

SAD FAQ from Lake Owners (8/24/25)

1. **How does the voting work for the four options?** Voting will take place at the fall POA meeting (October 18). There may be several rounds of voting. The first round will determine if the current method (option 1) is still preferred by a majority of the POA members. If Option 1 passes with 51% or greater votes the voting is complete. If not, we would have additional round(s) of voting to determine which of the remaining options is preferred by a majority (51% or more) of the POA members.
2. **Will there be proxy voting available and how will it work?** A paper proxy form will be available for owners. An email with the proxy attached and instructions will be sent out immediately after the 8/30/25 SAD informational meeting, and again with the fall meeting materials. The paper proxy form will also be available at the meeting on the 30th.
3. **Why did the SAD for CL increase so significantly - '25 \$7900, '24 \$9650, '23 \$8760; and new SAD '27 and '28 \$11,000?** For Crystal, the new SAD plan specifically covers:
 - a. The main body of the lake (native plants if at nuisance-levels and invasive weeds).
 - b. Treating north, west, and east egress areas.
 - c. Attempting to improve the "Little Crystal" channels, which had not been treated for ~5 years (prior to restarting this work in 2025).
 - d. Lily pads management, as allowed by state of Michigan permits.

Additionally, the plan for CL and PL also allows for the cost of using more effective and longer-lasting treatments (systemic herbicides) when appropriate. These herbicides do cost more but help prevent regrowth.

4. **What happens in choice option 1 (current method) if the changes we have seen in the 2025 summer to Crystal escalate during the SAD period? Does this estimate of costs per lake obligate that more money goes to Perch even though the bulk of the revenue is generated by Crystal residents? Would Crystal have to pay more money to address new issues or would the allocated funds be redistributed?**
 - (a) **What happens in choice number 1 if the changes we have seen in the 2025 summer to Crystal escalate during the SAD period?** No one can predict each year exactly. PLM will be on each lake monthly from early spring to fall. After the initial spring lake assessments, they will ideally treat the next week; and throughout the summer as conditions change. The timing of initial treatments and the on-going monthly lake reviews by PLM and the Lake Trustee should reduce the risk of a repeat occurrence of the 2025 plant growth. If unusual problems come up, the Lake Trustee will work with PLM to take extra steps to protect the lake and keep it usable for everyone (i.e., anglers, swimmers, boaters and paddlers, etc.).
 - (b) **Does this estimate of costs per lake obligate that more money goes to Perch even though the bulk of the revenue is generated by Crystal residents?** Yes. In Option #1, the budget contribution is spread equally across all the lakefront owners, regardless of which lake they live on. The average yearly projected cost is about \$32,335 to treat CL and PL. That cost is split equally across 135 lakefront owners = about \$240 per owner. If Crystal or Perch spends less than planned, the extra money rolls forward into the next year.
 - (c) **Would Crystal have to pay more money to address new issues or would the allocated funds be redistributed?** Yes, in this instance the allocated funds for that SAD year would be redistributed to the lake that had the deficit in funding. However, the Board does not expect any owners to pay more (unless choosing optional personal lakefront lot treatments offered by PLM). The new SAD already includes an increased budget based on unique needs of each lake, a 5% buffer for unexpected needs on CL or PL, and an inflation adjustment of 5%.

The POA contingency account may be utilized by the Board for unusual or unforeseen events on the lake.

