

REALTIME FILE

FEMA Training
Lake Rescue Association Annual Meeting
September 5, 2023
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>> Good morning, ladies and gentlemen. We'll get started in about five to ten minutes. There's coffee in the back and a bagel. Thanks to our friends, the Newells and the Fleschers, thank you for that. Please make sure you're wearing a name tag, and if you haven't signed in, please hit the sign-in sheet. Thank you.

Kevin Golmont, can you unmute yourself and do an audio test, please?

>> I'm here.

>> BRUCE ZANCA: Okay, thanks, Kev.

>> Yep.

>> Excuse me, in the chat, everyone is indicating they've lost audio.

>> He just had it muted. Thanks. We're not quite ready to start yet. We'll be ready to start in about five minutes. Five minutes, everybody. Just we'll get a couple people checking in here, and...

So, those of you who are in the back of the room, if you could sign in and come and if you could sign and and come and take your seats, we'll get started.

Okay, I think we'll go ahead and get started.

>> Recording in progress.

>> That's the first thing I wanted to say besides good morning. This meeting is being recorded, and I'd like to thank our friends, Patrick Cody from Okemo Valley television, our community access, they are a great resource for us. They are recording this meeting and facilitating the live-stream today. And, you know, they are great partners and we thank them. This meeting will be both the link on our website, LakeRescue.org or broadcast on the Okemo Valley TV YouTube channel. At some point, I'll send an email around for you to be able to do that.

As I said, good morning, ladies and gentlemen, thank you for joining us here in Ludlow Municipal Auditorium. And on Zoom from wherever you might be. For the Lake Rescue Association 90th --

>> Sit on a seat. Sit on your own seat. Don't take the thing.

>> Okay, maybe we can mute everybody. Mute everybody? Sorry about that. For the Lake Rescue Association 90th annual meeting. I'm Bruce Zanca. I'm the president of the Lake Rescue Association. Before we begin, let me take care of some housekeeping matters. As I said, the meeting is being live-streamed on Zoom. And we're being recorded for Okemo TV. For everybody on Zoom to be able to hear, if you have a question later on from the audience, you're going to have to go to the microphone over here to ask your question. And if you're not mobile, we'll bring the microphone to you. That's so everybody that -- that's so everybody --

We'll figure out how to mute everyone. Folks who are listening online, if you could please mute your microphones. Please mute your microphones. We can hear you in the room.

Here deployed as a FEMA representative or one of the other federal agencies, anybody from our state government, our local government, if you could just stand up and be recognized for a second. You know, we want to thank you all.

(Applause)

Thank you for coming. You know, we are Vermont strong. And all of you coming here to help us with this second 100-year flood in ten years, 11 years, thank you for that.

Before anything else, please join me, if you could stand, join me in the pledge of allegiance. I pledge allegiance to the flag of the United States of America. And to the republic for which it stands, one nation, under God, indivisible, with liberty and justice for all.

Thank you for that.

Typically, this meeting is just for the Lake Rescue Association and our annual business. There's so much that the Lake Rescue Association does to take care of Lake Rescue and Lake Pauline in this community, and that meeting can take a couple hours normally. What we're going to do is truncate that today. We're going to talk about the lake business really quickly. I hope to do it in ten minutes or so. And talk through that.

And then what we'll do is we'll hear from some of the government representatives that are here. First we'll hear from Todd -- Todd, are you here? Okay, well, hopefully, he'll be here. Todd is from the Vermont ANR. And then we'll hear from our Ludlow town manager Brendan McNamara, and then we have some representatives from FEMA and the SBA that are going to come in and talk to us and answer questions at the end. So, we'll get to that towards the end. So, let's get through the lake business.

Let me make some introductions here. So, joining me here today in the board of directors of the Lake Rescue Association, the folks that are at this table. All of these people are volunteers, and they, literally, donate hundreds, probably thousands, in helping our community. And they are all volunteer. Nobody gets paid. Collectively, like I said, we spend hundreds of hours safeguarding the lake. Right here is our vice president Spencer Ruber. Next to Spencer, Gigi Katsiff, and then we have Natalie Fisher, who's our secretary. Jackie Thong, who is a board member. Amy Newell is not on the board, but she's Phil Newell's parole officer, right next to her, and he's not allowed to go anywhere without her. She's also helping to facilitate the Zoom meeting. Then our board member Phil Newell. We have three board members that couldn't be with us today, Nike O'Neal, one of the ones. Mike is the proprietor of M&M excavating, and he's out taking care of our roads and doing that, and is too busy with the business of disaster relief to come to this meeting about disaster relief. Then George Thomson had a long-planned family reunion for his beautiful house on Lake Pauline, can't swim in it, so his family relocated to the cape. He's joining on Zoom from the cape. Kevin Golmont, who's our treasurer, his house was mostly under water, here on Lake Rescue, on Round Pond, and now he's down in New Jersey and joining us on the Zoom link.

Because we have people that are new to us, let me give you a bit of background on the Lake Rescue Association. We were founded in 1935. We're a 501(c)(3) charity. We're a community organization, not a home owner's association. Our mission so to maintain, restore, and ensure the future of Lake Rescue and Pauline. Our primary concerns, environmental, water quality, sedimentation, invasive species mitigation. Our members, business owners and home owners. I think it's important for us to point out what we're not. We don't own the lakes. The lakes are owned by the state and people of Vermont. We don't have enforcement authority. The Department of Environmental Conservation, the Agency for Natural Resource, and the Fish and Game Department have administrative authority for the lakes.

Quite often we get asked why don't you do this, tell something like that? Well, we really don't have the authority to do that, but what we do try to do is be the conscience of the community and do what we can to, you know, make sure the lake is safe and good for everybody. Come on in and have a seat, folks. Don't be shy.

So, our first item of business is a perfunctory manner, approving our last meeting minutes. Email version of the minutes were circulated. Any additions or corrections to the minutes? Chairman maintains to approve minutes.

>> So moved.

>> Second, second. All in favor, aye. Aye. Okay. So, now we'll go to our treasurer's report. For the treasurer's report,

our treasurer Kevin Golmont -- could somebody hand these out? Our treasurer, Kevin Golmont, is on the Zoom link. Kev, I can see you up in the upper right-hand corner there. Good morning.

>> Good morning. I'm here and ready.

>> Okay, Kevin. We have the financials, we made copies of those, and anybody who's interested in having... it's painted on one page front and back, the financials are being passed out. Raise your hand if you want one. All of these materials are going to be on our website for downloading a day or so after the meeting. Okay, Kevin, take it away.

>> Okay. If you want to skip to the next slide there. The first thing is, our tax return for the year ended June 30, 2022 we filed in January of 2023, which is the administrative thing we needed to do to just keep the process, but we're up to date on that.

If you remember last year, the membership voted to change the Lake Rescue's fiscal year from June 30, 2022 to a calendar year. And that process is pending, but we're moving along on that. We filed an extension in May to extend the tax return for the short period ended December 31, 2022. And that will probably get filed some time here in August or September, as we move along to get that taken care of.

So, the financial statements I provided here really are... you'll see there's three. There's one for the short year ended December 31, 2022, which technically that's what this meeting is about. It will be the annual meeting for the short period ended December 31st of 2022, but since we're six months into the following year, I also included the six months through June 30th. And that gives us a comparative period for the whole 12-month period that you'll see on the income statement that we have coming up here on the next slide.

So, if you want to click to the statement side and I'll speak to the comments here. So, what you see here on this income statement, basically, the first column is the six months ended June 30th of 2023. The middle column is December 31st of 2022, which is the short year that we have. And then for comparative purposes, I just showed the 12 months ended June 30th of 2022.

So, just starting at the top, you'll see the donations. I'm going to combine really the two columns, \$19,000 and the \$70,000, which puts us about \$89,000 in donations we've received in the last 12 months, compared to the last 12 months we had of June 30th of 2022 of \$120,000. Really, that's what we see here is the Rescue Our Lakes, you know, was more like a three-year program, and that's starting to run down, and that's why we see our donations are starting to fall off there. I will still encourage everybody to continue to make whatever donation they can. It's very helpful to us. And we are going to need more money as we try to continue to clean up the lake for what we've already done here.

You'll see the Milfoil Grant income has gone up. We got 11,862 last year. That really pertains to the work that the Lake Rescue Association did comparing to the summer season of 2022. But every year as we spend more and more on milfoil, hopefully, our grant will continue to go up. Doesn't cover 100% of our costs. Probably only covers about 25% of it, but it's a meaningful piece of income for us.

There's not a whole lot other news on it. The interest income shows, you'll see it's improving a little bit, because interest rates have gone up significantly from when we were getting less than a half a point to now we're getting 4.5 to 5% on our money. So, it's starting to show up at least on our income statements.

I'm going to drop down to the special program expenses. Well, just a comment... the operations, this is just what it costs to keep the business going from the accounting fees and subscriptions fees for neon and so on and so forth, but I don't think there's a whole lot of news there.

Going to the special programs, the expenses there. The dredging project, the 25,600, two deposits that I made in June for materials that we would have used in September. Those are both refundable deposits, and I've spoken to the vendors. That will be coming back to us, so we won't spend that this year, but it's just a deferral. We'll end up spending it in the following year, or the following year, whenever we determine we can dredge.

The state dock, Bruce is going to talk about that I think a little bit later on, but those are our legal fees. We still have probably \$25,000 in legal fees outstanding on that, that will be paid here in August. But that particular project is winding down at this point.

And the DASH boat, that, we purchased a new trailer for the boat this year, so that was \$2,800 that you see there. And the milfoil expenses, I'm sure they'll talk about that a little bit more, but, generally, the majority of our milfoil expenses are incurred in July, August, and September, and you can see that in the middle column, where we got \$35,000 there, but in 2023 now, the spending season really hasn't started there.

We can go over to the balance sheet now, click there. Total assets, we have about \$360,000, which is all in cash and investments. Except for our general checking account, which shows \$32,000 in it right now. They are all in interest-bearing accounts. The \$231,000 that's listed at the American Portfolios is really invested in CDs that are ranging between 4.7% and 5.3%, that are all in FDIC-insured investments right now.

And the only other comment I really have on this is as of June 30, 2023, we have \$360,000, it looks like a lot of money, but had the storm not occurred and we moved ahead with our milfoil and dredging project, we probably would have spent

down close to \$340,000 of that. So, although it looks like we're cash rich at the moment, we've got some big expenditures coming up here. And they have been deferred probably until next year, but we will still need that money in the future. And I would still encourage whatever donations we can receive, we would love to have.

