

**UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION  
ANNUAL EASEMENT BUDGET MEETING MINUTES  
November 20, 2021**

**Attendance**

Becker, Heather	E	Jones, Jim	P	Zielinski, Gary	P
Culhane, Margie	P	Klimek, Kylie	E	Zemsky, Eric	E
Decina, Dennis	P	Manzo, Rene	P		
Donoghue, Paul	P	Morrison, Debra	P	Open seat	
Engleman, Lauren	E	Nicosia, Jessica	P	Open seat	
Grayson, Doug	E	Quirk, Andrew	P	Open seat	
Gianniotis, Terry	P	Sarnowski, Karen	P	Open seat	

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

Attorney Present –Chris Miller Y/N

With a quorum present, the meeting was called to order at 10:06am by Paul Donoghue.

Members attending: 42

WELCOME REMARKS by Paul Donoghue.

PRESENTATION to Bruce Schenk, letter of thanks from the Board on behalf of the community for his donation to the Clubhouse of two eagle photographs.

**COMMITTEE REPORTS**

Membership - 1546 members (1569 last year), 90 properties changed ownership and we will need to contact them to insure they are current. We have reached out to people about payment plans, but at this time of the year the ones left will probably not pay so we will start with collections in the next few months.

Bathymetric Survey - A Bathymetric Survey was performed in late October. Bathymetric surveys measure the depth of a water body and map the underwater features. Our study will also determine the depth of accumulated soft material above the hard pan surface of the lake's bottom. Soft material is a combination of decomposing material (leaves, plant material, etc.), eroded soils, roadway grits, and any other materials that have entered the water body.

We will be receiving a report along with maps at some point during the winter, likely February or March. The firm that performed the survey, Princeton Hydro, had many

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scheduled surveys for the fall and will be working on the reports once all of their field work is completed on their other scheduled surveys.

This report will document areas of concern with extensive depths of road grits and other materials and the board will use it to determine a course of future action. Due to our lake's shallow nature since it is a man-made lake, build up on our lake's bottom is a very serious condition to the health of the lake and its future. Dredging, while extremely effective, is a costly answer to this problem and the board is at work to come up with less costly answers in working on the causes and other ways to reduce what is entering our waterway. The Bathymetric Survey is our best tool in doing this.

Lake Drawdown - In October the Board voted to do a minor / shallow drawdown of 12". Our typical drawdowns are much more significant in the depth, usually 36" or greater when we are performing projects such as Dredging or Deepwater Bulkhead Replacements.

The reason for this drawdown and its importance was to perform a Drone Video Survey of all shorelines within the lake, along with photos highlighting and documenting areas of erosion. Erosion has become a high concern around the lake with certain areas showing significant wearing. Other areas have failing bulkheads due to age and excessive water activity. This drawdown will allow some of those very areas to be repaired to prevent total failure which will prevent additional erosion.

The videography out on the lake was performed in early November. There will be additional photos completed by the consultant once the leaves finally fall. Leaf shedding has been extremely late this year, therefore we are hopeful we can get the additional photography completed before the Christmas holiday! Some of these photos will be of areas of concern and others taken at our storm drain outfalls for continued documentation of unwanted material entering our lake from our roadways and from erosion occurring back off the hills around the lake.

This survey should be very beneficial in many areas for the board; it documents current conditions along the lake and will be available to all future boards for reference for not just erosion, but tree and parklands conditions, docks, and building on parklands.

Stumps - This was an off year because we usually use the barge a lot for trees in the lake. However, it needed a new motor for the crane but none were available, so we've

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used a smaller motor while we wait. The barge needs some maintenance: welding, new wood, etc. The piles of stumps at end of Elizabeth Road will be removed Dec. 31<sup>st</sup>.

Parklands – There were no big capital improvements this year, mostly maintenance projects (sign at boat launch, paving). One issue is the massive bulkhead in the channel where the people didn't follow the rules, and we're trying to right the wrong there. Specifically, there used to be a lot of trees there, now there is only one, and it is buried under by about 4 feet, so even that one won't survive.

There was a question about doing a whole survey of the lake to show where Parklands are, and it was pointed out that there is a map on our website that shows Parklands.

Weeds – The goal has been to avoid an HAB lake closure. Therefore, weeds are not being treated so that's why they are higher than usual. The lake is monitored every week because the time frame is short to stay on top of it. The amount of phosphorus in the lake is a natural fertilizer; if we kill weeds then they are not consuming it, so then it is food for algae, and makes an oxygen level at the bottom of the lake that kills fish.

Weed harvesting is expensive at \$2,000/day. It is not useful for some weeds like milfoil.

