

**Collings Lakes Civic Association
General Meeting Minutes
Monday, April 4, 2022**

Call to Order

The meeting was called to order by President, Donna Sutts, at 7 p.m. She asked all in attendance to join the Board in reciting the Pledge of Allegiance to the Flag. It was noted that, due to COVID-19, this meeting was held via Zoom.

Roll Call of Officers & Committee Chairpersons

President, Donna Sutts addressed the roll call with the following Board Members being present: Donna Sutts, President; Stephen Naegele, 1st Vice President; Nell Woulfe, 2nd Vice President; Henry Burhenne, Treasurer; George Protopapas, representative; and Shauna Schneeman, Secretary.

Anna Marie Larocca, Secretary to the treasurer, was not in attendance for this meeting.

Reading of Minutes from Last Meeting

Steven Naegele made a motion to accept the minutes as they were posted on the website to save time for discussion, George Protopapas seconded the motion. All Board members were in favor.

Accounts Receivable Report

The Accounts Receivable Report was presented by Shauna Schneeman who stated, through March 2022, the reports are as follows:

2020 Special Assessment	\$39.94
Late Fees	\$3,530.50 +96.09
Legal Fees Collected	\$4,372.59
New Resident Set-Up Fee	\$200.00
Tier 2 Association Fee	\$4,310.96
Tier 3 Association Fee	\$476.51
Tier 1 Association Fee	\$1,773.16
Tier 1 Dam Fee	\$6,910.57
Tier 2 Dam Fee	\$18,259.95
Tier 3 Dam Fee	\$1,816.70
Prepayments	\$293.30
Total Income	\$42,080.27

Henry made the motion to approve, Steve seconded the motion, all were in favor.

Treasurer's Report/ Bills for Approval

Henry Burhene provided these expenses that were paid in the month of March 2022:

Hill Wallack	\$12,029.88	Collection Fees
Hill Wallack	\$888.50	Legal Fees
Office Supplies	\$116.00	Stamps
QuickBooks	\$50.00	Bookkeeping Program
USPS	\$258.00	PO Box
Zoom	\$15.98	Subscription for Meetings
USPS	\$8.70	Priority Letter Sent
	Total	\$13,367.06

Henry presented the Treasurer's Report as of the day of the meeting. The account balances were as follows:

Petty Cash	\$1,097.67
Checking (LibertyBell)	\$164,117.70
Dams	\$457,755.26
Money Market	\$80,138.88
Games of Chance	\$2,752.05
Total	\$705,861.56

Steve made the motion to approve, Shauna seconded the motion. All were in favor.

Donna and Henry provided that during the treasurer's report the board decided to report the collection fees separate from the legal fees incurred. Donna explained that the \$888 fee being reported was legal fees from the lawyer regarding legal counsel. The collection fee that is paid will be returned by the residents in collections once the collection has been successful. Donna explained further that there was confusion from residents that the CLCA is paying for the cost of the collections. She wanted to explain here that we do pay it, but it will be reimbursed to us in time. She requested to have the legal fees and collection fees separated to make the fees clear as to what amount we paid and what will be paid back.

Dams Update

Beth emailed in as she was not able to attend the meeting. She updated that she had replied to the DEP regarding the approval for the dam. She is waiting on a response.

Zeuli has taken delivery of rebar. He is expecting the slush gate and rolled sheeting within the week. He notes he feels confident that the easements will be approved soon and he will be able to get to work quickly once he has ability to.

Donna provided that the Verizon easements have been resolved. She notes that the delays we are facing were the same as the ones she remembers the board experiencing with the last dam. She is happy that [Steve Zeuli](#) is preparing the materials. She also noted that [Nell Woulfe](#) called in for an update on the easements, but has not gotten a response. Donna provided that once we have DEP approval and the easements we will be ready to move forward. Shauna noted Dam safety approval was also on the list of things needing approval. Donna noted the last dam took almost 3 years to obtain approvals so we just need to hang in there.

Donna asked Steve Naegele to talk to the bank regarding our loan to provide an update. Steve provided that we haven't received anything to suggest they need updates. Donna also provided that the contractor does have a deposit and our

account for Dams is almost at \$450,000 so she is pleased with the position we are in financially.

Henry had nothing else to provide on this report.

Committee Reports

Grounds

[George Protopapas](#) came on to update that the weather coming up was set to be 65 so he is hopeful he can start painting. Shauna asked that George update the reasoning as to why the painting has not yet started as we had planned. George further stated that each weekend has provided weather that made painting impossible with a paint sprayer. He noted that wind and weather under 60 can prevent him from doing the painting. Shauna noted that at the last meeting we were experiencing unseasonably warm weather which led us to believe that the painting could take place sooner, however we are experiencing cold weather again.