Those are my comments. I'll take any questions if somebody has a couple questions.

>> Okay, thanks, Kevin. Nobody is indicating any questions right now. I guess the one thing I would remind everybody is we are a 501(c)(3), so your donations are tax deductible, as you're doing your year-end planning and all that, it would be a great help if you were able to do us. The milfoil can cost us \$60,000-some a year. Who knows when we're going to have to dredge again and all of that? So, your financial support is certainly appreciated. Everybody's done a great job in that in the past, but it's something that we have to go ahead and keep up with. So, let me kind of go through the key business points. Normally in this meeting the committee chairs will do the reports, but I'm going to blast through it real quick so we can get the important business of the day and ask questions about that.

As Kevin was saying, milfoil is a big problem. We... you know, Eurasian milfoil is an invasive plant species, if you're not familiar with it, I know some people are new here. It's a weed that grows in the lake, and what happens is it comes in on boats or downstream from, you know, other places, and then it takes root and propagates, and then boats go through the water and chop up the leaves on this, then it propagates some more. And there are lakes in the state of Vermont that haven't mitigated against milfoil and they've become choked out. Can't swim in it, can't take a boat across it. It really ruins the effectiveness of the lake for everybody, fishermen, home owners, swimmers, paddlers, kayakers. So, we spend approximately \$60,000 a year. We work closely with the state of Vermont, the Lakes and Ponds Program, invasive species. We have a trained milfoil inspector that's paid by the Lake Rescue Association that's on the boat ramp Saturday, Sundays, and major holidays throughout the summer.

We also have professional dive team that's in the lake four days a week, normally in the summer. They are hand harvesting, but also pulling bottom buriers, these are 10x50 vinyl blankets with weights in them that are put on the lake bottom to smother the insidious plants and do that.

And then we also have a DASH boat, which stands for diver-assisted suction harvesting. And this is a great big vacuum that's on a pontoon boat that sucks up the plants and strains them out, the vegetation is then disposed of at the transfer station, and we do that.

We have suspended our milfoil operations for the

summer. The lake is -- the lake is so bad that we can't see to the bottom of it. You can't do the milfoil mitigation when that's going on. I've talked to our partners at the state DEC and told them that we're not able to do that. I don't quite know how it affects our grant for the year, because the grant that we get usually every year, as Kevin said, about 25% of our budget on that. Is predicated on the amount of volunteer hours and the work that we go ahead and do. So, we don't know if the state's going to, you know, give us a break and still give us a grant, but we're not doing the work that normally entitles us to the grant, so we'll have to see in the future what happens with that.

So, we have 63 -- the milfoil efforts this year started in June and July, and it started pretty good. We put 63 bottom buriers down, 10x50 feet long blankets. Problem now, we can't see them to retrieve them. Normally, we have to take them out in September or October, and right now we can't see the bottom. We know where most of them are, northern part of round pond. We planned on moving them midway through the summer, but the storm happened, as I said.

I would say, in addition to our divers and our paid greeters, we get hundreds of hours of volunteer work from our members. You know, people like you who go around in their canoes, kayaks, and paddleboards skimming milfoil plants. Those volunteer contributions are so important for what we're able to do. Again, that helps predicate what we get from a grant in the state.

The next project that I'll talk about is our dredging. So, this is kind of like deja vu all over again. After Hurricane Irene, we had to dredge the channel between the round pond section of Lake Rescue and the larger part of Lake Rescue. For those of you that don't know about it, the Black River flows down from Echo Lake and comes into our lake, and there's so much road sedimentation and debris that comes into the lake that it fills up that channel. It streams down and comes into the channel, and it stops navigation. And since the boat ramp is on the Round Pond section, the only way that the lake works for all the people who want to use it, whether they live on the lake or not, has to go through that channel. And it's become to the point where boats are running aground and it's almost unnavigable. We had a permit, we dredged in '11, and we have a permit that's been in place from the state from DEC and ANR that allows us -- is good through 2025, and we had planned on dredging this September for seven weeks. We've postponed that project for two reasons. First off, the turbidity of the water is so bad that we can't see the bottom to dredge it correctly and do that. And then the other thing is, frankly, we're concerned about the truck traffic on the roads. You know, our roads are made with temporary repairs right now. There's going to be -- our plan was to move 5,000 cubic yards in that channel

of the area we have permitted to dredge. That's about 500 dump truck roads. We didn't want 500 fully laden dump trucks going up the road, because, you know, as you all well know, the roads are tenuous.

So, that's milfoil and dredging. You know, we've talked to the state on dredging to our permitting authority at ANR and told them that we want to postpone the dredging efforts. He's open to that and going to meet with us. He'd also be the authority that if it turns out the state requires a permit for dredging other areas of the lake, he'll be the authority on that. You know, we have to look in the future who's going to do that, if that will be the responsibility of people that live in those particular areas, or if the Lake Association will take that on. We'll be taking a look at that in the future. I'm sure we'll talk about this in the future.

We've got a couple other things, but for now I'm going to turn it over to our Vice President Spence Rubin to talk about our fundraising and social media.

>> Thanks, Bruce. I'll keep this quick and try to keep this light, the positive side of this conversation. Our membership is up 20% year over year, that's the third year we've had that type of growth, which is fantastic. Obviously, a lot of turnover and change on the lake. We want to continue having that type of increase, so thank you everybody who's talked to neighbors, knocked on doors, and asked for people to come out and join the team here.

On the fundraising side, we launched the Rescue Our Lakes campaign back in -- sorry, can you hear me okay? In the fall of 2020. In that time we've raised just shy of \$400,000 thanks to donations from everybody here and those on Zoom. Probably another \$50,000 outstanding pledges that will be closed out by the end of 2023. You'll probably hear about another fundraising campaign over the next couple months, but stay tuned for that. Thank you again for all the support on that side.

On the social media side, just wanted to call out Jackie Thong who started our Instagram page and has done a tremendous job over the last two years growing that fellowship and I think it's really shown how important it is during these times to be able to both, you know, in times of crisis and times of positivity, to be able to be a source of aggregating knowledge and information, and it's been a wonderful thing to see everybody engage in such positive commentary on that page.

The last callout I'll have, we do have a subcommittee, it's a small and fierce group of about five or six of us that do these sort of things. If anybody is interested in joining, that's the membership, fundraising, and social committee. We'd love to have anybody join. Please reach out to myself, Gigi, or Jackie, we'd love to have you.

>> Okay, thanks for keeping that tight. Need to give you an update about the lawsuit that's been ongoing with the State of

Vermont over the proposed dock for the fishing access boat ramp. In 2018, the Lake Rescue Association, several property owners, filed a complaint against the Vermont Department of Environmental Conservation protesting the proposed placement of a 48-foot dock at the fishing access boat ramp. After five years of mediation attempts and various delays, we finally had our day in court, so to speak, in a de novo hearing for the environmental court in Burlington. That trial or hearing I should say was on June 6th and 7th. The Vermont Department of Fish and Wildlife presented testimony on the first day of the hearing. The state had several witnesses. And then on the second day, we presented our witnesses.

Our witnesses included an LRA member and the person who lives next door to the boat ramp, Kat, our milfoil diver, myself as the LRA president, and our former co-president, Barb Silver. We all, I think, did a strong presentation outlining our objections to the dock, including concerns about safety, navigation, parking, milfoil proliferation, shore frontage limitations, et cetera. Both sides have now submitted briefs to the court, and the judge is expected to rule some time this fall. The judge, I understand, lives down in London derry and his house is flooded out, I don't know how that will affect all of that, but we're expecting a decision on that. That's up with the court, we'll know this fall whether a dock comes or not. I suspect what's going to happen is a compromise, and that's a good solution for us, it will be a shorter dock, but we just don't know which way the -- I can tell you I went up to Burlington to testify, and I testified almost three hours. So, you know, it's been a big thing, and we're happy to close this chapter some time soon.

Okay. Next up is the Mary Rita Scholarship. Mary Rita Batesole was the late president of the Lake Rescue Association and we have a scholarship in her name and Natalie is going to talk about that.

>> Okay, this has been a three, four, five years -- I can't remember exactly. Four or five years that we've been going this. It's \$1,000 scholarship that we offer to graduating seniors in the area. The high schools typically are Green Mountain, Union High School in Chester, Woodstock high school. This year the scholarship is going to Greta Bernear and she graduated from the high school in Chester and is going to the College of the Atlantic in Bar Harbor and she's going to study marine science with an emphasis on environmental sustainability. In high school she was a member of the environmental club for four years and participated in a lot of community service projects and helping out on the farms. She wants to teach children to appreciate and love the natural world.

We are proud to sponsor young people like this that we hope will come back to our community and advance our values. Thank you.

>> Thank you so much. So, that's a nice legacy for Mary Rita, who is predecessor here and did such a great job for so many years taking care of the lake.

Next item of business, we want to organize a cleanup day for Lake Rescue, Lake Pauline, and the area south of Lake Pauline along the Black River that got a lot of our kayaks, docks, propane tanks, those kind of things. We're thinking about August 12th, which is a Saturday, and August 19th, which is a Saturday, for cleanup dates. Could I see a show of hands of anybody who would be willing to help on that? If we have a lot. I don't want the same six people to go ahead and do that. We'll send emails around about that, and what we'll try to do is clean up the things that we can. There's a lot of submerged docks and debris and some dangerous tree limbs and things like that, that we want to mobilize as a community to kind of take up. You know, I think the -- hopefully, the lakes will be a little bit cleaner by then. We'll use the -- we'll take the table off of the DASH boat and use that to help drag some of the docks out. And do all that. We'll send a social media post, send an email around to the membership, about cleanup days on those two Saturdays, and we'd appreciate every support.

So, we just have one more item of business before we go on. So, when we were here for the flood, you know, the lakes district was particularly hit hard. We had, you know, roads wash out, and, you know, the town was just a mess. I mean, you know, you saw the video footage that was on TV, you know, the whole hill came down from the Mountain Road, ended up in the post office parking lot, the town had all they could do to manage getting through all of these things. And some of our neighbors just, you know, took it upon themselves to go in and fix the roads. And, you know, they showed up with their Kubotas and their Bob Cats and for two days people were stranded at their homes and couldn't get out. There's four people that we really want to recognize. I see one of them is in the back of the room and I'll ask him to come up, that's Greg McGowan.

