificate will be placed on their property. The lien continuance certificate is good for 15 years. All costs of the placement and removal of the lien continuance certificate are borne by the property owner.

Q: What if I have further questions not

Lake Hayward Events Calendar

Go to www.lakehaywardct.com for updates and August calendar

JUNE 2015

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28 POALH meeting, 10 a.m. at the Pavilion	29	30 Dance Aerobics w/Carol, 9 a.m. at the Pavilion				

JULY 2015

SUN	MON	TUE	WED	THU	FRI	SAT
			1 POALH taxes due	2	3	4 Independence Day
5	6	7 Dance Aerobics w/Carol, 9 a.m. at the Pavilion; Kids Arts & Crafts 7-8 p.m.	8 Kid's Bingo, 7-8 p.m.	9	10	11 Eran Troy Danner Blues Band (with BBQ at 5 p.m.) 7-10 p.m.
12 Kumro Party, Noon-7 p.m.	13	14 Dance Aerobics w/Carol, 9 a.m. at the Pavilion; Kids Arts & Crafts 7-8 p.m.	15 Kid's Bingo, 7-8 p.m.	16	17	18 Town Hall meeting, 10 a.m. to noon at the Pavilion; Halloween in July, 7-11 p.m. at the
19 Vitello Party 10 a.m. to 5 p.m.	20	21 Dance Aerobics w/Carol, 9 a.m. at the Pavilion; Kids Arts & Crafts 7-8 p.m.	22 Kid's Bingo, 7-8 p.m.	23	24	25 Riparian Garden Event w/Kathy Connolly, 10 a.m.-noon; Boat Parade: 1 p.m.; Nano Band & Food 5-11 p.m.
26	27	28 Dance Aerobics w/Carol, 9 a.m. at the Pavilion; Kids Arts & Crafts 7-8 p.m.	29 Kid's Bingo, 7-8 p.m.	30	31	

Properties Committee: Improvements the season include new sand on 2 beaches

By Gary Petersen, chairman

I am pleased to tell you that we completed many projects around the lake in the last few months and more were added thanks to the help and suggestion of the following people, A big shout-out of thanks goes to the following:

- Don Smith and Jason Griffin, who pressure-washed the tennis courts.
- Dave Edgington who spent two days with me building mezzanines in the pavilion for storage.
- Bill Taylor and other Third Beachers who raked leaves out of the water and collected gallons of goose poop and helped clean them off of Third Beach.
- Brian Bagnati for using his equipment to spread the new sand around on Second Beach.
- John Jacoby for helping to change the burnt-out light bulbs at the First Beach



parking lot.

- Steve Nelson for overseeing the new stone wall and installation of sod behind the pavilion.
- Rod Bernier for taking care of our electrical needs.
- Neil Murphy who takes care and continues to improve the north end dock area and has been replacing the right-of-way signs.

- Tom Kress who has volunteered to repair or replace all of the beach signs during the offseason.
- Lee Griffin who puts up the flags in the spring and removes them in the fall at all of the beaches.

In the last month, we have added a new and finer sand to First and Second beach. Two of the biggest projects coming up this year will be to add additional boat docks on Third Beach. Another project slated for the fall will be to rebuild the stairs at Third Beach.

I am planning to hire a teenager or two to accomplish some smaller projects such as painting some of the benches that are on the beaches, staining the low fence at the First and Second Beach parking lots, and fixing some of the street signs. These items will be worked on this summer and fall.

If anybody knows of anything that needs maintenance on please contact me.

POALH LEGAL NOTICE

PAYMENT OF PROPERTY TAXES

All persons liable to pay real estate taxes to the Property Owners' Association of Lake Hayward as levied on the October 1, 2014 Grand List are hereby notified that the taxes are due and payable on July 1, 2015 at the mill rate of 3.50. The taxes will become delinquent on August 3, 2015 if not paid by this date. Delinquent tax bills shall be subject to interest of 1.5 percent per month reverting to the due date, July 1, 2015. The minimum interest charge is \$2. All persons in the Tax District who do not receive a tax bill should call the Tax Collector at 860-295-8769 to obtain their bill before the end of the grace period, August 3, 2015. Failure to receive a property tax bill does not invalidate the payment of the tax or related delinquent interest charge if not paid by August 3, 2015. Tax payments shall be made by mail to Tax Collector, Property Owners' Association of Lake Hayward, Post Office Box 230, Colchester, CT 06415.

Edward F. Bader

Tax Collector

News and Notes: House tour scheduled for July 11

There will be a Progressive open house tour from 1-4:30 p.m. on Saturday, July 11. There will be 14 properties open – one every 15 minutes.

Receive a coupon for the BBQ food truck (must be 21). Make it a day.

Tour begins at Hayward Properties. All properties listed by Hayward Properties (860-537-2526).

Halloween in July

We are bringing back one of lake Haywards favorite events, Halloween in July, from 7-11 p.m. on July 18.

Everyone can come dressed in your best Halloween attire and be prepared for fun, dancing and things that go bump in the

night.

Suggestions or questions, call Linda 860-917-0613 or Fran 860-537-1988.

Full-moon paddle

Join East Haddam Land Trust members and friends to enjoy the second full moon, a Blue Moon, of July 2015 in this full-moon paddle from the calm and open waters of Lake Hayward from 7:30-9:30 p.m. on July 31.

Meet at the boat launch off East Shore Drive. Arrive in time to be in the water at 7:30 p.m. We'll paddle until about 9:30 p.m. Paddlers should have PFDs (personal flotation devices), drinking water, a flashlight, and wear clothing appropriate for nighttime paddling.

Questions? Call Rob Smith at 860-873-2189 or 860-608-6811 or email president@ehl.org.