George planned an April 10th beach clean up day.

George's last update was that RAC, the landscaper was contacted and he will provide an update on them when he gets the information.

Donna announced she had received an email to thank the board for fixing the lights. There were concerns regarding the timer. Larry Adair provided that the lights were set to go on at 8pm and off by 10pm. Steve noted that the 10pm off time was set by the town curfew. Tom Venziele provided that the timer pin was recently replaced so the timer is working again.

Welcoming Committee

Andy came on for [Katherine Nodolski](#) letting us know she was in a class. Shauna provided that she is working on the list for next week to provide Katherine the new residents to greet. Shauna offered to help with the list as it is long.

Andy let us know that Dunkin and Dollar General was contacted to see if they could provide coupons in the welcome bags. He asked if anyone has time if we can reach out to them again. He believes that the change of managers created a loss of communication.

Shauna provided that Monday she will contact her to make a plan.

Andy said Katherine would also like to be involved in the flower sale.

Fundraising/Elections

Donna provided that Anna Marie is planning the flower sale and something for the Folsom Event.

President's Report

Donna provided that in response to some community talks regarding transparency she wanted to make a statement as the board is being transparent. She noted by court order we are required to use a collection process and it has been the same since 2018. She did say this year there was a change she wanted to report as well. She read through a letter that was provided by Shauna and Ashley from the legal team.

She noted that the statements for 2022 dues came out in October. She noted that based on the community feedback that was too early so we will discuss this year when we will send those out so it is not early, but still gives ample time to our residents. She also provided that the January 1 due date has been a issues among

residents. She noted that we are waiting for a response from our attorney if we are allowed to push that date back to January 15. She noted that residents paid in full are offered a payment arrangement every year. She notes that payment arrangement was not included in the envelope with statements this year, but was being offered to all residents who qualified. If there is no response by the 30 day grace period 1/31 CLCA adds the interest of 15% which is sent to the resident by mail and offers a payment plan again offering another 30 days to respond. During this 30 day period our new board decided to make an attempt (if possible) to contact those who we haven't heard from by any means we can reach them. Donna provided that there were many reasons to which residents had not paid until this point and Shauna and Annamarie were able to work with many of those to assist them with payment arrangements and reminders to help them avoid collections. This added step was provided due to covid and economic issues that we know residents faced this year and wanted to see if they needed additional assistance. Donna let everyone on the call know that this was a one time thing and she doesn't know if that will be necessary or approved again next year.

Once these attempts fail the account goes into collections just like in previous years with these steps:

- If that all fails at that time we have to send it to our collection agency.

Collection Attorney Process

- Collection Attorney Reviews the file
- Attorney Sends a 30 day demand letter to the resident
- (if no response) Attorney sends a 10 day demand letter and informs the resident of the intention to record a lien.
- (if no response) A lien is placed on the property. A letter is sent to the resident, the board, and the mortgage company.

Donna stopped here to inform those on the call that she is reading this because residents are suggesting they are not receiving notification from anyone regarding their accounts that have balances. She noted if you follow along you will see just how many times the resident is contacted.

Legal Action From There

- Court is notified. They send a letter to the resident to which they have an additional 35 days to respond.
- (if no response) Collection Agency Requests Default Judgment
- Once the collection agency is granted the judgment they attempt levies and wage garnishment (this takes about 6 months)

Donna stopped here to provide that at any of these steps the resident has the option to call in and receive a payment plan from the collection agency to avoid further collection attempts and charges.

- If that cannot be attempted the collection agency will motion the court to enforce litigants rights and obtain an arrest warrant
- (if no response) Then the collection agency will docket the judgment to become statewide so the lien shows up if the resident tries to sell the property
(Note that these processes can take a long time, to which CLCA will still send statements to the resident notifying them of additional annual dues and late fees)

Foreclosure/Sheriff Sale (The last resort and Typically 6-9 months just to start this process)

- Notice of intent to foreclose is sent to the resident giving 30 days to resolve
- (if no response) A Complaint is drafted and filed with the court. Then the court sends the resident notice giving another 30 days
- (if no response) The appropriate documentation is provided and awarded by the court. The Court sets a Sheriff sale date, which is posted publicly and sent to the unit owner.
- The unit owner is given multiple redemption periods to which they can stop this process.
- If the sale occurs the process is over.

Donna noted again that at any point during this process the resident can call the board or the collection agency to create a mutual agreement for payment arrangement to stop the process.

Residents have 2 letters/statements from CLCA before collections, 2 letters from the Attorney before the court gets involved, Notification happens twice by the courts during legal action start, then if foreclosure becomes the only option the resident gets another 3 letters before the Sheriff sale.

