



WELCOME BACK FOR SUMMER 2016!

Message from the President: Ready for a great summer?

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Upcoming Events

- 6/26 **POALH JUNE MEETING**, 10 a.m., First Beach Pavilion.
- 7/1 **POALH TAXES DUE**
- 7/9 **WILDLIFE LAKE FRIENDS EVENT**, 9 a.m., First Beach Pavilion
- 7/9 **TACO TEQUILA FOOD TRUCK/REDHEAD BAND**, 5:30-11 p.m. First Beach Pavilion

Contact POALH:

POALH
P.O. Box 230
Colchester, CT 06415
roberts@lakehaywardct.com

Walk-up mailbox:

83 Wildwood Rd.

Welcome back to Lake Hayward 2016. We have an exciting year ahead. Don Smith and the board have put together a season of events that promises great times for all: see the social message and Calendar of Events.

I'd like to start the year by thanking our Board of Directors who have worked hard through the winter as noted in the spring packet and who continue to devote time and energy to our Association. Without their individual and group efforts, the Association would not be one of THE greatest recreational areas in Connecticut.

From organizing and managing the tremendous social calendar to the challenging business affairs, our board clearly demonstrates their love of Lake Hayward and their devotion to our community.

I'd also like to extend my thanks and gratitude to our Budget Committee – Ed Bader, Roland DePratti, Dave Edgington, Lee Griffin and Kim Jonah. With their sound financial guidance, we are able to manage the Association prudently and responsibly.

I extend my deepest and sincerest gratitude to our Tax Collector, Ed Bader. During the last few years, Ed has worked very hard to understand his office, meeting with local tax collectors and taking classes to manage the office as directed by State statute and best practices. This is clearly demonstrated with a tax collection rate nearing 100 percent - unheard of in municipalities today. Due to Ed's efforts, the Board lowered our mill rate last year and kept it level this year and, more importantly (really, more important than lower taxes?) we are in compliance with state statutes that govern the collection of taxes.

Our webmaster Mike Trocchi and our Treasurer Lee Griffin continue to fulfill their duties with outstanding diligence and devotion to the Association. Thank you for your hard work and love of our community.

Our Lake Quality Improvement Committee, shepherded by Felicia Tencza and Randy Miller, with members from the east side and the Association, continue to develop our Lake Management Plan and carry out many, many tasks, maintaining a clean, healthy environment for our community. Their

What: POALH June meeting

When: 10 a.m., Sunday.

Where: First Beach Pavilion.

efforts will provide the best waterfront community in Connecticut for years to come.

Properties, chaired by Gary Petersen, continues to manage our assets through routine maintenance and special projects. Special kudos to Bill Taylor for managing the Third Beach projects nearing completion. Special thanks to Tom Kress for managing the project to rehab the Lake Hayward Club signs at the beaches.

There are many more unsung heroes and please forgive me if I have not included your name. The list is quite long and new names are added daily. I can say with certainty that, because of the efforts of all of you in the community, we have the cleanest lake, the best fishing and the best social activities of any recreational community in New England. All of this contributes to increased property values and a pride of ownership that

U.S. Air Force promotion takes place at the pavilion during ceremony

The First Beach Pavilion was the setting for a United States Air Force Promotion on Saturday, May 28.

The ceremony and celebration was to recognize Capt. Dibya Das, who had fulfilled the requirements to achieve the rank of Major.

Lt. Col. Eugene Jones administered the "Oath of Office" and Christopher Popolizio, Frederick Gardner and Ralph Broome pinned the gold oak leaf clusters on Major Das' Airmen Battle Uniform.

Distinguished military guest Capt. Michael Huff was present for the ceremony. Other guests attending the event were family, friends and colleagues of Major Das, many of whom are current service members, military veterans or government civil servants.