Environmental – Please see the handout on harmful algae blooms (attached) with guidance not just for summer but year-round things to do. Also posted on our website.

Watershed Implementation Plan - We partnered with the Township and Highlands Council for water quality testing and monitoring. Highlands Council is paying so there is no cost to Easement Holders (in 2018 we paid \$18k for this). Princeton Hydro is performing the testing, and the report will come out in a year or two. There are nine streams entering lake and so far everything looks good.

We have had concerns about how many boats there are and what effect they have, so a Boat Count was performed for research purposes (very early while people were sleeping). We are also considering a Lake Capacity study: 304 lakefront or lake-adjacent homes, 339 Powered Boats, 11 sailboats, 63 jet skis, and 518 kayaks, canoes, rowboats.

Twice yearly clean ups (spring and fall) plus an additional one on Blueberry Island. The amount of broken glass collected was appalling and shocking. We need to finish it up in the Spring. The clean-up in the Spring had a record number of volunteers but the Fall clean-up last weekend had a record low number of 5 people.

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Goose control methods - egg addling continued, though we had 15 goslings from one area we could not get to in Yardville cove.

A macro-invertebrate study in the streams will be done in April. Hope to find a volunteer group, such as a Scout Troop, to gauge the health of the streams supplying the Lake.

The Committee is in conversation with the DEP concerning samples of topsoil that was imported onto Parklands. A property owner has similar concerns about the results of topsoil used on his lake front home. Manganese, Mercury, Aluminum, and Methyl (A) pyrene were found in the soil samples.

The Committee continues to have a good dialogue with the bass fishing club. 100 Largemouth Bass were added to the lake at the culmination of the Dredging project. The Fishing Club believes the Bass population is healthy but underweight for their size.

We continue to stress the importance of building bulkheads, with prior approval from the Board, to prevent soil, leaves, and debris from flowing into the Lake, to limit what ends up on the lake bottom, which then needs to be taken out as part of a dredging project. So, if you are Lakefront, please look at your shoreline and consider measures to improve the water-soil/land intersection.

Emerald Ash Boring beetles arrived in UGL this spring and have damaged many ash trees.

Following our pressure on Town Hall, Upper Mount Laurel was treated for weeds and raking should take place next year.

The weed Lyngbya in Audubon cove continues to be a problem and was treated twice this summer. We intend to try mechanical removal by using the barge.

The committee will be photographing each of the 96 storm drains. You may see them marked with orange markers to assist in the drone footage. Also, please consider signing up with the Township's "Adopt a Storm Drain" Campaign. Andrew has the map where you can adopt one in your neighborhood.

Don't forget to sign up for our email blasts to stay informed.

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Thanks to the Committee: Rene Manzo, Jim Jones, and Eric Zemsky; and to non-Board Member committee members Kathy Straubel, Tim Dalton, Dave Surman, Joe Marino and Jim Lyons.

Special thanks to Stefan Pildes and David Larsen for producing the HAB video. If you haven't seen it, please take a look on the POA website and forward it to your friends.

(Debra Morrison had to leave the meeting at 10:57am)

Dredging – Paul and Karen commented that we don't currently have a Dredging chair. For the last project we got a \$1m loan and spent \$800k for just two coves. Dredging has become cost prohibitive, so our efforts should focus on going upstream and preventing material coming in rather than digging it out after the fact. What you will see over the coming years is more erosion management and less dredging. Disposing, trucking, engineering, and permitting are all too expensive now, so we can't let stuff go into the lake. Karen had a call with the permitting expert who said the DEP is starting to pull back on some regulations to look for different answers to dredging, such as creating islands with dredged material. They see that lakes are having a problem and need other answers. Her contact will keep us in touch about other avenues. Question from a member about where the remainder \$200K goes: Paul replied that depending on the terms of the contract, we can use dredging funds for other stabilization measures.

Paul Neitzer added that Princeton Hydro is doing many of the local lakes management projects that are paid for with state and township grants and will impact/help UGL. It will be 12-18 months until their report comes out.

**BUDGET PRESENTATION – EASEMENT CHAIR PAUL DONOGHUE**

Paul Donoghue reviewed the budget spreadsheet and pointed out the line items that increased or decreased. Note that the number of easements went down. This is due to things like combining properties, foreclosures, etc. Wayne Gottlieb asked about the 22% of uncollected easements for the year. Paul said we would like to get collection of current easement fees up as high as possible, as collection of past due fees are declining as properties turn over and past due easement fees are paid. Going forward, the easement will not be able to count on past due collections to make up for a shortfall of current easement fees.

