

**UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026**

Attendance

Burr, Rob	P	Grayson, Doug	P	Nietzer, Laura	E
Culhane, Margie	P	Hartig, Jason	P	Perez, Jennifer	P
Decina, Dennis	E	Jones, Jim	P	Piotrowski, Joanna	P
Denistran, Michele	P	Kucera, Joe	P	Quirk, Andrew	P
Ezratty, Steven	P	Lizotte, Travis	P	Smith, Don	P
Giannantonio, Anthony	P	Manzo, Rene	P	Tonnessen, Linda	P
Gianniotis, Terry	P	Nicosia, Jessica	E	-----	

P = Present E = Excused A = Absent R* = Remote – non-voting/quorum

Attorney Present – James Romer Y/N

Public Session: no attendees

With a quorum present, the meeting was called to order at 6:35pm by Doug Grayson.

**A motion was made to approve the March Regular Meeting Minutes as corrected
and Executive Session Minutes as corrected at 6:37pm by Margie Culhane, seconded
by Rob Burr.**

In Favor 12 Opposed 0 Abstentions 2

Treasurer’s Report:

**A motion was made to approve the March Financials at 6:37pm
by Anthony Giannantonio, seconded by Travis Lizotte.**

In Favor 15 Opposed 0 Abstentions 0

Membership Secretary Report:

2026-2025 Member #'s	Feb	Feb		Mar	Mar	
Membership Numbers:	2026	2025	Diff	2026	2025	Diff
POA Members	345	351		577	546	
Double dock	6	7		7	8	
Total POA	351	358		584	554	
Tenants (Renters)	1	2		3	3	
Specials (Stevens' Estate)	1	0		4	4	
Total Tenants & Specials	2	2		7	7	
Total POA, TEN, SPC	353	360	-7	591	561	30
Total Easement	719	783	-64	1196	1174	22

**UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026**

Old Business:

Important Dates:

Public Informational Meeting June 14th

Annual Hot Dog Roast August 15th

POA annual budget meeting August 23rd

Annual easement budget meeting November 21st

Correspondence:

1. Comment from a member about the fireworks scaring animals.
2. Member requests to see to see financial records and the justification for the recent budget increase. All members can review the financials on our website and come to the public meetings for detailed information.
3. 424 Lakeshore – notice of fence installation.
4. James Kirby, Block 2610 Lot 004 – notice of plan to construct a one-story garage, change setback, and build a roof deck and a patio deck. His residence is at 32 Racetrack and this property is across from 36 Racetrack.
5. Dustin Jones, 94 Banker Road – notice of STR
6. Marat Fronshtein, 141 Point Breeze – notice of permit to remove shed and build a garage. Lakefront survey included.
7. Doug Grayson, 23 Ardena Road - notice of fence installation behind garage.

A motion was made to approve the Rules and Regulations updates to Section IV, Article 5 regarding parklands as written below at 7:00pm by Rob Burr, seconded by Margie Culhane:

3. The owners of property adjacent to any parklands are expected to maintain the parkland, keep same free of debris and refuse, cut the grass and undergrowth where and when required. No property owner shall, however, usurp any parklands for personal use or attempt to restrict others from access thereto. Property owners who harass or attempt to restrict access for Easement members on parklands may be considered a member not in good standing, which could result in the loss of POA membership privileges.

In Favor 15 Opposed 0 Abstentions 0

UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026

A motion was made to approve the Rules and Regulations update to Section III, General Rules and Regulations: Section C Docks as written below at 7:01pm by Rob Burr, seconded by Margie Culhane:

c. No property owner shall harass or attempt to restrict dock owners from access to their assigned docks. Doing so may result in being considered a member not in good standing, which could result in the loss of POA membership.

In Favor 15 Opposed 0 Abstentions 0

Committee Reports:

A) Activities: Jennifer Perez

Breakfast with the Bunny was a hit. Thank you to Jen for organizing.

A farmers market was suggested by members and was discussed. Discussion and questions about how it would work.