The venue could not have been more ideal for the promotion and Major Das would



like to thank the Property Owners Association of Lake Hayward for making the First Beach Pavilion available on Memorial Day Weekend. Major Das would also like to

send his appreciation to the Popolizio Family (Chris, Jenny, Ron, Karen, Michael, Sara, Prince and "Luke the Great") for being such gracious hosts for this event.

From Page 1

maintains our Association in the fore of recreational associations in Connecticut.

Last year, by majority vote of the Association, POALH became a smoke-free environment. Yes, I know, this is very controversial. Please respect the Association and abide by the rule. As we have done in the past, we intend to phase the rule in over the summer. I ask that the following areas remain smoke-free: First Beach - waterside of the stone wall, including the entire sandy area, the grassy area adjacent to the pavilion and the pavilion itself. Second Beach – the sandy area closest to the water. Third Beach – the sandy area within the fence. Please be respectful of one another as with all our rules, they are enforced by all of us. If one forgets the rule, politely remind them. If you are a smoker, please grab a smoke away from others, recognizing that smoke drifts with the wind. To make this work, we must compromise and be respectful.

There have been complaints during the last year regarding trash collection. This is a

Send us your memories! E-mail your Lake Hayward memories to webmaster@lakehaywardct.com and we'll print them in the newsletter each week.

rural neighborhood. That means we have many hungry visitors foraging for food. If you leave your trash in a plastic bag by the road Sunday night as you leave for home, it will not be in the plastic bag Monday morning. That means that while you are home on Monday morning, your neighbor is cleaning up your mess. To best protect your garbage from foraging animals, place your trash in a trash container or put it out in the morning just before 7 a.m.

Continuing our discussion about trash, the Association has a new dumpster in the First Beach parking lot. It is locked and is strictly for Association use. Do not pile trash

around this container – it is monitored by CCTV.

Please respect one another as this makes for a great place for all. Treat your neighbor as you'd want to be treated. Read your Facebook post and perhaps wait overnight before you post it as you may wish to soften your voice. Remember, we all have opinions – what makes this country great is our ability to voice that opinion, discuss and debate one another and come to compromise. That is what built this country and that is what will sustain this country. Let's start here at the lake and prove that it works!

Well, I've run out of space, so time to say goodbye for now. In upcoming letters, look for information on our most recent Town Hall event, an updated Stewardship Report and more from the President's Desk. See you at the June meeting on Sunday.

Teach your children well.

- Bob Sudell

Lake Quality: Stormwater runoff causes problems for Lake Hayward

By Felicia Tencza
Lake Quality Improvement Committee

Stormwater runoff is rain that flows over the ground, rather than soaking into it. When stormwater flows over rooftops, roads, parking lots and other impervious surfaces, it picks up harmful pollutants and carries them to our lake untreated. If not managed properly, lawns and agricultural fields also produce a lot of stormwater runoff - carrying fertilizers, pesticides, and other chemicals that harm fish and other aquatic animals.

Why is it important to reduce runoff?

Stormwater runoff is one of the largest sources of nutrient and bacterial pollution in the lake as well as sediment buildup (muck).

Excess nitrogen and phosphorous from stormwater runoff encourages the growth of algae and can lead to large algal blooms that compete with other plants and animals for space, sunlight and oxygen. As algal blooms expand, they deplete the amount of oxygen available in the water - a condition known as hypoxia - which makes the water uninhabitable by fish and other aquatic animals. We have not yet faced that extreme situation at Lake Hayward, but some of our neighboring lakes have.

Bacteria from stormwater runoff is also a threat to human and ecological health. Contaminated stormwater can damage drinking water supplies as well as make our lake unsafe for recreation. Bacteria from stormwater runoff may lead to beach closures.



Stormwater runoff doesn't have to be so destructive

Curbing stormwater runoff and managing rain water where it falls is integral to maintaining the health of the lake.