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Description of the ballot and voting process:

1. Discussion of Web/IT line item and the new office software that the Board recommends in Ballot B, with plans to implement in the spring. John Veninger comments that our current system is so old that it was the improvement over 3x5 index cards that the office used at the time. TOPS software is the leading product for integrated community software, including things like an owner portal, automated billing, web hosting, and individual email access to board members and committees.

Karen Sarnowski states the software is a perfect fit for our community. Also, it can be fine-tuned for our needs and improve communication with the community. It comes highly recommended by Highlands Lakes which is much bigger than us. The cost of migration is included.

Other items in Ballot B include 1) an increase for Accounting that will allow us to meet the going rate for engaging a new accounting firm; 2) an increase for Payroll to keep us competitive and improve employee retention; and 3) a decrease in Environmental since goose culling was not a popular option with the public.

2. Discussion of the Voting Question which would provide funding for a legal action to enforce Parklands violations at 111/115 Point Breeze Drive. It is important to note that the money will come from reserves, and that the approval (yes vote) is for the *option* to file litigation *if necessary*.

Vote results:

Ballot Counters: Julia Held and Tim Dalton

Budget B passed with 76 In Favor out of 81 ballots. Easement Fee for 2022 will be \$236.

Budget Question vote to use up to \$10,000 from the Easement Fund for legal action to enforce parklands violations at 111/115 Point Breeze Drive passed with 54 In Favor.

The meeting was adjourned at 12:25pm by Paul Donoghue.

Respectfully submitted,  
Margie Culhane, Secretary

**Attachments**

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UPPER GREENWOOD LAKE PROPERTY OWNERS ASSOCIATION, INC.

**November 20, 2021 Annual Easement Budget Meeting Agenda**

Call meeting to order 10:00 AM

- Easement Chair Welcome
- Committee Reports:
  - Membership Secretary
  - Parklands
  - Stumps
  - Dam
  - Weeds
  - Security
  - Environmental
  - Insurance
  - Dredging
- 2022 Budget presentation & vote
- Other Questions
- Adjourn Meeting

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UGLPOA Proposed 2022 Easement Budget Commentary

After a careful review of the financial reports, and an analysis of anticipated 2022 revenue and expenses and new projects; the UGLPOA Board of Trustees developed the attached proposed 2022 Easement budget.

Revenue:

- As of the end of October, we've received 77% of the annual easement fees and an additional \$96K in easement fees from past years, putting us at 97.6% of budget for collections for the year. This is the first time in the last several years where past years collections have not brought us up to 100%. It is hoped that with two months remaining, we will reach 100% as late easement payments are still coming in. It is expected that as easement payments for delinquent properties catch up, we will continue to receive less and less in late payments every year. Going forward, this makes the collection of current easement payments due in a timely manner even more critical.

Expenses:

- Expense wise, real estate taxes are at 103% of budget. We have proposed a small increase in the budget for 2022 real estate taxes. Weed control is at 114% of allowable spend. We are at 104% in parklands. The contingency fund was established to address the large fluctuations from year to year in weeds and parklands and any unexpected expenses. Legal is at 92%, and payroll at 93% with two months expenses still remaining. We will move contingency funds to cover real estate taxes, weed treatments, and parklands, which is what the contingency fund was created for.
- We have proposed increases to several line items to reflect either increased costs, or to cover improvements, including:
  - o Utilities increase of \$300 or 4.3% to reflect current expenses.
  - o Insurance increase of \$1,400 or 4.0% to reflect current expenses.
  - o Real Estate Taxes increase of \$1,420 or 3.8% to reflect current expenses.
  - ☐ Since the above expenses are mandatory, there is not a line-item vote on them.
  - o Payroll increase of \$5,400 or 13.5%. Increase in Administrative P/R to be able to be competitive with local lake associations and retain key staff.
  - o Environmental decrease of \$5,000. Reduction from increase in 2021 for a commercial goose cull that was not implemented.
  - o Web/IT Services - We operate our association with several antiquated software systems that are not integrated, requiring duplicate entry. We would like to move to modern integrated cloud-based platform that would replace our current disparate bookkeeping, membership database, and website. The new system will streamline operations, provide the community with a self-service portal to check on their account, provide a modern website, as well as automate delinquency notices. It would provide for better management and reporting, as well as community engagement and communications. Several lakes in the area are already utilizing the system we are looking at and are very satisfied with it. The POA would pay 30% of the platform's cost, which they approved in August for 2022. The Easement's 70% portion would be \$12,600.



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o Accounting increase of \$875 or 25%. We are looking to replace the current accounting firm that does our audit.