Free library at First Beach

You might have noticed a recent inclusion to the First Beach area in the form of a "Little Free Library."

This addition was made by Girl Scout Troop 10691 member Sidney Bennett for her Silver Award Project. Several other members of the troop have also made Little Free Libraries and they will be placed at different locations in Connecticut.

Classifieds

Wanted to Buy: Small rowboat plus trawling motor and battery. Please call Judy Walter at 860-965-5416.

Lake Quality Improvement Committee: Update on danger of invasive species

By Wolf Koste and Felicia Tencza

Lake Hayward has two invasive aquatic plant species of concern – fanwort and, more recently, variable watermilfoil. The highest concentrations can usually be found at the north and south ends of the lake and the Second Beach lagoon, but they can and do spread anywhere and have been identified in other areas of the Lake. Left unchecked, these invasive aquatic plants will crowd out the good native aquatic plants and take over a lake, making it detrimental as a habitat for aquatic life, unsightly and useless for swimming or boating.

Since 2003, we have employed Aquatic Control Technologies (ACT) to monitor and treat the Lake for these invasive plant species. ACT surveys 62 locations on all sides of the lake every fall and, if a treatment is scheduled, in the spring as well. These surveys provide a three-dimensional picture of how bad the invasive weed situation is. The overall measure of the infestation can be expressed by a percentage index for fanwort and, separately, for milfoil. These indices approximate how infested the lake is of each invasive species. Zero percent means that none were found and 100 percent means that the lake is completely infested, top to bottom at all the survey points.

\$200 !! to lucky winner (this could be you!)

Permit to Discharge* Drawing

will be held at POALH's Annual Meeting Sunday August 16

Drawing open to all East & West side
Lake Hayward residents

Need not be present to win !

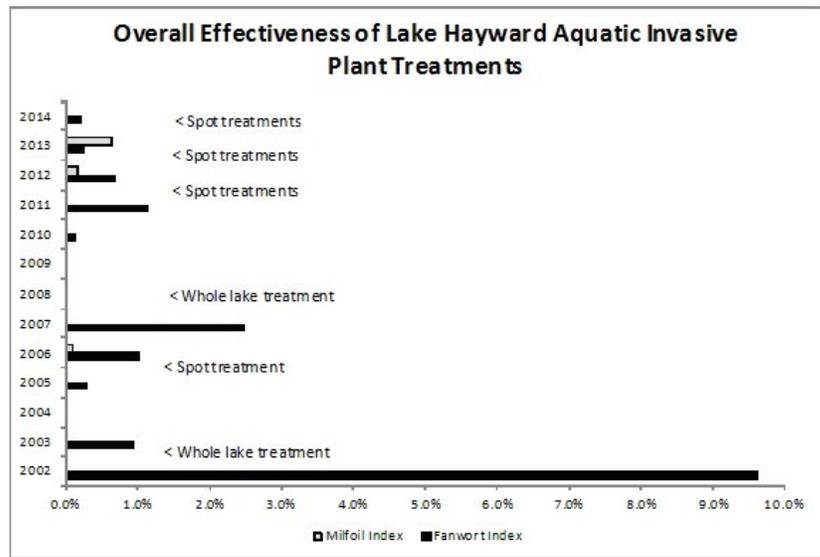
To enter

1) Bring a copy of your permit to the annual meeting

or

2) submit a **copy** of your permit in advance
(ok to leave in mailbox) to:
Felicia Tencza 22 Forest Way

need a copy of your permit?
Call Chatham Health District: 860-365-0884



The graph shows that the fanwort percentage was almost 10 percent and at its worst in 2003 when lake treatments began.

Beach Rules



1. Parents or chaperones are responsible for their child's safety and their child's actions at all times.
2. Children cannot be left at the beach unattended.
3. Infants must be in leak-proof diapers at all times.
4. No fishing from the beach and within 25 feet of swim area.
5. Dogs are never allowed on the beach.
6. Vehicles are not allowed on any beach at any time.
7. No glass on any beach or in the pavilion.
8. All trash and cigarette butts must be removed from the beach and beach area and disposed of properly.
9. Use of the beach and beach area is limited to Association members and their guests.
10. Cars parking in a beach parking area must display a current POALH parking sticker or current guest pass.
11. Beaches and Association properties are closed from Midnight to 6 a.m. Police take notice.

Board member contacts

Gail Grzegorzczak — President	860-531-9008; 203-988-0559
Bob Sudell — Vice President/Representative At Large	860-678-1392
Bonnie Sudell — Secretary/Second Beach Representative/Public Safety	860-678-1392
Gary Petersen — Properties Committee/Representative At Large	860-324-9029
Deborah Smith — Second Beach Representative/Water Company Liason	860-823-8172
Cari Eckert — First Beach Representative/Lake Quality Committee	860-268-1834
Mike Trocchi — Newsletter and Website	860-537-5928
Lee Griffin — Treasurer	860-656-6938
Ed Bader — Tax Collector	860-295-8769
Jason Griffing — E-mail alerts/membership directory /Representative At Large	ilikeicecream@msn.com
Janet Soboleski — Newsletter Delivery	p860-537-1012
Don Smith — Pavilion Reservation	860-338-1659
Gail Edgington — Promotional Items	203-314-2764
Shannon McKane — Promotional Items	203-815-2585
Kathy Petersen — Garden Club	860-878-7599
Felicia Tencza — Lake Quality Improvement Chairwoman	bmr948@yahoo.com
Resident State Trooper	860-537-7500
East Haddam Police	860-873-1226
Confidential Tip Line	860-873-5013
Connecticut Water Company	800-286-5700