Trees are the original green infrastructure. Leaves and branches intercept rain as it falls. Roots help to loosen compacted soils and soak up rainwater once it seeps into the ground. Trees filter runoff and help to reduce pollution in the watershed. The health and abundance of your property's tree canopy is a good and economical first step at reducing runoff and improving the environment. *Consider planting a tree, or even several trees, on your property.*

Rain gardens and bioswales are special gardens designed to capture and reduce stormwater runoff. Though they are similar in function, they differ in design and application.

Rain gardens are shallow, planted depressions in the landscape that reduce runoff by allowing it to soak into the

ground as opposed to flowing into the road, storm drains, your neighbor's property or surface waters. Rain gardens are widely used by homeowners to capture runoff from roof tops, sidewalks, and driveways. The foot print of a rain garden may range from about 1/6th to 1/12th the size of the area that drains into it.

Bioswales, which look similar to rain gardens on the surface, include a reservoir below the surface of the garden that can store a large volume of water. As a result, the surface footprint of a bioswale is generally much smaller than a rain garden. Because of their small size and large storage capacity, bioswales are widely seen in areas where space is limited but where reducing runoff is imperative for reducing pollution to waterways downhill.

You can find information about creating a rain garden on the POALH website, [Landscaping for a Better Lake](http://lakehaywardct.com/html/landscape.html) page at <http://lakehaywardct.com/html/landscape.html>.

Article adapted from ReduceRunoff.org, CT Fund for the Environment/Save the Sound.

Properties report: Third Beach project tops busy list to start the 2016 season

By Gary Petersen

There have been several projects worked on during the last several months at Third Beach. A new fence was installed at the south end of the beach. A new shed has been put on the beach; this shed will be used for storage of the beach umbrellas and other items.

The stairs on the north end of the beach have been replaced by a ramp. A new ramp will also be installed on the south end of the

beach. Both ramps should be completed soon.

The next phase of the Third Beach improvements will take place during the offseason. This will consist of a new walking path between the new ramp and the Third Beach parking lot.

The Third Beach parking lot will also be enlarged for more parking spaces.

During last year's survey, a large percentage of residents stated they would like to have the basketball court upgraded. We will be doing some upgrades of the basketball court by cutting down the brush around the court, installing a fence and resurfacing the court.

We are also looking to replace some of the street signs; some of them are broken and the lettering has fallen off. We will also replace any of the Cedar poles that have rotted and are leaning over.

Music on the river returns to Goodspeed Opera House green Mondays this summer

All free concerts are held on Monday nights from 6:30-8:30 p.m. at the green of the Goodspeed Opera House. If it rains, the concerts will be moved to the Hale-Ray High School Auditorium (please call the Recreation Office 860-873-5058, check www.easthaddamrec.com or our Facebook page if weather is questionable).

Great food and drinks will be available to purchase at the Gelston House or bring a picnic dinner. Free parking is available in the Goodspeed Opera House parking lot, behind the Gelston House with additional parking and a shuttle bus from Eagle Landing in Haddam if needed. The Music on the River site is made possible through the generous support of Goodspeed Musicals. All children under the age of 16 must be accompanied by an adult. No dogs, smoking, vendors or soliciting at the concerts and no parking on residential streets are allowed.



July 11

Livingston Taylor

Livingston has never stopped performing since those early coffeehouse days, touring with major artists such as Linda Ronstadt, Jimmy Buffett and Jethro Tull, and he maintains a busy concert schedule of over 80 shows a year. He peppers his shows with personal stories, anecdotes and ineffable warmth that connect him to his fans. His relaxed on-stage presence belies the depth of his musical knowledge, and fans might just as often be treated to a classic Gershwin or something from the best of Broadway. From top-40 hits “I Will Be in Love with You” and “I’ll Come Running,” to “I Can Dream of You” and “Boatman.” both recorded by his brother James, Livingston’s creative output has continued unabated.