Next meeting April 16th.

A list of summer beach activities was provided and is available on UGL social media.

B) Beach: Linda Tonnessen

Special thanks to the Grayson Family for donating a bench to the beach.

April 25th community cleanup

May 2nd beach cleanup and 1 truck of sand arriving

T-shirts for this year will soon be available for ordering

C) Boathouse: Travis Lizotte

Board agreed that old items from playground and beach that were stored at the boathouse can be discarded.

D) Clubhouse: Anthony Giannantonio, Don Smith

The deck was power washed, the new carpet has been ordered, and replacing the dance floor is being considered. The attic was cleaned.

E) Dam: Andrew Quirk

The committee met on March 30th.

The agenda was as follows:

UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026

1. Review of how to conduct the required quarterly “Informal Inspections”
2. Removal of debris from docks from the spillway.
3. Removal of a pedal boat from the riprap.
4. “Regular Inspection” by Jerry Cross, P.E. to be on June 1st, and routine maintenance by Len Ferraro to be arranged.

F) Bylaws, Rules & Regs: Laura Nietzer
See motions above.

G) Docks: Dennis Decina
Request use of the barge to move some docks for reassignment.

H) Dredging: Michele Denistran
The committee reached out to Princeton Hydro to ask if they can provide preliminary costs for removal of material based on our proposal. Still doing research. Recent Lyngbya removal came from the Dredging line item, not the loan. Plan to have a group meeting in the next month or two. Lyngbya material already removed will be moved soon.

I) Easement: Michele Denistran

J) Entertainment: no chair

K) Environmental: Andrew Quirk

The committee met on April 6th. The discussions were as follows:

1. Grits on Passaic Drive pushed onto Parklands during snow removal. Head of DPW informed.
2. Clean- Up day set for April 25th, 9:00am and will coincide with West Milford Beautification Day.
3. Review of the winter, ice conditions, draw down and health of the lake. No plans for a follow up to the 2008 and 2017 comprehensive Water Quality testing by Princeton Hydro as the lake was studied by them as part of the Watershed Implementation Plan in 2023.
4. New Director of the New Jersey Center for Water Science & Technology/Passaic River Institute hired. Impact on our ability to test water at Montclair State University, and program participation.
5. Implications of the new DEP rules. The idea of “Geese Deterrence Barriers” on Parklands is dropped and no fences allowed remains as POA policy.
6. Canada Geese population control. Nests have eggs in them since April 1st.

UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026

7. Lake Capacity boat count to be done in August.

The State Police don't plan to institute new regulations for wake boats (those designed to make a giant wake for surfing) but will handle issues on an incident-by-incident basis. Members can call the State Police to report concerns. There is currently no State horsepower limit on lakes in NJ, but towns can set them. This is not the same as speed limits. Hydrofoils are addressed in the same manner as PWCs. There is also a section on floats.

Highland Lakes General Info – 5 lakes, 2000 members, 7 beaches, clubhouse, 32 miles of roads, 200 docks, various clubs. Annual fee \$1400, \$2000k Initiation fee. Electric boats only lake. They fine people who don't regularly pump their septic. Aeration on all the lakes for summer.

Weed harvester – someone was selling one for \$500. It sold in minutes.

L) Insurance: Michele Denistran

Waiting on our renewal policy, sent them updated info and will be getting a proposal.

M) IT: Steve Ezratty

- A hacker began to fill in multiple forms for Docks and Parklands, essentially mail bombing our request workflow. In order to combat this, captcha has been installed and configured. You will recognize this as the question that asks you pick all the traffic lights in the picture or identify all the bicycles before you submit a form. Since then, the "form bombing" has been blocked.

- The committee has been asked to provide pricing for a scanning computer workstation to accompany the proposed scanner. Both estimates were provided at the board meeting and a presentation was given.

- The hard drives from old computers stored in the attic have been removed. Anthony will take the computers to recycling services.

N) Legal: Terry Gianniotis – FOR EXECUTIVE SESSION

O) Master Plan: Rob Burr

A chart was provided detailing the status of the submissions so far.