(Applause)

Is Trevor Benson here? Trevor, did you make it? There's Doug Rose from the Green Mountain Sugar House. Many of you know Doug. He's a kind of a quiet guy. I wouldn't call him a Yankee, but, you know, he might call himself that. And he laughed when we invited him -- actually, Ann, his wife, laughed when I invited him to come to get an award at the meeting. And, you know, Ann used to be on our board. One of our board members is Mike O'Neil, whose company M&M Excavating, if you're anywhere around town, you'll see those. His trucks and his crews and all of that. So, it's Trevor Benson, Greg McGowan, Mike O'Neil, and Doug Rose. And we had these awards made for them, and we'll deliver the other ones, but Greg owns a local landscaping company here. See if you can see this. A local landscaping company here, and he and his crew just showed up, and they

opened the roads, and they've continued to do stuff. And I heard the other day that somebody was bitching at him because the grass wasn't cut, because, you know, his crew has been working on the roads and the cleanup, doing cleanup around Archibald Lane. This I says community appreciation award presented to Greg McGowan, August 5th, 2023. In the hours and days after the July 10, 2023 floods, Greg and his crew acted and worked tirelessly to repair and open the washed out roads in our community. Thank you, your neighbors are grateful for your intrepid work. So...

(Applause)

Now is the portion of the meeting that I'm sure you've been waiting for. Thank you for letting us talk about the business of what's going on. You know, before we get into the question and answer period, I just want to take a minute to encourage everybody to be gentle with each other. You know, this town is hurting. Many of our neighbors are homeless, businesses have been ruined. People don't know how they are going to pay their employees or, you know, take care of their property. I want to acknowledge that many of the members of Lake Rescue Association are second home owners, and that presents its own unique problems, because some of the disaster aid that might be available to other folks isn't necessarily available to home owners, and I understand that's a system we all hope to address at some point in the future.

But it's important for us to be just kind to each other and gentle, because people are hurting. You know, each of us has our own particular problems to deal with and what we hope to do in this next section is to hear from some of our government officials about what's going on. Todd, are you here? Okay, there's Todd. What's that?

I'm sorry. I forgot about that. You know, I should tell you that I had hoped to retire as board president this year, but I've agreed to stay on. So, we're going to let Spencer take the rest of the meeting. We have our board elections quickly. I guess that was Freudian, I don't want to be elected again. Spencer will take over this part, we'll do a quick vote of those folks, then get to Todd.

>> Convenient slipup. All right. We have three board members whose terms expire this year. Natalie Fisher, Kevin Golmont, Bruce Zanca, all have agreed to stay on one extra year, which is very appreciative from all of us. So, all those members present in favor of the renewal appointment of Bruce, Kevin, and Natalie, please say aye. Nays?

>> Nay.

>> Michelle!

>> Let the record show that's Bruce's wife with the "nay." Does that supersede everybody else's ayes? That combined with the email votes, ayes have it. Thank you for another year of support.

>> Okay, thank you.

(Applause)

Next up is our government representatives, we have Todd, who's a river management engineer from the Vermont Agency of Natural Resources. Todd is also a neighbor, lives in the next town over, familiar with that. Has a PowerPoint presentation, and has presentation he tells me will take about eight or ten minutes. Todd, you can either come up here, use this microphone, or you can go to that podium, whatever works. If you tell Spencer when you want your slide to go forward, he'll do that. We have it on a computer already.

You got to talk into the microphone. Have a seat and do it, or if you prefer to stand, you can go to the podium.

>> Good morning, folks, name is Todd Menees.

>> Todd, maybe you should go to that one over there.

>> All right, that any better?

>> Yes, much.

>> Some people are hard to train, you know. Todd Menees, Vermont rivers program, one of the river management engineers. Got a slide presentation here. Some of you may have worked with me, or I worked with you, after Irene. I was the only one in our watershed management division that could be here today, and I thought, well, I know a lot more about what's going on, because I live in Plymouth. And all these string of lakes since I've been 8, swimming, fishing, canoeing, and I share your concerns. And it's depressing to see it again. But I got a lot of good news for you.

We have six river management engineers, people helping us out. There's ten of us addressing this. Yeah, we got whacked again, but statewide, this is not as bad. So, those people helping out, myself included. I was doing other things, and I've just been transitioned yesterday to be helping dam safety program, other programs.

We transitioned from emergency repair to recovery quickly, in a month. Irene it was four months to get from emergency repair to recovery. And I've got a slide coming up.

This is the sustainability diagram. In the middle there is what's sustainable? Then our social needs, economic needs, and the environment. This is what we're here to talk about. If you could, please, next slide. Thank you. Spencer or Spence?

>> Spence.

>> Spence, thanks. So, this is Connecticut River. Into Long Island Sound. Look at that sediment plume. Pretty dramatic, huh? Look at the James River next to it, clear. Got another one coming up here. This is, if you would please, Spence, this is the Winooski River out into Lake Champlain with Irene's sediment. People, this doesn't happen just here. The river's program will try to implement 60, 70 years of river science. This happens everywhere. Think about the Mississippi River out into the Gulf of Mexico and that delta. Same thing. If you

could, next slide, please, thank you.

Oh, boy, this is kind of tough to see. This is a landscape schematic. And on the top right up at the top right corner, that's where I live. High up in the watershed in Plymouth. When I drive out to the river at the bottom there, drop about 500 feet. I've got all kinds of neighbors in between. Where do you live in the landscape? It's a rhetorical question. I'm not asking you to answer here. Think about what you're doing at your house, and it affects your neighbors. If you do things wrong with the rivers, takes 30 years to see the effect, but your neighbors are going to see it in a year or two. If you could please, Spence, thanks.

Now, this is a soil textural triangle. Clays cause turbidity. I squint my eyes and I see this big blob at the top. That's what you're seeing in the lakes. That's what you saw in Irene. Well, that was about two and a half years from what I recall for it to clear up. The clays are tiny. Tiny. Colloids. Milk is a colloid. You can't see those without a microscope. You can't feel them. They don't settle out. Sand settle out. Silts are platy and do the falling leaf in the water. If you could, please, Spence, thanks. Now, Black River Basin. String of lakes, and they share these issues with you. I drove down here in the northeast corner of Plymouth, and I looked at it. I'm like, gosh, hopefully, this is not going to take very long. Somebody, what was it, two weeks ago?

>> Did you get a speeding ticket?

>> Say again?

>> Did you get a speeding ticket going through Plymouth?

>> No. But... and it's coming up, our town road is being dressed off today. Here's Lake Rescue Basin. Again, many small stream issues. If you could, Spence, please, the next one.

Black River, Great Roaring Brook, Roaring Brook, Money Brook, Buffalo Brook, Patch Brook, and all those little tiny streams are contributing sediment. And I think I might have one more before I'm done here.

So, there's a lot of people. You know, I'm not telling you what you don't know. A lot of people on Lake Rescue, and they've all got shared concerns and different concerns. I think that might be -- I'm done. Nope. I'm good. This is the multi-phased flood recovery. We were in emergency response. What I'm seeing today is we've moved into recovery. There's a permanent recovery. Resiliency. Money. Funding. How do we pay for this? This is going to take our tax dollars. I'm giving you a planning perspective. I think there might be one left, Spence.

So... I forgot my glasses in my truck, and I forgot my hearing aids, too. Some people are hard to train. What's the situation? What's the problem to be solved? What's the strategy to solve the problem? Execution, what tactics are to be used? Support. What are logistics for people and equipment? That's a really tough one, but you're all here today, and virtually.

Command, what other organizations are needed? What can you do to help? This is an outline of what is taught to the military students at West Point. And I think that's -- I think that's it. If you go to the next slide... nope.

What time perspective? We're thinking in the rivers program in geologic time. Days, weeks, months, years, decades. We're thinking longer than that. You got to have a patient perspective. Echoing what Bruce had said before he put into question and asked -- I think the last one is just my contact information. Nope. Can you guess where that lake is, can you go back to that?

>> That's Echo.

>> Yeah, yeah. We want to get back to that nice blue water. We will get there.

>> I think what we'll do is hold questions for you. I know a lot of people have questions. I have questions for you. Hold those until after some of the other presentations. If you can stand by. Next up is our municipal manager here in Ludlow, Brendan McNamara. Brendan came to our community in April. So, you know, what a summer to have your first job. But he's a local guy. He was the Cavendish town manager, lived in Cavendish his whole life, I guess. He's been very receptive, and I'll state publicly what I told the select board and other folks, that I think he's doing a remarkably good job with limited resources, and doing it. You know, there are -- all of us have solutions that we want to look towards in the future. We'll talk about that in the questions and answers. You know, there's some things we have to do differently so we don't keep on repeating problems every ten years. But that being said, he wasn't here last time, so I don't think we can hold him accountable, per se, for that, but we can be aspirational in telling him what we're looking for.

So, if you'll -- Brendan, thanks for all that you and the town crew has been doing. I know your employees, you know, the town -- has been working 24/7, highway crews have been working 24/7, you know, the water treatment plant guys have been doing all that they can do. And I think it's remarkable progress that's been made so far in the town, just to see how bad it was on July 10th, 11th, 12th, and to see where we are now is remarkable. Let me now turn it over to you and you can tell us what's going on.

>> Thanks a lot, Bruce. Good morning. Yes, Bruce is correct. My name is Brendan McNamara, municipal manager here. I was in Cavendish for seven years as town manager there, before I started here in April. Born and raised in Cavendish. Probably raised more hell in ten miles from my office than I'd like to admit to most of you, but that's all right.

I first started in Ludlow in April, one of the first calls I got in my office was from Bruce inviting me to this meeting, and that was mid-April, May, and I thought, things will

have slowed down by then, we'll be all right. Might have been a miscalculation on my part.

So, anyways, kind of want to echo what Bruce said, from where we are, and I'll give you an overview of just where the town is, where we're going, where I think we're going. And briefly how we're going to get there. And then I'll answer some questions after. Again, after the meeting if you have questions, you want to pull me aside, I'm here.

So, yeah, July 10th, we took it on the chin substantially here. Started about 2:00 in the morning, we started having flooding events down on Pond Street right in front of the fire station. That was Monday morning. The fire department was dispatched out, along with most of the municipality to kind of begin to assess where we were. That got progressively worse. We reached probably 10:00, 11:00 in the morning, had a little reprieve, thought we might be okay, had some flooding, but manageable. Then the second wave came through and pretty much decimated what was left of us, unfortunately, you know. And that, I think, hit the main street in the town, but really started to take, you know, some of the outlying areas, I'm sure that's when the lakes were hit. Some of the outlying areas on the hill area, Commonwealth Ave, that's when things really got dire. Give you an example, I was standing on the corner of Andover Street and Main Street at 3:45, and it sounded like a train coming down Andover Street. I turn and ran back to the office, because the water was coming down. That's kind of the dire situation. I was in big rubber boots, so I wasn't moving too fast. Luckily, I made it back here.