July 18

Elephant Revival

This Nederland, Colo., quintet are, needless to say, quite a sound to be experienced – especially when they fall into the pocket of a groove containing elements of gypsy, Celtic, Americana, and folk. The five souls in Elephant Revival are Bonnie Paine (washboard, djembe, musical saw, stomp-box); Bridget Law (fiddle, octave fiddle); Charlie Rose (banjo, pedal steel, guitar, horns, cello, double bass); Dango Rose (double bass, mandolin, banjo); and Daniel Rodriguez (guitar, banjo, double bass). The Indie Acoustic Music Project labeled their sound “progressive edge”, and “BREAK IN THE CLOUDS, won best CD of 2011 and “THESE CHANGING SKIES” (Thirty Tigers) release went on to win best CD of 2013.

Monday garbage pickup continues until Sept. 6

All-Waste Control will collect trash and recyclables twice a week (Monday and Friday) during the summer and the twice-weekly pickup started on June 13.



The last Monday pickup will be Sept. 6, after which pickup will be on Fridays only. The Town of 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. All recyclables can be combined and placed into a single container and put out with your regular trash. We must recycle: 1. Glass and metal food and beverage containers (rinsed); lids go in trash (No broken

glass, mugs, windowpanes, ceramics, light bulbs, mirrors, dishes or tempered glass) 2. Plastic containers #1 through #7 (rinsed); lids go in trash 3. Newspaper, magazines, cereal/pasta boxes, milk and juice cartons, junk mail (No phone books, wax- or plastic-coated cardboard, soiled newspaper or magazines, books, plastic (Tyvek) envelopes) 4. Cardboard (broken down) (No wax coated boxes, soiled boxes, pizza boxes) 5. Garbage bags should not be left uncovered for more than one day to prevent animals getting into them.

Please contact All-Waste Control at 860-873-9005 with any questions.

East Haddam firefighters will be at Sunday meeting

Members of the East Haddam Volunteer Fire Department will be at our June meeting Sunday to show you the reflective address markers that they are promoting to help them find your address in case of emergency.

Please take a moment to look at their display and order a marker for your property. Two-sided, reflective on both sides; these markers are suitable for attachment to mailboxes, trees and posts. Priced at only \$15, they are an important aid for firefighters, police and other emergency medical responders.

Remember, they can’t help you if they can’t find you.

Classifieds

Wanted: Rental cottage. Would like to rent from mid-July to mid-August or the first

two weeks of August. If interested, please call Jill at 610-329-6881.

Tax Collector's Corner: Mill rate will remain unchanged this year

By Ed Bader

As we head to July 1, when the Association mails its property tax bills to each property owner, you will be pleased to learn that the **mill rate will remain at 3.5 mills based on the action taken at the last Board of Governors meeting.**

The Board voted to continue to use the successful collection of delinquent taxes to keep the mill rate at 3.5 mills, the same mill rate as last year. **At this point in time, the Association has only three delinquent property tax accounts.**

Unless there was a change in the Oct. 1, 2015 Grand List assessed valuation of a property, most property owners will see no change in their taxes from last year. The Association uses the assessed value of a property as determined by the East Haddam assessor and published in the Oct. 1, 2015 Grand List. So if a property owner has a question about the assessed value of their property, they will need to discuss it with the Assessor.

The Association's tax bill will be similar to the Town of East Haddam's tax bill, but it will be printed on a different color paper and we will provide a self-addressed envelope for you to use to send your check with the remittance copy (ies) to the Association. 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 and we must receive your payment Aug. 1 or the envelope that contains your check must be post-marked by Aug. 1 to avoid an interest charge of 1.5 percent per month. Remember, if we receive your tax payment after Aug. 1, you will incur an interest charge of 1.5 percent per month from July 1.

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, Jason Griffing, our Constant Contact point person 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 mailing address.

No one likes to pay taxes but it is the basis upon which we fund Association's activities. During the past year, we have aggressively acted to collect delinquent taxes. Not paying your taxes on a timely basis forces the 85-90 percent of the members to fund 100 percent of the Association's activities.