P) Parklands: Jim Jones

This winter we spread material and seeded along Seabright. Materials removal will be later this week.

UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026

Camp S'mores – open for rental reservations. A cleanup is planned.

Encroachments: Jess Nicosia

A reply was sent to 457 Warwick Tpk. with conditions to regain POA membership after having it revoked due to encroachments. The PO has replied that she accepts these conditions and will pay in full for this year's POA fees.

A boat that was stored on parklands over the winter for emergency reasons at 51 Race Track was removed now that the weather has cleared.

The Committee met with the property owner at 33 Race Track about a pavilion on parklands. He was very helpful and had consulted his survey before we came. The pavilion is removable. There is a small area of pavers/patio on parklands. The committee agreed to leave them for now but he will receive a letter noting that they are on Parklands. This house is in process of selling to the neighbor across the street, so we will also send another letter post-closing since we understand that they intend to go up a story and out towards the lake, so the patio will be removed at that time. We will communicate again to ensure that they understand they cannot build on our access via parklands without approval.

Q) Publicity & Public Relations: Jennifer Perez

R) Security: Laura Nietzer

S) Stumps: Jim Jones

T) Weeds: Rene Manzo

Have signed the contract with Tigris. Includes funds for the lake surveys occurring throughout the summer. Attempts at soliciting other lake management companies through request for proposals were not successful. Have contacted the new manager and will be meeting him at some point with Andrew.

U) Bulkheads: Andrew Quirk

In March the DEP published a complete rewrite of the rules pertaining to bulkheads and any proposed work in the riparian zone. (**Riparian zones** are defined as transition areas between upland terrestrial environments and aquatic environments, characterized by organisms adapted to periodic flooding.) Our old guiding principle of "permit-by-rule" has gone away, to be replaced by "permit by registration". However, bulkheads are not covered by the registration rule and will require an application completed by an Engineer. The Committee sought one such proposal and the cost was a staggering -- \$12,000 for one property. That represents over one third of the Committee's annual

UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026

budget, for just one property length of the lakeshore. Clearly more competitive bids must be obtained, and the Committee needs more time to work on procedural documents for land owned by the POA and that privately owned along the shoreline.

In a separate development, because of a neighbor complaining to the DEP about the tenant at 3 Riverside Drive altering the riverbank, working on and clearing Parklands without POA permission, the POA as the property owner has received a “Notice of Violation” (NOV).

A discussion with Christian Alonso, Environmental Specialist, NJDEP, Bureau of Coastal and Land Use Compliance and Enforcement about this wetlands disturbance by the tenant at 3 Riverside Drive took place on April 6th. The matter was previously discussed by the Board last year. An email was received on April 10th containing the “Notice of Violation” (NOV). As required, the receipt of the NOV was confirmed. The Committee will comply with the notice and submit a restoration plan within 30 days. The NOV serves as a reminder to the Board that any work done on Parklands, especially by homeowners, must be scrutinized and must fall within the bounds of existing DEP rules. We should consider the first 50 feet back from the shoreline as the riparian zone, although the Flood Hazard Zone may extend further back. One good outcome of the new rules is that they strengthen the POA’s Encroachment policy and our quest to maintain the Parklands as a natural landscape for wildlife.

A section of the new DEP rules is listed below:

Flood Hazard Area Rules (NJAC 7:13)

7:13-12.13 Requirements for a retaining wall or bulkhead (a) This section sets forth specific design and construction standards that apply to any retaining wall or bulkhead in any regulated area. (b) This section does not apply to any retaining wall or bulkhead in a tidal flood hazard area that is authorized pursuant to a valid coastal permit. (c) The Department shall issue an individual permit to construct or reconstruct a retaining wall or bulkhead only if the following requirements are satisfied: 1. The retaining wall or bulkhead is designed with stable footings that extend at least three feet below grade, unless the applicant demonstrates that such footings are not possible to construct or necessary for stability; 2. The retaining wall or bulkhead is designed to withstand displacement, overturning, and failure due to undermining and/or pressure from soil, water, and frost; 3. If located within a regulated water or within 25 feet of any top of bank, the retaining wall or bulkhead is designed to be resistant to erosion as well as the possibility of a shifting bed and/or bank over time.

UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026

Bulkheads **outside coastal areas** are regulated, but **there is no Permit-by-Registration** for bulkheads in this chapter. Instead, NJDEP uses:

- **General Permit 1** – Maintenance/repair of existing bulkheads
- **Individual Permits** – For new bulkheads or major reconstruction

Bulkhead design standards appear at **NJAC 7:13-12.13**. But again: **no PBR exists in 7:13 for bulkheads**.

In response to my inquiry the DEP responded that if any work, such as bank stabilization or use of coir logs within the Flood Hazard Area, any type of vegetation is disturbed in the riparian zone, such work most likely will require a Flood Hazard Individual Permit. In addition, if any work is proposed within freshwater wetland, wetland transition area, or within the top of bank of a State open water; either **a Freshwater wetland General Permit No. 20** or **Freshwater Wetland Individual Permit** could be required.

V) West Milford Lakes Association: Andrew Quirk, representative
NJCOLA - hosted a NJ State Police talk. Reports that the swim float law may change. Currently a float cannot be placed 25 feet or more from shore without approval, and it must have lights.

Andrew Quirk attended the meeting on April 11th. The speakers and subjects covered were as follows:

A. Stg. Anthony Buro, New Jersey State Police Marine Bureau, “Updates on NJ Public Recreational Bathing Code”

B. Ray Zimmerman, President of Highland Lakes Country Club and Community Association, Vernon Township.

Skylar Reed, P.E., Consultant and Lead Engineer, Newark-Pequannock Water Treatment Plant, “Lake treatments, in-house testing, and related issues”

C. Emily Mayer, MS, Research Scientist, Bureau of Freshwater and Biological Monitoring, NALMS District Representative “Synergy Amongst Northeastern District Coalitions: NY, NJ, PA; HAB Testing, other DEP matters”

W) Ad Hoc: Centennial Committee: Andrew Quirk

A motion to adjourn was made at 8:39pm by Anthony Giannantonio.
Approved by acclamation.

Respectfully submitted,
Margie Culhane, Secretary

**UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026**



1141 Greenwood Lake Tpke
Ringwood, New Jersey 07456
www.housereng.com
Tel: 973-728-2945

MEMORANDUM

Date: March 20, 2026

To: Lynn Mandon, Secretary
West Milford Lakes Committee

Re: Summary of NJDEP Flood Hazard Permit-by-Registration
Changes for Homeowners

On January 20, 2026, NJDEP adopted major amendments to the Flood Hazard Area Control Act Rules at N.J.A.C. 7:13. For the average homeowner, the most practical change is that many smaller authorizations now proceed through the permit-by-registration process, which must be completed online before work begins. After registration, the applicant must provide the DEP confirmation to the municipal construction official and floodplain administrator and must certify that work commenced within 180 days.

For existing developed lakefront lots, one of the biggest mistakes is assuming a project is unregulated simply because it is "small" or because no flood line appears on a tax map, survey, or realtor exhibit. Under the current rules, a property may be regulated because of its location within a riparian zone, a flood hazard area, or both. A riparian zone exists along both sides of every regulated water, and the portion outside the water is measured landward from the top of bank. This summary is geared toward the fluvial conditions common around West Milford lake and stream corridors.

As a practical screening point, homeowners should understand that land within 50 to 300 feet of a regulated water may fall within a riparian zone and may be subject to regulation. Likewise, where FEMA flood mapping is the controlling source, land lying below an elevation equal to three feet above the FEMA 100-year flood elevation may fall within the regulated flood hazard area. Where a Department delineation exists, the climate-adjusted flood elevation is based on two feet above the Department flood hazard area design flood elevation. Just as important, the absence of a published flood study does not mean a property is unregulated. In fact, it can make review more challenging because the applicable flood elevation may still need to be established. Where neither a Department delineation nor FEMA flood mapping exists, NJDEP allows the climate-adjusted flood elevation to be approximated and, if approximation is not appropriate, established by calculation.