So, in the days and now weeks after that, we've done, I would say, very well. It's been a tough haul for -- through Monday will be a month to the day, from where we were, to where we are now, we made leaps and bounds. That is a huge credit to our town as a community. I mean, you know, we have people here, Kevin, he jumped out and is one of many people that jumped in where they needed and just did what you had to do. That's what this community is about. You know, being born and raised here, that is one of the biggest pride things for me working in this town, is you can just see it.

So, you know, now where we are as a town is -- and I think Todd had a slide that was very poignant, is the stages of this process. The emergency response. The emergency response in this town was unbelievable. We have a few members here, Angela Kissel is our emergency director, our select board chair. There are members of our team that are here.

The emergency response within 48 hours of that event was impeccable. We have no loss of life, which is amazing. I don't think people realize how close we were to having that happen in numerous situations here. Thank God it didn't, but the response and read and reacts that we had, second to none.

I'm lucky. I've been here three months. But I have a

lot of people that I could lean on with staff members, community members, that I could pick up the phone and call. Members of the Lake Rescue Association, first calls, you know, calling what do you need, this is what we're doing, great, we'll get there. I talked to Bruce for a while it was almost daily that we were talking about, hey, okay, we're getting there. This is where we are.

So, that's a huge part for me. Now we're moving into that recovery stage, which you see, your roads are being put back. We can get places. Our initial response was trying to get to people when they needed it. We have people that need medication, we have to get to them. We rough a road in, so we can get there. Now we're in the phase of securing contractors and putting roads back in a -- I'm going to say -- semi-permanent position. I've spoken to many people at the lakes, all through town, that there are things in this town, and I try to be optimistic about things, that I look at this as a chance to maybe let's do things and we can put it back better than it was. Or make it better than it was. We have a lot of those situations that we have to explore, and funding is a part of it.

But we have to look at, okay, even if we can't secure the funding, maybe we have to go ahead and do it, because it's going to make our situations for our communities better here. That's road infrastructure. That's culverts, that's river management. And those are things that we are looking at as a whole, and we're going to get there. I have no question about that. But this is going to be a long process.

So, you know, from immediate impact in town you'll see things are kind of getting back to sort of day-to-day. You know, the problem with an event like this is that the town still at some point has to continue business as usual. Things still continue forward. So, we are working on that, trying to get things back to a semblance of normalcy at some point, because we also know that we don't have a supermarket right now. We're working with Shaw's. They have a couple of different options to maybe, possibly, if people remember during Irene they had the tent that was essentially outside as a permanent structure for a while. That right now necessarily isn't an option. They are doing a drive up and go right now.

They are looking at potentially while in the store making a store within the store. So, they are going to, while construction is happening on the outside, basically, the outside walls, all of their refrigeration units and everything are gone. Now they were hard enough to get pre-COVID. Now think about trying to get those now. It's tough. So, they are trying to condense things in, so we can provide our community with fresh food, vegetables, cut meat, et cetera, and providing the service, so we get back to a semblance of normalcy. Other thing, our wastewater plant is half functional right now. It was

completely destroyed.

And as we know, what we're staring down the barrel of is snow and this population going from 3,000 to 30. We are in what we will call summer mode, which we are handling our normal capacity for the summer in the plan. We are treating disinfections going on, but we're not to the point where we can handle the full capacity of what this town has to offer on a holiday week. Just not where we are. We will get there. Where we've come in three and a half weeks with that treatment plant is beyond amazing. We've had help from Vermont rural water, army Corps of engineers, wastewater department, how they've done it, I don't know. But it's getting done. So, that's where we're going with kind of the in-town infrastructure, but quickly I'll circle back to as we move forward, I don't want people to worry about that -- and I had a lot of questions from all over. Well, this was a problem during Irene, it wasn't fixed correctly. These fixes that we have right now, we're going to call them temporary permanent is kind of the best way of putting that. We have to address drainage, we have to address river management. We have to address road infrastructure. That is going to take time. Whether that, you know, you have an 18-inch culvert at the end of your road that dumps water where it shouldn't, or it was blown out. What was sufficient ten years ago is not sufficient flow. We've met with -- Todd was here, one of Todd's counterparts and colleagues is Scott Jenson. Scott has, I believe, I have spoken with a few members of the association and pointed them in the direction of Scott.

We also met with Scott about one of my biggest concerns, I think we all can agree, kind of ties back into the sediment being washed in. That happens in the lakes, that happens in the rivers. The flooding that we're experiencing now, it takes less water for this to happen. So, something needs to happen to mitigate these problems. Otherwise we're going to be doing this... and I mean let's be honest with ourselves here. The scary part of this is we're coming into hurricane season right now. We could be staring this down again in August. This was a flash in the pan that got us. We saw Irene come up the coast. So, we are doing our best to try and put measures in place that between now and the winter and the spring, that we're going to be able to deal with these problems, but it's going to be tough. And these repairs, they are going to take us... they are going to take the town some time, but also as a community and input from yourselves to make. Because there are issues, again, I am from the area. But I don't know the roads like the back of my hand. I don't know what issues you may have with your yard with the road. Those are things that people have been relaying to me that we can get out and address and look at them, whether we have to work with the town or the state has to be involved regarding, you know, what the property ownership is. But those are things I think we can get through together as a

community. And regardless if it's a town road, a private road, et cetera, I am here to support you guys and support the town any way I can.

So, if you don't think it's a town problem, call me, I'll help you, point you in the right direction. It could be. So, that's really my goal. I'm going to stop talking, because I can get on a roll, and we'll be here forever. Anyways, I won't answer questions now, wait.

>> Wait a few minutes, we're going to hear from the federal government folks that are here, then we'll take questions from everybody. So, thank you, Brendan, appreciate that.

(Applause)

So, we have a number of representatives, we have Tim Baker from FEMA, who's here, Rebecca, PIO for FEMA, is here. Did you want to say something real quick?

>> (Away from mic).

>> Speak into the microphone, please.

>> On July 14th, President Biden approved a disaster declaration for the state of Vermont. The declaration includes nine counties throughout the state of Vermont, in which we are supporting in the hopes of -- this authorizes FEMA to coordinate relief efforts and provide funds for recovery. At this time we have opened seven disaster recovery centers throughout the state. The closest to us here are in Rutland, London, Barre, and Springfield. The hours of operation for the disaster recovery centers are seven days a week 8:00 a.m. to 7:00 p.m.

You need not own a home in order to apply for disaster assistance. You can be an owner or a renter. We have a number of people that are also registering individuals, going door to door, who might not be able to go to a disaster recovery center. And you can also apply for disaster assistance online at disasterassistance.gov.

And you can also call the help line at 1-800-621-3362 in order to get questions answered regarding applying for disaster assistance, what that disaster assistance might include, how to get housing.

However, if you come into a disaster recovery center, which is where you'll find a number of program areas that can assist you with recovery or applying or what you need to know, or how to proceed, a disaster recovery center is going to be the answer to all your questions.

>> There's one here in Ludlow at the community center.

>> Yes. So, we have a couple people here, that are here with us today, individual assistants who can answer your questions. Mr. Baker is here talking about public assistance. That's going to be our roads and our culverts. And we have Steven Clarke from the SBA is with us today. We also have other needs assistance, which is what we call VALS, volunteer assistance liaison. We have someone from the walk along registration program, they are here with us today, and we're

going to be in the back of the room answering questions after the meeting for you with the recovery process.

>> Thank you so much, Rebecca, that's great. Who's next?

>> (Away from mic).

>> Okay, thank you. Please, introduce yourself.

>> Good morning, thanks for having me. My name is Steven Clarke. I work for the Office of Disaster Recovery and Resilience with the U.S. Small Business Administration. Excuse me. We have low interest disaster loans for home owners, renters, private nonprofits, and businesses for physical damage. We also have economic injury disaster loans for nonprofits and small businesses for loss of revenue. Those are working capital loans. We do have a center operating here in Ludlow at 126 Main Street. It's open seven days a week, 8:00 a.m. to 5:00 p.m. Trained, experienced SBA representatives are there, they can answer questions about disaster loans and they can help you apply for them.

I don't know how much more information you would like.

>> I think that's great. Answer people's questions.

>> That's great. I don't want to take too much time, so thank you very much.

>> Yeah, thanks for being here. Tim, did you want to say...

>> Good morning, folks, my name is Timothy Baker. I'm with the PA, the public assistance side. I'm the infrastructure branch director. I'll be here for a number of months working with your towns, villages, and cities, helping them as they navigate through our paper process. They are going to be repairing the roads, bridges, culverts, buildings. They are going to come back -- my staff will be out reaching with them to help them facilitate the paperwork to get reimbursed. I asked Steven to go first, because as things progress, especially with IA, it's go through your insurance companies, Small Business Administration, and FEMA is usually considered the funding source of last resort if nothing else has worked for you. That's why I asked Steven to go first. Think of me last.

One of the things that was mentioned by Brendan was culverts and bridges. The state of Vermont coming in here and talking with the state of Vermont, they are adamant about mitigation. Where can we upsize, increase them to make them more resilient as the president said, build back better. We don't want to just put money out there and have it wasted. We want to analyze what they have and take their input from road crews and other managers to say we've had issues with this culvert, had a study done, we take that into consideration and add to that reimbursement to increase the flow size, do that mitigation to help reduce the next impact you may have. As mentioned, we are going to be facing hurricane season. We've all seen it. One of the aspects of me being here is I am from the upstate New York area originally, I worked the hurricane Irene recovery for a county, they were doing things two weeks later, tropical storm

Lee came in and redamaged everything that they had fixed. So, we understand that you're struggling. We watched the rain here, and we see a day of sunshine, and we have hope, and then it rains again the next day. So, it does become very frustrating for you. I know a lot of you have lost homes and businesses. Your lives are turned upsidedown. And we are here to try to help you put what you can back together.

I've been to many of these town hall meetings, spoken with people who have lost everything. One of the things I'd like to say is thank you. As much as you're struggling to go through things, Vermonters have been incredibly polite and kind to us coming in here. We're visitors here trying to help you put things back together. As much as you're frustrated, disappointed, and upset, I've not met anybody who's been mean to us. They put out their hand, shook our hand, said thank you for being here to try to help. That's what we're going to do. We're passionate about what we do in this business and that's what we're going to do with you as you put it back together. Bring it to us, I'm going to work as hard as I can with your road crews, your towns, to reimburse you for the efforts that you've put forth. Thank you.