Donna ends the letter noting that if you hear of a resident noting they are not receiving anything this letter explains that they are indeed getting many letters throughout the process. Donna also explained that each letter is a charge to the resident. She included that the association does not enjoy knowing there are additional charges for this and that these fees do not come to the association but are paid out to the collection agency. Donna said that the association would much rather handle the collections in house to avoid the entire collection process with the collections company.

Donna asked if anyone from the public had any questions. No residents came on.

Donna then discussed that she reached out to the town of Folsom about going back to in person meetings. Folsom's tax collector recently retired. Since a Folsom employee needs to be present for the CLCA to host the meetings at the hall we were not able to schedule in person this month. Donna notes that when they hire a new tax collector we can ask about scheduling in person again. She asked the public and the board if anyone knew of a different venue that could host the meetings that we might reach out to. Donna provided that we are experiencing great attendance on Zoom.

Resident Martha Anderson asked if the board will be live streaming the in person meetings once they happen. Donna let her know that we plan to do that for those who cannot make it into the meeting.

Larry Adair suggested Collings Lakes Elementary school. Donna asked if anyone had a contact to ask. Gabrielle Brown provided that she works for the district and doesn't feel they would allow a meeting in the building due to covid.

Old Business

Folsom Event. Shauna plans to post the event on the facebook page once she gets approval for the graphic from Greg Conway.

Shauna also provided an update regarding the first beach opening. Shauna explained that in the past the CLCA used a lifeguard management company. She spent time trying to find a similar set up for opening this year. There were unfortunately no management companies that would supply lifeguards for a lake as they all service pools.

She provides that we have the option to hire our own lifeguards but hiring our own is much bigger of a process then using a company. She notes that she feels we need someone present at the beach while it is open to check beach tags. She ended the update that there is a discussion within the board members with the lawyer to discuss options.

Donna also provided that we were informed by our lawyer that our private beach does not require portable toilets or changing rooms because we are a private beach community. Donna notes that the board is still looking into a porta potty but won't be seeking a changing room. She notes that without a lifeguard we won't continue with reserving a porta potty.

Donna provided an update about meetings at this time, as her husband called the firehall which did not have a place to accommodate the meetings.

New Business

No new business.

Trustee Reports

- Stephen Naegele - Website is updated and Folsom Event Flyer has been added.
- Shauna Schneeman - A yoga instructor wants to do classes on the first beach. The insurance company said this would be fine if the instructor offers liability insurance. Folsom also gave approval for this. So she will reach out and talk to the instructor to confirm her liability insurance.

Shauna also provided she was able to organize a food distribution for the community on April 29th at 930-1130 at the Collings Lakes Fire Hall.

Shauna also let us know Marx Teller had an easter dinner donation to provide to a family in need if anyone knows anyone that would benefit from it.

Shauna offered to do the yardsale day again for 2022. She is hoping to coordinate it with the chicken bbq. She reached out to the church for those details on their date for their event. She asked if anyone has additional suggestions on that.

- Nell Woulfe - Was not able to unmute to provide a report. Donna provided she was working on getting updates on the easements.
- Anna Marie Lorocca - Was not in attendance.
- Henry Burhenne - Nothing to report.

- George Protopapas - Nothing to report.

Open Floor to Members Questions / Comments / Issues.

-A resident came on the chat to ask the date about the Folsom event. Donna provided it was 4/30.

-Teresa Kelly helped resident Billy Hayes come on to the meeting to ask about the water level. He feels the water is too high. He said that he did listen to the engineer's explanation on this as she provided a response last year. Billy believes she was wrong. He feels there is evidence that the lake is 6-8 inches higher then it should be.

Donna replied that this matter was thoroughly discussed and researched last year with our engineer. In addition the board hired a second opinion from another engineer to confirm that the water level and the dam are done to spec.

Billy Hayes reported that he has been a resident since 1959 and on the lake since 1987. He has been using his pontoon boat since 1988. His experience was that he was able to ride his boat underneath the bridge and since the dam was complete he is 6-8 inches too high for his boat to fit underneath. He provided that an engineer could report that the leaning tower of pisa was not leaning that it would not be leaning.

[Shauna Schneeman](#) provided that Beth did note that the previous Dam design and elevation level were not where they were supposed to be

[Henry Burhenne](#) also noted that the previous dam controlled the water level with boards. That design would allow a board to be removed from the dam to lower the elevation levels by 6 inches; the new dam doesn't allow for this lowering practice.

He provides that this design does not allow for water to fall below the concrete wall because that is the elevation the engineers were to keep the water level at. Billy asked if the water level could be lowered at all. Henry thought there was a way, but provided the answer would be better coming from our engineer who was not on the call.