We have developed a series of Questions and Answers regarding Tax Matters. They are included in the newsletter and 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 taxcollector@lakehaywardct.com.

Wildlife Lake Friends event is scheduled for July 9 at the pavilion

Have you ever been up close and personal with a snapping turtle? They share the lake with us along with other interesting lake residents. Find out more about snapping turtles and other wildlife (both in and out of the water) at Lake Hayward at 10 a.m. on July 9 at the Pavilion.

Event: 10 a.m., July 9, Pavilion

A Connecticut wildlife specialist, Bernie Noonan, will be visiting us to discuss what we might find in and around the lake. He enjoys talking to school groups about our

wildlife friends with stories and lots of educational material for both adults and children.

Contact First Beach Rep Cari Eckert if you have any other ideas for future educational events.

Treasurer's Report: Good year for revenue and POALH budget planning

By Lee Griffin

It is the end of June and the 2015-2016 budget year is coming to a close. Again, the Association has had another good year.

We have collected more than we budgeted for income, mainly due to money received from the Town of East Haddam for lake quality as well as the efforts of our tax

collector being successful in collecting past due taxes.

Association expenses for the most part held in line with the exception of a few categories that in the end offset each other.

We are current with all payments and expect a few invoices before the end of the June. We should end the year with a small

surplus. Another positive note is that the Association received \$2,725 in donations for the 2015-2016 year from East Shore residents.

A committee of East Shore residents recently sent out a request for donations for this upcoming year to assist in the Association's lake quality initiatives.



Third Beach Report: Water testing and Glimmer Glen project on the horizon in 2016

With more details to come in future newsletters, this season-opening update focuses on a few announcements.

As you can see and have heard through previous communications, Third Beach has a lot going on and this season we will continue to focus on improvements to storage, pathways, and fencing. We know we have an issue this year with reduced boat racks, so please be courteous of others while we work toward a plan and be sure your boats are identified with your contact information.

Many thanks to Deb Taylor who helped with this year's beach opener and Mexican Happy Hour Event. She brought some great Mexican apps. We had about 20 people in

attendance; next year we promise to schedule later in the season.

This year's prescreening for high levels of bacteria and E. coli will be done by Jan DePratti. Thank you, Jan, for stepping up to help with this important task. Jan will be collecting three samples of water from each beach and testing for signs of a problem. If we see something of concern, we will resample and consult with a certified lab for additional testing. Lake Hayward is considered one of the cleanest lakes in the state and we will continue to monitor. Thank you for doing your part in not discarding garbage into the lake and all the help each of you do in collecting goose poop from the rafts and beach front.

The Glimmer Glen project is coming along, albeit slowly, and by this publication, the committee will have had a second meeting with the selectman and town planner. Details of that discussion to follow in next week's newsletter.

I know several people from Glimmer Glen have had some questions and since we are in very early stages of this project, we all have a lot to gather in terms of town requirements, condition of the road, costs involved, and approvals needed from owners impacted, association as well as the town population. At some point during this process, we will hold a mini town hall discussion for those who would like to learn more about this project.

Social and recreation: Events get off to a fast and early start, so join in

The calendar located at <http://lakehaywardct.com/html/calendar.html> is your reference to the season's events. Please visit often as updates are made frequently. You will also see calendars included in the electronic and printed weekly newsletters.

Other event information can be seen in the kiosks at each beach. If you don't see an event from the past on the calendar and would like to bring back and sponsor that event, please contact Don Smith (860-338-1659) or email at DonS@lakehaywardct.com. Note: All

Social and recreation report

events are budgeted and all expenses must be pre-approved by me (Donald Smith). Without pre-approval, you will not be reimbursed.

Let's work together and have a great season.

Dance Aerobics Classes

Carol Moriarty has again offered to teach the classes for free this year. They are held each Tuesday at 9 a.m. at the Pavilion and

will run from July 5 through August 16.