>> Thank you so much. Who's next?

(Applause).

>> (Away from mic).

>> Okay, please.

>> Hi, I work in one of the DRCs. In addition to what Rebecca said, once you apply, register, you may be eligible for lodging expense if your home is damaged, home repair assistance, rental distance is available. If you have personal property damaged as a renter or an owner, there is possible help with that.

Also, if you have vehicles that were destroyed or damaged that we can help possibly with that. If you were injured at all or medically or mentally, we can help with that. I don't believe there were any funerals needed, but there's assistance for that.

There are four ways to apply. You can go on the phone, call FEMA, 1-800-621-3362. You can register online, go to a [disasterassistance.gov](https://www.disasterassistance.gov). Click on "get assistance." And another thing to point out, there's wonderful information about what we do if you go to [disasterassistance.gov](https://www.disasterassistance.gov). Go to the FAQs under the help section. Anything you want to know about having trouble registering, or what are you eligible for, or whatever, clear information, easily understood, very valuable.

If you're wondering where a DRC is, it's online. You can just go to DRC Locator, just type that in on your browser. Or you can also text "DRC" and use your zip code and the closest one, hopefully, would show up.

Another point to make. Most of you... I don't know if you have flood insurance or not, but step one is always to

contact your insurance company. If they don't cover you, you need to present that to FEMA to say, look, this is what my insurance is not giving me or giving me. And then you can proceed from there. It's very important to document everything, so that you have proof of what you need.

Also, just a point that I've noticed, don't take -- if you get insurance assistance, don't settle for their first amount. They try to low ball, okay. Go back to them and say, look, I need more help, especially if you already have, you know, an estimate for repairs. Say, look, we need more repairs.

But anyway, the point is, keep track of everything. All of your receipts, all of your bills. That's how you make your case for more assistance. Okay.

>> Thank you. Who's next from -- we had some people --

>> (Away from mic).

>> Okay, let me enable Joe.

>> Good morning, can you hear me?

>> We got you, go ahead, thank you.

>> Good morning. Joe Woody, USDA. If you're production of agriculture, contact the USDA service center in White River Junction for any assistance. They will be handling all production assistance. Now, one program that most people are not familiar with under USDA, it comes from USDA Rural Development. We have home repair loans and grants. This is for very low income families. The grant waiver has been raised from \$10,000 and is now up to \$40,675. And typically you have to be 62 years of age to qualify, but that has been waived. So, the age requirement and the grant amount have been waived and increased. And then the income limits for the Windsor County, if you're a household of one to four people, if your gross income is under \$46,650, you might qualify.

And if you're between five and eight person household and your income is below \$61,600, you might qualify. We encourage everyone to reach out to USDA Rural Development to see if you might be eligible, and we will be conducting a query of FEMA registrants to see who meets eligibility criteria and we'll be contacting you via FEMA. That's it pending any questions.

>> Thank you. What about Don Daniels? Is Don --

>> (Away from mic).

>> Okay, great. So, I guess we're ready for the question and answer period here for everyone. How many people on Zoom? 56 people tuned in on Zoom. As well. There's a function on Zoom you can virtually raise your hand, or you can type into the chat and we'll ask a questionnaire. So, with that, I'll ask anybody who has a question, if you have a question, I'd like you to go up to the podium if you don't mind. If you don't speak into the microphone, the people on the Zoom call can't hear you. This is also going to be rebroadcast later on, on television for people, so they need the audio, as well. Please tell us who you are, where you live, what your question is.

>> My name is Roy Schwartz, I have a property on Lake Rescue. And we were hit very, very hard, this flood. And I've got really two concerns at this point. Right now, we have three feet of sediment on our property. And Greg McGowan has done a tremendous job of restoring Archibald Lane and helping to start to clear the sediment off of the property.

But Greg is going to need help, because there's a huge amount of sediment that's flowed into the lake along the shoreline. And I'm not sure he has the equipment to remove it in the lake. And we've had difficulty finding someone that can do that. I hope Lake Rescue Association can help Greg find somebody to help him clear the lakefront, the waterfront. So, that's one issue.

And the second issue is, that following Irene, we thought that repairs were being made to the culverts to prevent this from happening again. Clearly, that didn't happen. And now I understand there's discussion about possibly paving East Lake Road, maybe paving Archibald Lane so the sediment doesn't exist anymore to wash off. We have, literally, the road, the gravel from East Lake Road is what washed on to our property. I'd like to know how we get updated on what is being planned for preventing this in the future. Thank you.

>> You know, I'll just invite answers from other people that are here, as well. The Lake Rescue Association will do whatever we can to help. You know, it's unclear to me the process. I understand for dredging to be done in, you know, Lake Rescue or Lake Pauline, that there's a permitting process with DEC. I can tell you that in Irene, FEMA and DEC came out together and they were able to kind of suspend the permitting process and allow the work to be done quickly and all that. We hope for that kind of resolution. So, I think the first step is probably to talk to the state. And see what their answer is about permitting. And then, you know, maybe if we get the wrong answer, like that's what happened with Irene, FEMA can help us, you know, negotiate getting that work done.

In terms of who's going to pay for it, I think that's something that needs to be addressed. You know, I'll just say, and I'm not casting any aspersions on the town, you know, particularly Brendan, but we applied for, with the town, a Better Back Roads Grant to address the culvert problems. We got awarded a grant, and it was incumbent upon the highway department of Ludlow to do the work. And the town was resourced constrained and couldn't do it, you know, unfortunately. So, we gave the money back to Better Back Roads, that state grant, and we're going to apply for it again next year.

Now, I don't know if that grant that we were approved for would have made a difference on Archibald Lane or not. But, you know, unfortunately, we didn't get to the work. And now that we do -- as far as the organization that we've talked about here, we think that some sort of engineering study needs to be

done that, you know, a civil engineer needs to take a look at what's going on in drainage ditches and culverts around those communities. We have Archibald Lane, there's corner of East Lake and Ellison Road, on the Round Pond side on Tapper Drive. There's a number of these places where big sediment has come into the lake and it's done and it has to be mitigated against. You know, we're a resourced constrained charity organization.

I couldn't help when, Todd, I heard about the brooks that you've got. I could tell you where those brooks are. They are all on the channel in Lake Rescue right now. And, you know, we spent hundreds of thousands of dollars 11 years ago fixing that. And every time it rains and it comes down Dublin Road, that comes -- and our channel was clogged last year. Next year we're going to do it again. We've got to get an engineering survey. We got a geologist from Albany that's done a bathymetric survey for us. We'll engage them to do another one. I can tell you, just by looking at it, and I've gone down in a kayak and put my paddle down, we have a bigger, bigger problem than we ever thought last year, and we as a community can't keep on paying, you know, quarter of a million dollars or more every time that this happens. We've had two 100-year floods in ten years. We don't want to be looking at doing this again.

So, hopefully, we can get some federal funds to help, you know, with this dredging project. It's for the benefit of everyone in the state who uses this. We have hundreds of people a year come from all over Vermont and New Hampshire and Connecticut and New York to use our lakes. And the utility of the lake for everyone is just gone if we can't navigate a boat in it, if people can't do a sailboat or a kayak or something because it runs aground. So, I don't know who wants to weigh in on this. Brendan, do you have anything to say or Todd? Go ahead.

>> (Away from mic).

>> Please use the microphone.

>> Damage at my house that I have to pay for again, just like Irene. Where do you live in the world? We don't deal with sandstorms here. Wherever you live in the world, there are natural disasters. We have to accept this. You can't let yourself go crazy. Gentleman that was here, what Bruce said. I can't remember all that stuff. You can't fight the power of water. You will lose. Yeah, we had a lot of good things. Timothy Baker, we want to build back better. I can tell you a lot of examples. But I've been back. How did that make out?

>> You know, Todd, two years ago we met with some of the select men from Plymouth, went up Dublin Road to the dirt roads that are up there, because we have video footage right after some of these big rainstorms and you can see all the sediment dumping down right into the Black River right below Echo Lake and coming into Lake Rescue. That's the stuff that's coming up. You know, patch brook, muddy brook, those are the ones that are coming down. We think that with some better engineering and road

maintenance up there that we won't have these problems in the future. I know that natural disasters happen, and I know that asphalt roads can get washed out, but, you know, it doesn't seem like anybody is giving us some attention here. So, one of the things that we would ask our town of Ludlow is to work with the other municipalities in the area and the storm water planning for the region to go ahead and do that. You know, our neighbors from the next town over, their sediment is coming down from their poorly engineered roads, and it's coming into the lake and we're paying the price for it. So...

(Applause)

I don't mean to be aggressive or hard, but we can do everything we can to mitigate the problems in the lake, but if we don't take care of the systemic problems upstream, it's really difficult for these problems to continue and continue. For what it's worth.

>> Spence Rubin, speaking as a home owner, not a board member. Just to chime into what you were saying, Jim, I think what would be helpful to get your point of view on, as home owners on that road, we had engineers come out to look at those creeks and it would be something I suggest we all do, right, because we need someone to give a professional opinion on what kind of the flows and those sort of things are. I'd love to understand how we as an association and as home owners can work with you, Brendan, so we don't have us looking at one engineer, town doing something, how can we come together and work together to either retain somebody or, you know, what's the process I guess for us having one official that can go around and put together a master plan versus everybody doing it independently, which feels like not the best process. Not to make you get up again.

>> I think you kind of hit the nail on the head, to be honest with you. And Bruce, as well. We have a lot of issues in town in the community that we need to look at, but we also need to look at why are those issues happening. And as we look at it, the circle starts to expand and expand. And if that means us working with our neighbors, we need to do that. But also we can't just continue to spin our wheels. It's been said build back better, let's put it back better. Correct. But if we have -- and I've used this analogy a couple times. I think everybody in this room and in the town is shooting at the same target right now. When something happens like this, a lot of different ideas and a lot going on. And everybody is trying to get to the same point. But when that happens, it's all coming from a different direction. 17 different directions it's all coming. We're all trying to get to the same point, but that's where part of it falls on me, falls on the town government, is to kind of shrink that in and say, okay, how are we going to communicate so we don't have five different engineers and five different chefs in the kitchen. That's something I'll be

perfectly honest with you, I don't have the answer as I'm standing here right now. That's something we can work on. How can we pool our resources, because every situation that we're going to deal with is specifically going to be different. We can deal with something on main street that's as simple as a culvert being changed because it's -- for whatever reason. Traffic, too much weight on it, that's easy. Then you start dealing with state lands, rivers, municipal properties, it gets really complicated, but can be done and we'll be better for it when we do it. I think, Spencer, to your point, we have to look at trying to have an open line of communication with the entire community as to where we are moving forward.