The environmental reduction of \$5,000 will help offset increases in other areas. Being able to implement a modern integrated cloud-based accounting, membership database, is critical to move our organization into the 21st century.

The board continues to work diligently to keep our easement costs as low as possible. The board recommends that the easement holders approve Budget B. If approved, the easement fee would be \$236, which is still quite a bargain compared to other local lakes.

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UGL Easement Proposed 2022 Budget		2021 Budget	Proposed 2022 Budget	\$ Change	% Change	Notes
<b>Income</b>						
	Easement Current (\$227 X 2,020)	\$ 458,540	(\$236 X 2,015)	\$ 475,534	16,994.15	3.7%
						5 less easement properties for 2022
<b>Total Revenue</b>		\$ 458,540	\$ 475,534	16,994.15	3.7%	
<b>Expense</b>						
	Dam Escrow Account held in CD form	37,380.00	37,380.00	0.00	0.0%	
	Dam Maintenance & Payroll	6,500.00	6,500.00	0.00	0.0%	
	Marine and Parkland Patrol Payroll	25,800.00	25,800.00	0.00	0.0%	
	Security Expense	3,500.00	3,500.00	0.00	0.0%	
	Utilities	7,000.00	7,300.00	300.00	4.3%	Increase to reflect current costs - non discretionary
	Insurance:	35,000.00	36,400.00	1,400.00	4.0%	Increase to reflect current costs - non discretionary
	Real Estate Taxes :	37,280.81	38,700.96	1,420.15	3.8%	Increase to reflect current costs - non discretionary
	Weed Control/Lake	60,000.00	60,000.00	0.00	0.0%	
	Barge Maintenance (motor, decking, storage, prof	1,500.00	1,500.00	0.00	0.0%	
	Parkland Expense	18,000.00	18,000.00	0.00	0.0%	
	Future motor purchase (security)	1,000.00	1,000.00	0.00	0.0%	
	Future motor purchase (barge)	500.00	500.00	0.00	0.0%	
	Office Expenses	3,000.00	3,000.00	0.00	0.0%	
	Payroll (70% of full time employee costs)	40,000.00	45,400.00	5,400.00	13.5%	Raise to be competitive with other local lake associations and retain key personnel
	Payroll Part Time Employee	6,000.00	6,000.00	0.00	0.0%	
	Identification stickers	1,500.00	1,500.00	0.00	0.0%	
	Mailing, Printing & Postage	4,782.00	4,782.00	0.00	0.0%	
	Stumps	10,000.00	10,000.00	0.00	0.0%	
	Stump Sinking Fund	10,000.00	10,000.00	0.00	0.0%	
	Environmental	9,000.00	4,000.00	(5,000.00)	-55.6%	Reduction from increase in 2021 for commercial goose cull - not implemented
	Firehouse Maintenance	2,000.00	2,000.00	0.00	0.0%	
	Contingency Fund	45,000.00	45,000.00	0.00	0.0%	
	Accounting (Audited Statements-mandatory)	3,500.00	4,375.00	875.00	25.0%	25% increase to hire replacement accountant
	Legal Retainer	2,000.00	2,000.00	0.00	0.0%	
	Legal for minor actions and reviews	14,500.00	14,500.00	0.00	0.0%	
	Future Dredging	37,000.00	37,000.00	0.00	0.0%	
	Dredging Loan	33,796.19	33,796.19	0.00	0.0%	
	Web/IT Services	3,000.00	15,600	12,600.00	420.0%	\$12,600 for 70% of new integrated software platform to replace outdated systems
	<b>Total Expense</b>	\$ 458,539	\$ 475,534	16,995.15	3.7%	Accounting, Management, Communications, Engagement and Reporting software
<b>NET INCOME</b>		\$ 1	\$ -		0.0%	

	<b>2021</b>	<b>2022</b>	<b>Change</b>	<b>% Change</b>
Total Easement	2,020	2,015	(5)	-0.2%
Easement Fee	\$227.00	\$236.00	\$9.00	4.0%

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Voting Question - No Impact on 2022 Easement Fee

The Board of Trustees is seeking approval to fund the initiation of a potential lawsuit against the owners of certain properties due to an improper bulkhead repair and reconstruction, which will be included in the budget vote on November 20, 2021.

What is the purpose of the potential lawsuit?

- Maintain parklands for all easement holders and prevent individual property owners from converting easement property to their own personal use
- Restore access to parklands that are now blocked due to unauthorized construction
- Protection of parklands against unauthorized encroachments
- Remedy damage caused by unauthorized and excessive removal of trees
- Remove dangerous conditions from parklands

The UGLPOA authorized the property owners to repair a bulkhead wall at a specific height. Following completion, the wall was raised to a height significantly higher than the UGLPOA's approval along the entire length of the parklands fronting the owners' properties. The amount of fill put into the parklands exceeded the UGLPOA's approval, and recent soil testing in this area of the parklands has shown that potentially contaminated fill may have been used.