For homeowners, this means that common residential work such as dwelling additions, driveway replacement or expansion, new or expanded patios and walkways, decks, sheds, pergolas, pools, grading, selective tree removal, dock work, septic replacement, and similar site improvements should be screened before design or construction begins. Under the current rules, regulation may be triggered by grading, fill, impervious coverage, vegetation disturbance within a riparian zone, and the construction, reconstruction, repair, alteration, enlargement, elevation, or removal of a structure within a regulated area.

The attached quick-reference table summarizes the likely Flood Hazard permit path for common homeowner projects on an existing developed lot. It is intended as a planning tool only. Final applicability depends on actual site conditions, including whether the lot contains or adjoins a regulated water, the applicable riparian zone width, the flood hazard area limits, the floodway, and whether prior cumulative disturbance limits on the property have already been used.

**UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION
BOARD OF TRUSTEES Regular Meeting Minutes
April 14, 2026**



WMLC FHA Changes Memo
March 20, 2025
Page 2 of 2

COMMON HOMEOWNER PBRg ACTIVITIES – EXISTING DEVELOPED LOTS

TYPICAL HOMEOWNER ACTIVITY	PBRg	KEY THRESHOLD / TRIGGER	MAX. ACTIVITY / AREA CAP
Driveway, patio, walkway, grading, or septic work in a fluvial flood hazard area	PBRg 2	At/below grade only; no grade raise; no disturbance within 25 ft of top of bank	1/4 acre cumulative riparian vegetation loss since 11/5/2007
Driveway, patio, walkway, grading, septic work, or similar site work outside the flood hazard area but in the riparian zone	PBRg 4	Outside flood hazard area; no disturbance within 25 ft of top of bank	1/4 acre cumulative riparian vegetation loss since 11/5/2007
Shed	PBRg 5	Non-habitable; not in floodway; outside 25 ft top-of-bank setback	200 sf cumulative footprint since 11/5/2007
Pergola, covered patio, carport, or similar open-sided roofed structure	PBRg 6	Partially open; not in floodway; outside 25 ft top-of-bank setback	5,000 sf cumulative footprint since 11/5/2007
Deck	PBRg 8	Attached to lawful existing building; open to floodwaters if in flood hazard area	2,000 sf riparian vegetation loss
Existing dock, pier, repair/replacement	PBRg 10	Existing water-dependent structure only; no habitable building	No separate numeric cap stated
Fence	PBRg 11	Outside 25 ft top-of-bank setback; must remain open if in floodway	No separate area cap stated
In-ground pool	PBRg 12	At/below grade in fluvial flood hazard area; no disturbance within 25 ft of top of bank	5,000 sf riparian vegetation loss
Trail or boardwalk	PBRg 13	Max 6 ft wide; no disturbance within 25 ft of top of bank except limited access crossing	1/4 acre riparian vegetation loss
Tank installation	PBRg 15	Tank must be flood-protected; outside 25 ft top-of-bank setback	5,000 sf cumulative footprint since 11/5/2007

Disclaimer:

This table is limited to the permit-by-registration activities most likely to apply to an existing developed residential lot in a fluvial setting. Any activity not listed may require a general permit-by-certification, general permit, or individual permit, and in some cases may not be feasible due to floodway, top-of-bank, riparian zone, vegetation disturbance, or other site-specific regulatory constraints.

This summary is provided for general informational and preliminary planning purposes only. It is not a final permit determination and should not be relied upon for design, permitting, or construction. Actual applicability of any Flood Hazard authorization depends on site-specific conditions, including the presence and limits of a regulated water, riparian zone, flood hazard area, floodway, top-of-bank location, and prior cumulative disturbance on the property. Homeowners should obtain project-specific review before proceeding with any regulated activity.