Part of that will be, you know, select board meetings. A lot of that information is disseminated there. It's on Zoom. My email, again, email and cell phone are on the website. Feel free to use them, please do.

You mentioned paving east lake road. That has been brought up, and I think that's an issue that, again, in all that transparency, everyone wants their road paved. That's just the way it is. And how we get there is that really falls to, you know, looking at with the road form and funding, is it good, is it bad, and for every -- unfortunately, with pavement in Vermont on some of the backed roads, that can be a blessing and a curse. Yes, less chance of it washing out, yes, speeds pick up. So, it's -- really ends up falling to a conversation with the town, the select board, the road form, and community members and input.

>> Brendan, you know, and I have talked about me coming and representing the lakes community at a select board meeting to talk about these kind of things. I don't know if it's the next one or the one after that, but I know our select chair is here, he was. Anything you want to say?

>> (Away from mic).

>> Why we like to get to a plan to look at.

>> Kicking the can doesn't solve any problems.

>> You're right about that. Moves it to your neighbor.

Really it's communication. Be as transparent as we can with each other.

>> I think that's a good answer. We had a question online about the quality of the lake water. In the days right after the flood, the Vermont Health Department was overwhelmed doing well water testing and couldn't test the water on the lakes. So, the Lake Rescue Association engaged a private lab that was recommended by the Army Corps of Engineers over near Keene in New Hampshire. And, so, our milfoil divers and I took 20 samples from Lake Rescue and Lake Pauline and had those tested as a commercial lab. I want to be careful here, because I don't want to be the guy that says the lakes are safe, you know, in doing that. Only you as individuals could make a decision if you want to swim in the two lakes or not right now. I can tell you I'm

not going in the lakes, you know, for any appreciable amount of time. Those tests we published the results of so you could look at the data yourself. You can compare it with what was done. Without saying the lakes are safe, it looks like it wasn't a lot of E. Coli in that, but you can never be sure.

I know the Black River Action Team is planning on doing some water testing in the next couple of days I'm told. As they make those results available, we'll tell you what the results are, but I'm not going to make a determination, and I'm not going to have the liability as an organization of saying the lake is safe or not safe in all of that.

You know, the state is letting people do well testing. I think it's important for you all to test your drinking water. I know they've had a bunch of water at the community center for people that are scared about their wells and drinking waters and you can get that resource there. Another question, who's next? Over here, next. Yeah.

>> Good morning. I'm John, Ellison Lake Road, very end of the road, actually ends and the private roads begin. First of all, I'd like to thank everyone on the board for everything they've been doing throughout the year and especially for what they are doing now and the recovery process. Like to thank the town who's done a great job. Got to be very, very hard, but I appreciate everything they are doing, as well as FEMA, for being here.

My question is really a follow-up on some of the things that haven't been discussed. As we all want to do sustainability, we want to make the build back a lot better than before. One of the things that my understanding is that FEMA has a public assistance program, different from their private assistance. If I misunderstand, let me know. Hydrological testing and developing a plan overall for making our community better and more sustainable. And if so, what are we as the town doing to apply for those potential grants and if that's already been done, where does that stand?

>> We're early in the process. One of the reasons I sought a meeting with the select board was to talk about cooperating with the town to apply for assistance, you know, for these areas, and, you know, the town manager told us and some folks on the select board told us they are open to that and we have to talk about it. We're also a 501(c)(3) charity. Maybe you could answer the question there.

>> Yes, sir, as a private nonprofit, you're eligible to apply and we'll go through the details on eligibility, which shouldn't be a problem. What it comes down to is what do you own that you need repaired that we can reimburse you for. There's other things that we'll talk with you and look at in that sense.

>> Yeah, so, one of the challenges that we have is all of the responsibility for managing the lake and none of the authority. The lake is owned by the state of Vermont.

>> We will be working with the state of Vermont.

>> DEC and ANR, when I've called and asked them for help on the dredging, you know, they shrug their shoulders and say, no. So, the last few times we've had to dredge after Irene and this ten years that we've had sediment coming up through the lake, they've kind of looked at us. So, we see that as keeping the lake viable is really important. So, the reason we dredge and do milfoil mitigation is to keep it viable for everyone. But this community can't keep on sustaining this for private donations for doing it when it costs quarter a million or third of a million dollars to fix and all that.

You know, I wondered if we had a better luck applying with the town for that than if we did it as an independent organization, because, you know, authority of the town goes with it. I wish we could get DEC to help go to FEMA. State of Vermont owns the lake. And it's, you know, the state of Vermont roads and the roads from Plymouth and Ludlow are in the lake. We have to bear the brunt of doing that.

Then as my neighbor John said, it's the catch basins, culverts, all of those, they have to be designed and maintained well and engineered correctly. And when people build a house, they have to make sure that they engineer it in such a way that it's not expressway that goes right down the hill and deposits in the lake. It has to be engineered and maintained. We look forward working with you in the future to maybe come to a resolution about this.

>> To your point, for the hydrology studies, that's going to be natural resources. Especially as we work with the towns and villages for the culverts, they are the ones coming out. There's a code and standard within the state of Vermont that they need to look at those and do a hydrology study if has the proper flow, this is code and standard mitigation.

>> This is what Todd does for a living, right?

>> And I appreciate Todd's presentation. It was very good to -- he tried to take a lot of information and cram it down to deliver it for us, and I appreciate that. We as FEMA, as public assistance, I work directly with what the towns and villages have done to look at their reimbursement. If they need a hydrology study for that particular culvert, bridge, or that roadway, that's what ANR will be doing. They are going to come out and take those measurements, study the soil. They know the soils. That's what they do. And we'll go from there. I don't write a grant for them. That's part of what they do within the state and how we coordinate with the state. I'm not sure what your relation with the town is. Do you have an MOU, MOA with the town, back and forth?

>> We have a good kind of ad hoc relationship with them. We apply for grants through the town for milfoil mitigation. Town hasn't been involved in the dredging heretofore because they don't own the lake. They do own the dam, and that's another

question we have to look at. The last rating of the dam was, I think, a "C." So, eventually, the Red Bridge Dam is going to have to be repaired. We work closely with the town all the time but more as an ad hoc than formalized MOU.

>> (Away from mic).

>> Someone from the audience is saying most of the roads in the area are private. That's not necessarily true. Some are private, some are public. They can help you with some of your access to your driveway, different things.

>> That's interesting. Somebody could apply for an SBA grant to repair a private road?

>> (Away from mic).

>> The SBA is not providing grants. The SBA has loans. That's the United States Small Business Administration. It's an agency of the United States federal government. But, yes, for individuals, home owners would be able to use SBA funds to repair their driveways or things like that. So they can access their home.

>> Primary home owners or secondary?

>> If it's a second home, if you're using it as a rental property, then you could apply as a business loan. If it's a second home and not a business, you would not be eligible for the home owner disaster loan.

>> I'll state publicly, you know, most of the people that live on Lake Rescue and Lake Pauline, many of them are private home owners. Sorry, second home owners. What's interesting about this is, you know, we actually did a study with the Lister's office in Ludlow, you know, the people who live in the lake districts pay between 10% and 15% of the taxes for this whole town. And, you know, they are part-time residents, they don't tax the schools for the most part, or the other infrastructure, and, you know, I know sometimes there's folks that disparage the out of state home owners in doing that.

You know, just because somebody has it as a second home doesn't mean they don't have the expense of maintaining and doing all of that. I wish that's a rule in the future that could be looked at and addressed both with our federal legislation and our state legislation on getting help for people and all that, because we contribute to the community, we help the infrastructure, we patronize the businesses. You know, we pay our taxes. It's something that I think isn't particularly fair the way it works out. That's not to say the primary home owners need help. They do. If somebody lost their home or business, we want them to be taken care of, too. Yeah, John?

>> Just a follow-up question. One of the things... the answer is really illustrated is there are a lot of folks involved. My takeaway, and if this isn't correct, please let me know, is Todd Menees would be responsible for doing hydrological study. And that's going to happen, or...

>> There's a regional stormwater planning group, I think it

is. And there's a number -- planning commission. Regional planning commission, that addresses. They were invited here, but Todd was the person that kind of raised his hand and came to the meeting because he was available. The other folks weren't available. I think that's something we through the town can engage and try to come up with a plan for. Certainly, that's what we want to do.

>> Okay. I'll coordinate with Rubin, too. I've spoken with engineers that are trying to sell a product and trying to find out what can be done and how we can even fund a study. So, I'm hoping that FEMA will step in somehow and provide something. And for wholistic, you know, around the lake, I was particularly looking at Round Pond section, east side of Round Pond. If there's other sections of the lake that really need --

>> Go down Archibald Lane and see it's a mess. Thousands and thousands of material that came into the lake, are on those properties. Those poor people all had to deal with all of this stuff in the last storm 11 years ago. You know, it's deja vu all over again, as Yogi Berra would say.

>> I'm one of those people.

>> All right, well, thank you.

>> Thanks again for the board, to the town, and to FEMA.

>> So, appreciate that. Next, please, come on up to the microphone. Tell us your name and where you live, please.

>> Sure. Suzanne Garby, Ludlow resident 40 years, owner of Mary Davis Real Estate. I want to say thank you for the opportunity of making this public. It's great information for us to have. We have clients and customers that are on Zoom listening that are interested in what's happening here on the lakes, so I appreciate that forum that you've set up here. And I had just a question, mainly probably for Todd, just a curiosity question about our rivers and brooks and streams. And then I just had a quick comment. I hear a lot about the culverts, I hear a lot about the roads and the sediment. I haven't heard anything about the depth of our rivers and streams. Living here for 40 years, I've watched our rivers widen and become more shallow. Not an engineer, but I don't understand. It seems to me that we have a storage problem. The rains in both storms followed a wet summer where the water table was high, ground was already saturated, couldn't take anymore. I don't think this is a 100-year situation. I think this is probably something that could be at our doors again. And I'm just curious if there's any feasibility or anything being looked at on how to keep the water in our waterways. Just driving through town, and certainly our office being in the Shaw's Plaza, we had four feet of water at the back door of our office. Three and a half feet at the front door. The back door, the back of Shaw's, obviously, has Black River. And the front office we happen to be downtown, as the Jewel Brook reached the new bridge with the new culvert, with, you know, giant waterway area. It was moving. But the bank just

couldn't hold it. There's no depth. So, I'm just curious if that is anything that the state is considering, because I think like I said, I'm not an engineer, but you can put the biggest culvert out there, but our rivers are so shallow. Driving out Route 100, if you drive to Rutland, you can see very dramatically what I'm referring to. I know environmentally that's be a no-no to dredge our rivers and understandably, but that ecosystem has already been affected. To me it makes sense to bring it back to a more natural state by helping it along. All this sediment going in, landing on people's yards, I don't understand how that's going to change. I'm just looking for an education on that. The other thing I wanted to share is you may have seen online -- I believe they've collected \$100,000 at this time. In an effort to help residents and also businesses, the chamber has tasked the Crown Point Board of Realtors to help them disperse funds directly to the residents from that fund, and they've signed \$50,000. So, I have with me some applications for residents. You don't have to be an owner. You can be a renter. If you or anyone can use --

>> That's terrific. Thank you. Afterwards at the end.