5. **Are we doing everything possible to maintain the health and usability of Perch in the new SAD?** Yes we are - unfortunately Perch lake is difficult to manage. Options are somewhat limited. Unfortunately, the depth and lake bottom conditions are typically conducive for weed development.
6. **What specific improvement plan, data and/or evidence was employed to determine the future SAD funding needs of each lake? There are several data sources used to guide our lake treatment plans:** 1) PLM has been helping to manage the health of our lakes for 15 years. Their experience is an important component of the next SAD's projections. 2) As in previous years (except 2024), PLM will complete spring assessments each year that will be used to determine the treatment plan for that year. 3. PLM will also conduct midseason assessments to determine if additional treatments are needed. 4. CLPLPOA members' input will also be considered as treatment plans are developed.
7. **Were any current or future specific risk assessments performed in the development of these funding projections, and what are the associated projected costs of each?** No, specific future risk assessments were not performed as part of the development of these funding projections. Future conditions are influenced by a wide range of variables—such as weather patterns, ecological shifts, and external environmental factors—that are difficult to predict or control. While we did attempt to gain more precise insights through a spring trial of RLS, the results did not indicate an improvement in lake health. In fact, evidence suggests the trial may have contributed to some of the current issues we are experiencing.
8. **Why were Bob Conn's comments from 2023 included and what relevance do they have for the cost of future funding considerations? Bob's comments were not about "future funding considerations" but rather about the relative distribution of those costs between CL and PL homeowners.** The lake trustee's comments were included primarily to help lake owners understand why SAD funding options are being offered. The lake trustee had extensive knowledge of the history and needs of the lakes, and we thought they were relevant to the POA membership
9. **What, if any, improvement recommendations originating specifically from the Lakes Committee and/or Lakes Foundation are included in these funding level proposals?** The goals of the Lakes Committee and Lakes Foundation regarding lake health and usability have been shared with PLM and are integrated into the treatment plans for 2027-31. The tactics used to achieve these goals will be determined by current conditions and resources.
10. **Is the proposed level of future SAD funding solely based on the past annual costs of PLM treatments plus an escalator for inflation?** No. The PLM quote includes a buffer (5%) for each lake to accommodate potential lake health variation, increased use of systemic herbicides, and periodic harvesting.
11. **What method of analysis and/or evaluation of past lake treatments was used to determine the cost effectiveness of the current SAD, and how was this factored into the current proposals?** Twice yearly water quality reports, CLPLPOA member reports, professional assessments (RLS & PLM), and MiCorps water testing all factored into cost effectiveness assessments.
12. **I am wondering about how the vote works - Is it (the vote) by property, parcels or each person's singular vote?** This is addressed in our POA By-laws. "Families and entities, related to multiple properties under common ownership or properties with multiple persons satisfying membership criteria shall be considered members for all purposes, except only one such person, as designated by the property titleholder(s), shall be entitled to vote at meetings or serve on the Board of Trustees at any given time." (CLPL By-laws, Article II, Section 1A,)
13. **How can we prevent what happened this year in our lakes from happening again?** More visits by PLM making sure that they are on the lakes on a monthly basis treating accordingly as

they did not do this in the early spring because of the RLS spring trial. For Perch they assess the first week of May and treat the next week and for Crystal that happens at the end of May or first of June and they treat the week after the survey. Treatments this year for Perch and Crystal occurred in late May of this year. If Illinois pond weed for both CL and PL is still present in the spring assessments they will address it immediately - although it is a native so PLM cannot treat as easily as invasive species. Early attention to the spring growth is front and center.

FAQ's for 2027-2031 SAD Lake Treatment Plans (8/22/25)

- 1. What is the specific treatment plan for Crystal Lake?** PLM will control a broad spectrum of aquatic plants and algae during the course of the summer months using systemic and contact herbicides. The choice of herbicide is determined by the type of plant present, the regulations governing treatment and the efficacy, impact and cost of the chemicals. Multiple treatments may be needed during the growing season to control multiple species that grow at different times during the season. In addition, they plan on taking a more aggressive approach to treating vegetation in the early spring that are identified during their spring lake assessment.
- 2. What are the plans to manage Little Crystal?** PLM stated that this area can only be treated in the spring due to the shallow depth of water prohibits their boats from going past the canal entries. A 20-foot boat lane will be maintained for the lilies to ensure that access to the lake is not restricted. Additionally, treatment of the egress areas near little Crystal are included each year in the next SAD and will occur at the same time Perch is initially treated in the spring.
- 3. Is there a plan to harvest in Crystal Lake during 2027-2031?** There are no plans to harvest in Crystal during the 2027-2031 timeframe. The harvesting that occurred this year was considered a 'one-off', however if the need arises due to unforeseen circumstances they could provide this service.
- 4. What is the specific treatment plan for Perch?** The spring assessment of the lake will guide the specific treatment interventions. PLM will control a broad spectrum of aquatic plants and algae during the course of the summer months using systemic and contact herbicides and harvesting. The choice of herbicide is determined by the types of plants growing. Multiple treatments may be needed during the season to control multiple species that grow at different times during the season. In addition, they plan on taking a more aggressive approach to treating vegetation in the early spring that are identified during their spring lake assessment.
- 5. Is there a specific plan to harvest in Perch during 2027-2031?** Yes, it is expected that harvesting will occur on Perch every other year based on need. The cost model includes harvesting 3 times over the five year period. The cost of harvesting is offset by the fact that fewer chemical treatments are typically required when this treatment method is also used.
- 6. Is there enough funds in the 2027-2031 SAD to manage both Crystal and Perch lakes?** PLM has built a 'buffer' into both quotes (Crystal and Perch) in order to accommodate for seasonal variation. In addition, they have accounted for inflation within the five year period and have stated multiple times that they are confident with the quotes provided to us. The cost models for treating both Perch and Crystal lake will be shared with the POA member prior to the meeting on August 30, 2025.
- 7. Will we be able to get more information from PLM as we move forward?** Our lake treatment manager from PLM will attend a future meeting with POA residents to answer any questions about the lake treatment approaches and plan. We are working to set that up and will keep everyone informed when the date is determined.