Kyle Smith, the former CLCA president. Clarified that during the design process it was discovered that in addition to the boards the dam was found to be undermined meaning the lake was at a lower level than what it should have been. He added that he was in discussion with Mr. Hayes, discussed this issue previously and headed the conversation with both our engineer and the second opinion engineer regarding these questions and the conclusion was that the current level was correct.

Donna also added she felt that in their lifetime the bridge was also replaced and feels that the bridge design could be adding to Mr. Hayes's inability to get his boat under the bridge.

Mr. Hayes then asked if the engineer would take responsibility for the lake being higher. He provided that aside from his boat his concerns are regarding the septic systems experiencing higher water tables and issues with mold and water issues in regards to crawl spaces. He also fears mosquito issues.

Steve Naegle provided that in our discussion with the engineers they both provided that their calculations came from stain lines on multiple properties and fixtures to determine their design. Kyle Smith confirmed this information.

Shauna Schneeman provided that in response to Billy's concerns regarding this matter last year our engineer offered a beautiful presentation with a full explanation on this subject that we still have a recording of that can be provided to which our additional hired engineer agreed and confirmed the accuracy of what was done and the matters to which the calculations were made. [Shauna Schneeman](#) added that those of us on the board are not engineers and just volunteers that work many other different careers and have many different backgrounds which

is why the board hired experts to speak on this subject. She noted that due to his concerns and our lack of knowledge the board was happy to seek out additional opinions from professionals so we can ensure that this dam and water levels are correct.

Billy responded that the leaning tower of pisa is not leaning because the engineer said so.

[Kyle Smith](#) suggested that Billy should get in contact with Beth Grasso as she may be able to explain this in more detail. Billy would like for Beth to take a boat ride with him and have an explanation as to why his boat no longer fits. Kyle responded that he doesn't think any explanation will change the matter of his boat no longer fitting under the bridge which he can understand is an unfortunate circumstance for Billy.

Billy Hayes then wanted to confirm that the water level is higher. Donna and Kyle both responded that the water level is higher. Billy responded ok.

Gabrille Brown came on to say that the 308 property that an easement is required on is now on the market and feels that the easement may be delayed due to this. Donna confirmed that we are aware.

Kyle Smith came on to let the board know that the Earth Day event collates with the hoagie sale date and thought it would be great for the department to set up a table to sell hoagies. He asked how many food trucks would be available. Donna said there was 1 food truck. [Kyle Smith](#) asked permission for a hoagie table to be set up Donna said that would be fine since it won't take away from the steak sandwich truck. Shauna added that hoagies could be taken home for dinner. Donna is hoping the steak sandwich truck brings Hammonton residents with it since it has a good following.

Kyle asked if there were other things being sold. Donna added that Annamarie plans to do a 50/50 ticket drawing, but Donna wants to ensure it stays an earth day event. Kyle and Donna both said they think the event is a great idea.

Martha Anderson added that she would like to help with the flower sale and asked about the date. Donna provided she believes the date will be the day before easter, but Annamarie is away so she will have to come back to confirm. Donna added the board originally wanted to do the sale at the Earth day event, but Ron's gardens may be in attendance so the board didn't want to do both. Martha added that last year it was held earlier and the flowers sold out early. She again volunteered.

Lynn Venziele came on to ask the board if a motion will be made to follow radburn laws. Donna responded that she believed this was already handled and that the board does follow those guidelines even though the board is not obligated to. Lynn asked if there was no need to make this a motion. Donna reiterated that this was discussed at the last meeting and repeated that the board does follow these laws even though the board is not required to. Donna further explained that this motion was made at the first meeting. Steve confirmed that this motion took place, he said we could ask the lawyer if this needs to be done on an annual basis.

Donna asked Lynn if there was anything that changed that would require this to be an issue at this time. Lynn asked if Frank Raso was contracted to do any work. Donna answered letting Lynn know he has not been contracted. Donna explained that she called Frank Ruso as she knows him personally just to get guidance on the easement issue since our lawyer is not a land use attorney. Frank provided that he suggests using a title company. Lynn responded her concern was that Frank owns land within the deed map and wanted clarification so that this is not a conflict of interest.

Donna asked Lynn what she feels the board is doing against radburn laws. Lynn noted that she didn't feel this was against radburn. She just felt it could be a conflict of interest.

Lynn also asked if all members accessing quickbooks were logging in with personal logins or if members shared login information. Shauna Schneeman confirmed each member with access has their own login information.

Donna announced that all residents that wanted to ask a question were not muted and were heard in addition to those residents that used the chat box. All questions are answered during the meeting.

Adjournment

President Donna Sutts noted the next meeting would take place Monday, May 2, 2022 at 7 p.m. on zoom unless the board can secure a physical location to host the meeting. There being no further business to discuss, Henry made a motion to adjourn, and Steve seconded. All were in favor. The meeting was adjourned at 7:59 pm