>> Leave them right there. On the back has the contacts.

>> That's just terrific.

>> The deadline is next Friday.

>> Next Friday, okay. That's a great resource, thank you.

>> Oh, boy, there was a lot there. And I'm not -- we're good friends. I'm not lambasting her.

So, first off, when I said the power of water, you can't fight it. That includes erosion. 60% of erosion comes just from the raindrops. Happens all over the road. If it's bedrock, well, not going to get that much. Over time you might.

So, how much time do you have for me to answer Suzanne's questions?

>> About 90 seconds.

>> I'm going to try and make this really quick. We do authorize gravel extraction. And that happens when it's appropriate. Because you can destabilize a river. There's places where it's eroding, it gets transported, and where it drops out. As it comes down and it's a little bit flatter. And that occurs all the way from the top of the mountain, out to Long Island Sound. So, where you see it shallow is that deposition area. If you're patient enough, that will get eroded through, but then is it going to flood somebody's home or road? Is there something that needs to be protected? So we do authorize that.

Where do you start and where do you stop? Who owns the land? Who's going to pay for it? These are all thorny questions, and it can be intractable problems at times. But Bridgewater, Irene, this flood, they took gravel out. Because it was threatening the town's wastewater pump station, the homes, businesses. It does occur.

Suzanne, I don't know -- I wasn't writing down, I don't know if that answers that first basic question.

>> (Away from mic).

>> Yeah, so, there were 13 towns that were landlocked. Plymouth was one of them. I didn't get to Rockingham. I think it took me three weeks to get there. Not to get into what I saw down there, but it was way out of hand. And destabilizing. But this is what we're trying to do. When it's build back better. The idea is can we get you to a good first-cost solution that's the least maintained down the road. That's the bottom line. Don't do something that you're throwing away your money. Don't put the same culvert back in. Upsize it. FEMA was talking about that. Does that help, Suzanne? I don't even remember your questions.

>> (Away from mic).

>> Okay.

>> I can probably give you a little bit of an answer. Friday, myself, a road foreman, we did meet with Scott Jenson, colleague, and we identified at this point probably six to seven spots that we will get in and excavate. Those are kind of where the five or six, seven hotspots in town, some of the outlying areas that might help, because they are -- if you drive by, as you mentioned, you can almost see so we'll do that. Bless you. Kind of ties into the contractors and how much staff we have to do it. So, it is ongoing, because I would tend to agree with you, so...

>> Thank you. We want to invite some of the other questions. Did you want to make a comment? Sure, please, go ahead.

>> Granted, every disaster is different for every location. We are comparing this to Irene, because Irene hit a lot of people very hard. I'm working with the waste water treatment plants, as well. Yours got hit hard, as well. The one that I have been able to visit and one that stands out for me is the one in Johnson. They've showed me their 1993 flood level, the magic marker they put on their control panel, it's about two feet off the floor. They told me for Irene it was six inches. This one is five feet. So, even though there's similarities with all of these, Irene, they might be hitting you harder than it hit a neighboring town or neighboring village. Just at a happenstance the way the storms came in. That's why as I'm working with the towns, the villages, tell me what went wrong, where it came from, what culvert blew out, what tributaries came in and collected at that point. We're going to look at everything in that area of what happened, what can we do when we're working with the towns, what are they doing with their road departments to make it better. I know I'm going to have to ask for patience and that's not something a lot of people -- there's things that are happening, trying to rebuild your lives and communities. Even though there's comparisons to Irene, we want to look at the damages and villages at how we can make it better going forward.

>> Thank you. Who's next, Tom?

>> I'm Tom Kelly, I live at 76 Red Bridge Road. I'm not the house that sits on the falls. I'm the one before it. I know what floods are. Now, if you have any debris on Lake Rescue, you can bring it not to the dam, because it's going to go into Pauline. Bring it to my property and Steve Greene and I will be able to take it out and get rid of it.

>> Thanks, Tom, that's great.

>> It's over in the corner. Another thing that we -- I'd like to discuss, when we were in your position 20 years ago --

>> You can have the job back if you want it.

>> When they built the dam, they lowered the lake six feet. It was all part of Ludlow Electric Light. They needed water to run steam generators. So, the lake can be lowered six feet. That's how they built the circular dam. \$300,000 you got for dredging is stupid. The state of Vermont regulates that's how you have to do it. If we lowered the lake six feet, which they did annually in the '30s and in the '20s, over who cleaned their beach, and you can clean up 90% of the problem. All we have to do is open the slushway.

>> Tom, right with you, I got that. But we don't own the lake. The state of Vermont, DEC and ANR are responsible. They told us we can't lower the lake.

>> We had the same problem 20 years ago when we were in your position. They are constipated, meaning the state officials, because they think federal regulations say they can't do this. And it's all because habitat. Go with the state of Vermont, get with the federal officials, and approve it. It can be done. And it's a very logical way to clean up our mess at a fraction of the cost that we are now being constipated to do it by dredging.

>> Okay.

>> Thank you.

>> So, thank you, Tom, I appreciate that. I mean, you know, we can continue to talk to the state about that. You know, it's maddening sometimes, because we don't get the answers that we want.

I heard that Barb Silver is on the Zoom link. Barb is a former co-president of Lake Rescue. She retired last year, but she's still very involved in our organization. Barb, is there something that you wanted to say?

>> Yeah. Am I -- can you hear me?

>> Yeah, we can hear you loud and clear.

>> Okay. Thanks very much. First of all, I want to thank Tim Baker and Brendan and Spencer and the others who have talked about coordinating efforts so that there aren't many, many people trying to get the same thing done. I just wanted to mention that in 2021, as many of you may know, the stormwater master plan for Ludlow was published. It's on the town website. And two engineering groups were in charge of doing the

engineering and report for that. Fitzgerald group and the De Fresno group. Both from Vermont. One is in Springfield, the other also in Vermont. They were asked to look at the water drainage problems around the lake and they did that. And, you know, along with Spencer down the road, all the people on Archibald Lane, which are five neighbors, who have suffered massive destruction, as was mentioned, are very galvanized as a group to proact and do what we can to promote some process that doesn't take a year, two years, or however long it's going to take.

So, I'm wondering if we as a neighborhood group should engage these people or some other engineer to do a report so that might help us apply for a better roads grant, or to apply for other kinds of funding if we have that, you know, with us as data. I guess I'm looking for a first step from Brendan or Tim. All right, if this is the first thing you need to do, go do it. Thanks.

>> Thank you, Barb. Yeah, I'd echo that, I echo what I said earlier. I think the first step is really probably, you know, I'm obviously the point person for Ludlow. Working together and figuring out exactly, it will take me a while to gather some contact information, but trying to gather exactly where we need to go with the first, you know, moving in that direction. Regional planning is a tremendous asset that we work with, so they will help guide us through that, but I think it's paramount that we work together so we're not doubling back on each other, or, you know, crossing things out, because we don't want to be applying for the same thing. I know sometimes there are things that we can apply with a land owner association as a supporting member, authorized signer, I've done that many times here, done that in Cavendish.

I think looking at those options, but I don't know if you want me to do some research and get with Bruce or Spencer.

>> Why don't we take some of the folks from that community and you and I offline and see what we can do.

>> That's fine, just let me know.

>> Thank you. Thank you. Next.

>> Good morning, my name is Jeff, I have a house at 41 Ellison Lake Road, which is one house up from the culvert at the corner of Ellison Lake Road and East Lakeshore Road. And I'd just like to ask my neighbors if any of their wells have been contaminated. This is the first opportunity I've been here due to some health issues, and I wonder if my water is potable or not. I assume that the wells are probably most likely on the same aquifer in the area. Has anybody reported a well that's contaminated?

>> (Away from mic).

>> I'm about a quarter a mile from you, mile and a half, my well tested fine. They have water testing kits available.

>> I have one and I'm going to bring to Springfield.

(Talking over speaker)

(Away from mic)

Step up to the microphone, we can't hear you.

>> Sandy Killion, 12 Archibald Lane, our well had total coliform in it. No E. Coli.

>> She said if you register with FEMA.

>> Individual assistance can help with your wells. You just need to register.

>> What will they do?

>> They'll send somebody out. I believe there's a certain amount they'll reimburse.

>> Who's next?

>> Sandy Killion, 12 Archibald Lane. I kind of have a, hopefully, a quick question. As you know, lot of road debris came down, kind of hit the bottom of the creek, one of the brooks must feed on the culvert that goes under the road. And the creek has stopped and is being diverted across my front lawn into the lake. So, I'm wondering beyond a dredging permit, is there any way that Greg McGowan can go in and dig a path and who do I talk to about that? We want to put the creek back where it is, but we need to go through the sediment that's there. He's, obviously, not going to dredge without a permit. But who do we talk to, to have just a trough dug so we can put the creek back?

>> (Away from mic).

>> Okay, that's good news. Thank you for that. Yes, who's next?

>> Quick PSA. If you're parked in the parking lot across the street, which is behind the apartments, you got to move your cars, because it's private parking. Somebody just came in and said that. I don't know what the vehicles are.

>> I'll be right back.

>> Another question. Any other questions?

>> Do you get reimbursed by the tow?

>> I live on Archibald Lane, just want to thank the entire team for the hard work you do and acknowledge McGowan, as well as Mike, as well. Maybe we can get a timeline in regards to getting engineering. I've paid for the culvert to be replaced three different times with my neighbor Barb. Want to work together and stuff, have some ideas. I am in construction, as well. I want to bring up something a little bit different. What are we doing about bears?

>> I will tell you I can speak a little bit to that, because I was putting a new lock on my front door about two weeks ago and I heard a crash and I looked outside and there was a bear running out of my garage with a garbage bag. I don't know if he was going to the transfer station or...