The UGLPOA has spent significant time trying to resolve these issues directly with the property owners and their counsel, and those efforts are continuing. However, the Board of Trustees has determined that legal action may become necessary to appropriately protect this area of the parklands.

If the lawsuit is filed, the Board of Trustees has approved budgeting \$10,000.00 to fund the filing and initial stages of the lawsuit for the next 12 months.

The question on the ballot is to vote "yes" or "no" for approval to pay up to \$10,000.00 from the contingency fund for legal costs and expenses if this lawsuit is filed during the next 12 months. Because these costs would be paid from the contingency fund, approval will not cause any increase in the 2022 Easement Fee.

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**Lake Health and Harmful Algae Blooms (HABs)**

Q. I've heard about Harmful Algae Blooms closing Greenwood and Lake Hopatcong. Glen Lake in West Milford currently has an "Advisory" status. Could that happen here at UGL?

A. It absolutely could happen to here. But there are many things that we residents can do to minimize the risk of having a summer with no swimming or use of the lake.

Primarily, we must keep the phosphorus levels low by measures such as:

1. Control run-off by using mulch, rain barrels and correct landscaping. This is relevant even if you do not live on the shoreline and have property a distance away from the Lake.
2. Follow the West Milford Township Ordinance and only use fertilizers that do not contain phosphorus. Purchase and use only non-phosphorus washing detergents and cleaning products.
3. Maintain or build bulkheads to prevent soil-to-water contact. Please contact the Office for approval of any new bulkhead project.

Q: Why do I need to maintain my septic system?

A. Proper septic maintenance is critical to the health of our lake. You should pump out your septic at least every three years, as required by West Milford ordinance. Proper septic maintenance reduces runoff of harmful bacteria and nutrients that contribute to weed growth and harmful algae blooms in our lake. Even if you live far off the lake, storm water runoff carries these harmful materials into the lake. Not to mention, a failed septic system is very expensive to rebuild, so regular maintenance is cheap insurance. If you do need to replace your Septic System, consider the new Advanced Waste Water Treatment Systems. Sue Muhaw at the Township Health Department can help you with your selection. Call her or write to [HealthInspector2@westmilford.org](mailto:HealthInspector2@westmilford.org)

Q: What does a Harmful Algae Bloom look like?

A: Blue or green paint like streaking. However, not all blue green algae have harmful toxins, so testing is required, and the State goes by the cell count present in a sample.

Q: Is there anything else I can do?

A: Yes, we need everyone to be on board, so talk to your neighbors and certainly tell landscapers to remove leaves and debris from your property. Keep your property and neighborhood free of waste and garbage, especially near storm drains.

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**Lake Health and Harmful Algae Blooms (HABs)**

*Do not to blow anything into the lake.* When UGLPOA performed the most recent dredging in 2019, we were astonished at how much debris had accumulated back in the places that were dredged 10 years ago. This revelation led the Association to prioritize soil conservation, erosion control, and run-off prevention.

Q: What else is UGLPOA doing to help prevent a Harmful Algae Bloom?

A: The Association pays for water quality monitoring and weed and algae treatment to help maintain a healthy biosphere. Professional assessment of the lake water quality is on-going, and we also have volunteers taking regular measurements. An algae cell count is performed each year in mid-summer.

Also, remember to:

- Inform POA if you see any catch basins in need of cleaning.
- Inform POA if you see any illegal dumping or littering.
- Refrain from planting vegetation in the lake.
- Remove from your dock any grow bags or plants that may leak into the lake.
- Remove hay after planting grass seed.
- Pump your septic tank every two years, and encourage your neighbors to do the same.
- Eliminate use of tires as bumpers.
- Quickly remove leaves from your property.
- Do not feed wildfowl.
- Organize a group to join our twice-yearly clean-ups.
- Report any algae bloom or water contamination to the POA office.
- Tell your landscaper not to blow leaves into the Lake.
- Clean up all pet waste.
- Do not pour any water, including the contents of swimming pools, or any other waste into storm drains. It will end up in the Lake.

Working together as a community will go a long way to helping us to prevent our wonderful lake from being closed by a Harmful Algae Bloom.

Resources: [nj.gov/dep/hab](http://nj.gov/dep/hab)  
<http://www.youtube.com/watch?v=OfmQ4h1yeJl>