Kid's Arts and Crafts

Kid's Arts and Crafts with Colleen will be held each Tuesday at 7 p.m. at the Pavilion and run from July 5 through Aug. 16.

Kid's Bingo

Kid's Bingo with Linda & Phil will be held each Monday at 7 p.m. at the Pavilion and run from July 11 through August 15.

Upcoming Events

June 26 at 10 a.m., June POALH Association Meeting

Tax FAQ: Your guide to knowing about your yearly Association taxes

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

Answer: Last year, the Association contracted with the same vendor the Town of East Haddam uses to prepare its tax bills. 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 1 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. Banks and mortgage companies do not escrow Association taxes. Regardless of any arrangement you make

with your bank or mortgage company, the property owner is always responsible to their Association property taxes on time to avoid interest charges.

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 (taxcollector@lakehaywardct.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 August 1. This means that if you mail your payment, the envelope must be post marked on or before August 1, 2016 to avoid interest charges. If you drop your payment off at the Treasurer's residence-83 Wildwood Road—in the POALH mail box, it must be received and date stamped by the Treasurer on or before August 1, 2016 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 your property tax bill is mailed to your correct mail 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?

See next page

Tax FAQ: All your Association tax questions answered

From Page 7

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 another 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 \$3.00. If in doubt, call the Town Assessor to confirm ownership. Each lot has a separate Map and Lot number to identify itself. However, this minimum charge does not apply to those property owners who only own a vacant lot or lots. In these cases, the minimum tax due on property owners who do not have a cottage is \$50.00 for each vacant lot.

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% per month (18% per year) on all unpaid taxes or late payment of taxes. If you pay your taxes after August 1, 2016, you will be charged interest from July 1, 2015, 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 August 10, 2016, you are charged 3% interest (July and August) and the \$12.00 interest charge is



deducted first from your payment and the balance (\$388.00) is applied to pay the \$400 tax liability and you still owe \$12.00 in taxes. The \$12.00 taxes unpaid continue to accrue interest at 1-1/2% per month until paid. The Association is not required to send you monthly statements of your balance. So it is very important to pay your taxes on time to avoid interest charges.

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 December 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% interest per month charge (18% 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 advise them 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 towns and tax districts regarding such matters and this firm acts as the Association's 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. There is an automatic unrecorded lien from the date of assessment, October 1 month lien on all properties as of October 1, the Grand list date. This automatic unrecorded lien is called an inchoate lien which expires in 12 months.

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 answered by this series of Q and A?

A: Paying taxes is a serious responsibility. Please call or e-mail the Tax Collector with any questions.

Per our Charter, members of the POALH should be registered with the Secretary-Clerk to be able to vote at meetings and referendums. Please complete the enclosed **Voting Registration** form and return to me by email to bonnies@lakehaywardct.com or mail to POALH, Box 230, Colchester, CT 06415.

P.O.A.L.H. Voting Registration

Please email this form to bonnies@lakehaywardct.com or mail to POALH, Box 230, Colchester, CT 06415

I hereby certify that (check one):

_____ I am an elector of the Town of East Haddam and reside within said limits of the Association

or

_____ I have attained the age of eighteen years and own any legal lot within said limits which has an assessed value equal to or in excess of one thousand dollars.

Printed Name: _____
Please print legibly

Signature: _____

Association Address: _____

Secretary-Clerk

Date Approved

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 permit.
11. Beaches and Association properties are closed from Midnight to 6 a.m. Police take notice.

Board member contacts

Bob Sudell — President/Representative At Large	860-678-1392; roberts@lakehaywardct.com
Cari Eckert — Vice President/First Beach Representative	860-268-1834; carie@lakhaywardct.com
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Jason Griffing — E-mail alerts/membership directory /Representative At Large	jasong@lakehaywardct.com
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Gail Edgington — Promotional Items	203-314-2764
Shannon McKane — Promotional Items	203-815-2585
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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