>> There you go. Patty is the one person in town that could scare a bear away. I really like Patty, too. Not trying to -- I can tell you that I've talked to the game wardens about the bear and the thing that they say is you got to make sure that your

trash is in a bear-proof container or it's inside or like me it's inside that your garage door is down. And taking a look at that. The bears haven't so far had any -- we have, I think, two bear cubs that are kind of going in the area around round pond and seen swimming back and forth across the channel to Benson's Point and doing that. And the game warden suggested that people lock up their garbage and take a look at that. They'll look at relocating the bears if it's a problem, where they are threatening people or they are threatening pets, but so far that isn't the concern. People might want to get some bear spray or an air horn. Those both scare them away. I'd be mindful, I can tell you when I walk my dog at night, we go out there with the dog to make sure that we're doing that, put them on a leash at night in terms of doing that. The bears are a problem. The game warden thought these two cubs were maybe abandoned by their mother or the mother died somehow. They've gotten reliant on eating people's trash for that. I don't think FEMA could help us with bears, but maybe they can.

>> Yeah, again, I think it's part of the community, not leaving your garbage out in these plastic containers that bears can easily open and going towards more bear proof. If you have a garage, put it in there. I'll present something to the lake rescue association from New York that they make these bear proof garbage cans and stuff.

>> Okay, bear proof garbage cans are a good idea.

>> Thanks.

>> What's that?

>> (Away from mic).

>> Maybe there's a bear-proof composter, I don't know. That's fine. I want to see if there's anybody on Zoom that has a question if they want to raise their hand, virtually raise their hand on the Zoom.

>> One of the things is Kelly from BRAT was just saying she's approaching the state watershed coordinator to propose a stream geomorphic assessment for several of the streams in the area and around the lake.

>> Kelly from the Black River Action Team who's a one-person army on doing things on the lake. Any other questions or comments from the audience? Anybody else on Zoom that wants to answer a question or say something? See anything on Zoom? Okay, well --

>> I have one quick question. We live on Ellison Lake Road. And have a catch basin that's supposed to trap the waste. And for a number of years, the difficulty is the town highway department has too few people and too many roads to maintain, and so they don't empty these catch basins and then, of course, we get road overflow into the lake before even the storm. I don't know what can be done about it, but the highway department needs more employees.

>> I think that's one of the things we can take under

advisement as we talk to the select board.

>> They are fully staffed now. They are busy, too. I think that's a very good point. You know, and I also can tell you I know that catch basin you're talking about. I've gone down it. I can tell you that last year I saw a guy throw two Christmas trees in it. So, you know, being responsible about how we maintain those or to the extent that we as a community can help rake those things and clean out. I know, for instance, my neighbor and fellow board member Phil, Phil and Amy, have paid for some of the catch basins in their area to be cleaned out and all of that. I think there's something we all can do. We'll look to the town and see how we can address this problem in the future.

Any other questions from Zoom?

>> Somebody is asking when the next water quality testing is going to be done. We know that BRAT is going to be there tomorrow.

>> The Black River Action Team is doing some testing and will do that. Now that the state's caught up a little bit, I think maybe we can get the state to test, as well.

Okay, there was a question about wake boats on the lake. I know a little bit about this. I spoke to the head of the lakes and ponds program at Oliver -- I'll think of his last name in a second. Oliver Pearson. I spoke to him on the phone the other day. There is a public comment period that's going on right now about wake boats in Vermont lakes, and there's a group of petitioners that are asking for the restriction to be 1,000 feet from shore, the state's current regulation calls for it to be 500, and the state DEC has gone through and looked at all of the lakes in Vermont and have categorized the ones that were appropriate for wake boats and not appropriate for wake boats. A wake boat, if you don't know, is a boat that has a special tank on it that gets filled up with water and creates a larger wake for somebody to surf behind the boat. What this Oliver told me was Lake Rescue isn't a big enough lake to support wake boats. I know for some of you who are members that have a wake boat, that might be a shock, but there is a public comment period right now with the state that you can go on the DEC's website and that's going to be open for another ten days or so. And then they are going to take a look at the registration, but in all likelihood, wake boats aren't going to be allowed on Lake Rescue.

The Lake Rescue Association hasn't taken a position on wake boats. We talked about it as a board. Our feeling was that we hope that wake boat operators act responsibly and, you know, take into consideration the other people on the lake and small boats, kayaks, paddlers, and shorelines, to make sure it's appropriate. Because, you know, we have seen some irresponsible behavior and swamp kayaks and things like that. It's dangerous. So, the state's got new regulations that are coming. They are going to make an assessment of what our lakes that allow wake

boats and not and we'll hear more about that in the future. That's what I know about wake boats.

>> One item I don't know if we emphasized enough before, for FEMA individual assistance and for SBA physical damage disaster loans, the application deadline is September 12th. We do not want anyone who doesn't know of that to have missed it, because the information, they just didn't know, and we don't want anyone at least with SBA loans to be waiting to receive an insurance settlement and miss the application deadline for an SBA loan to help cover uncompensated losses. We will loan up to the loan limits the full amount of your loss before you receive an insurance settlement, so you can apply as soon as possible. You don't have to wait to receive your settlement. Also we don't want anyone to wait on the FEMA application deadline, as well. I think that's the same day. I think a lot of people are motivated to apply soon, but I don't think we said September 12th.

>> Appreciate that. Thank you. Okay. Anyone else? Yes.

>> (Away from mic). Instead of putting same old, put roofing backing on it. Insulation I used... put it in there. I backed them to the wall. Two days after the flood I was able to power wash the whole place and sanitize. If anybody would like to see --

>> I'm going to come over later, Tom, so you can show me.

>> Thank you, thank you for that. Any other questions, anything else from the Zoom?

>> Bruce, this is Kevin.

>> Yeah, Kev?

>> As I've listened to everybody here, starting with Roy Schwartz and John and Barb, everybody, Spencer, that have been along the East Lake, Ellison Lake Road location, basically, seems to me what we could use here is a quarterback or a project manager, somebody, to take on the coordination of whether it's FEMA, town of Ludlow, southwestern water planning group, or what have you, so we could coordinate one project, because what you're talking about is a mile, mile and a half of a roadway and drainage that all needs to be addressed. Seems to me if that was proposed as one project opposed to three or four separate projects, we're going to have a better result. Right now we don't have anybody on the board that's taken that on as a specific project to do, but if there's someone in the community that would be interested in heading that up or doing that, I wish they would contact us, or we're going to have to have a discussion among ourselves who might take that on.

The only way it's going to get done is if we get someone to project manage that and get it done. I think if you look at Brendan in the town, they are busy doing what they are doing in operations day-to-day. And FEMA is there as a resource to be tapped, but we need someone to go out there and put it all together to get this done and coordinated. I would put that out there, we don't need somebody to step up today, but if there is

somebody in the community that wanted to take that on as a project, they should contact us.

>> Great idea. Contact, you can send an email to the Lake Rescue email address or my email address is Bruce@Zanca.com.

I want to just take a minute and thank my colleagues on the Lake Rescue Board of Directors. As I said in the beginning of the meeting, these folks spend hundreds of hours every day, every year, talking about the issues that we discussed today and they are all concerned with -- they are volunteers, don't get paid, kind of a thankless job. I for one am grateful for their hard work in doing that.

I wanted to acknowledge Paul from FEMA, who is my pain contact, brought all these fine people together, lucky to have him working temporarily in this community, you know, as one of the managers in the area. I particularly want to say thank you to everybody in the town of Ludlow, particularly the staff, police department, water department, highway department, folks at the transfer station, and everyone else that I'm forgetting, because they are working 24/7 on all of our behalf, and I think we have to remember to be strong together, gentle together, be kind to your neighbors, and there's nothing we can't fix in the future.

If you haven't paid your Lake Rescue Association membership lately, please do that. If you're not a member and would like to join, we'd love to have you. It's a great resource. We send communications out all the time and are doing that. With that, I think we'll have a meeting next year, the first Saturday in August. We'll announce that. And with that, I think we're -- oh, I'm sorry.

>> Also the sign-up sheet for the cleanup date is going around, two sheets.

>> Sign up for the cleanup. Somebody is asking a question?

>> Jacqueline.

>> Jacqueline, go ahead.

>> Hi. First of all, thank you very much. You guys are great. I know from working on the board that it's a fantastic organization. I was just thinking about all the wonderful things that I heard about people, that people are doing around the lake to help ad hoc after the disaster, but I would suggest that -- I'd like to suggest, and I'd love to participate in this, having seen all of the flow of materials that came by our house and over the dam and under the bridge, that maybe we could post and send out to members a best practices for leaving kayaks not on the shore when they are gone for a long time, tying them up, if there's a disaster about to happen. Two of our neighbors came by and helped us tie up our dock, so that it wouldn't float away. Even though it's a floatable dock and came off the posts. Take the lightweight chairs off your docks. Don't leave fire pits on a dock when a storm is about to hit. Especially if you're gone for a couple of weeks.

>> I think that's a great point, Jacqueline. Thank you. We'll consider to do that. At one point during the flood a neighbor of mine called and said I'm out of state, can you rescue my boat, I went down and got his boat. As I was going, there was a dock with four chairs, a table, an umbrella, that was up that was floating down the river headed for the dam. It was pretty funny. Thought about having a Lake Rescue meeting right on that dock. Okay, well, thank you. I think that --

>> Sorry.

>> Our FEMA guy is back from parking his car.

>> Sorry, folks, didn't know where to park at the time. I know this is unorthodoxed as you're making your closing statements for me to get back up here. I want to address about what FEMA said about being the source and being out front. That's not what we do for PA. We want to collaborate with the town to go forward with the repairs. The town has the right to procure an engineer, to be the overseer, to be the general contractor, however they would like to look at it. That expense for the repairs of the roads, culverts, and bridges can be offset with FEMA, but we don't take the lead on it. We don't tell you how to do it. We ask you what you're going to do. We're going to ask what is your method of repair for this and we'll work with them to make sure it fits within the rules and regulations that we have. I want to get it out there. I don't want people to think that we're going to take the lead and fix everything as the engineering aspect of it. That's not what we do. We work with the towns and reimburse what you have done.

>> I appreciate that clarification. Thank you. Okay, I think that's it, folks. We'll see you around town, around the lake. I'm Bruce Zanca, president of the Lake Rescue Association. Thank you for coming today and thank you for listening online. We're adjourned. One thing, thanks to Okemo TV. Patrick Cody, who's done all of this. Thank you, Patrick, thanks so much.

(Meeting adjourned)