

# Lake of the Woods Recreation Association - Winter 2010

## FEBRUARY 2010

Winter is passing, and (from my point of view anyway) much too quickly and without enough snow. Even though most of us are not spending much time at Lake of the Woods, your board has been busy working on a number of projects and I want to keep you updated on these activities.

### **2<sup>nd</sup> Appraisal**

The 2<sup>nd</sup> appraisal process, done by Tyler Woods, has been completed. The onsite inspection occurred in September 2009. The appraisal results are summarized in the table at the end of this newsletter. The typical lots nearest the lake, with the highest appraised values, saw the greatest reduction in appraised value with the 2<sup>nd</sup> appraisal. Two of the typical lots, E-19 & U-7, did not see a change in appraised value. The appraisal reports for the 8 typical lots for which the 2<sup>nd</sup> appraisal value was lower has been submitted to the USFS this month with a request to use these values in determining annual permit fees. Current CUFFA law sets the annual permit fee at 5% of the appraised value. Consequently, our second appraisal, if accepted by the USFS, will result in lower annual fees. We do not have a time table as to when the USFS will make its decision. We will keep you posted. Unspent funds collected for the 2<sup>nd</sup> appraisal will be kept for now to be used if needed for future actions to keep the annual permit fees lower.

### **CUFFA Changes**

Brad Aspell has been leading the charge and working with the national C2 coalition to make changes to the CUFFA law. The proposed changes are:

1. Affordable annual fees which will allow us to stay in our cabins.
2. Elimination of future appraisals thereby bringing more certainty to our permits.
3. A transfer fee when a cabin is sold or transferred thereby making the proposed changes revenue neutral for the government.

If CUFFA is amended to reflect the C2 proposals, then our 2<sup>nd</sup> appraisal (assuming USFS acceptance) will probably result in our cabins being placed in a lower base fee category (a lower classification reduces the annual fee). We do not know at this time what the classification break points will be, nor the amount of the annual fee assigned to each category.

Brad has been sending out periodic updates with requests for letters from association members to senators and representatives to support changing the federal CUFFA laws. Please support his efforts to keep our permits family-affordable. E-mail or call your representatives now!

### **Revised Dock Policy**

The dock policy was revised last year and requires that all docks be removed from navigable waters by the last Monday in May, Memorial Day – meaning that docks must be within 100 feet of the shore adjacent to a residential tract. For a fee the caretaker can recover your dock. Docks remaining in navigable waters will be moved, beached, and the owners assessed the cost if not moved by Memorial Day.

### **Water Rights Application**

Those cabin owners/permit holders who joined in the water right application will be required to prove their water right by the end of August 2010. A separate mailing was sent to each with instructions. This is a work in process and only those who are already part of this application process can participate.

### **Enhanced Fire Protection**

A survey was sent out in the Fall regarding the possibility of enhanced fire protection services at Lake of the Woods. Following up on the interest expressed, board representatives have met with both the Keno and the Rocky Point Fire Departments. Questions being investigated include:

1. What the ISO rating would be (used to determine cabin insurance rates)
2. What are the annual costs (ideally, the insurance savings are greater than the fire departments costs), and
3. What is the decision-making process required to make a change in fire protection services.

Requirements to enhance fire protection and possibly obtain an ISO 8b insurance rating from the current 10 (possible 30-50% reductions in cabin insurance premiums and more insurance availability) include:

- A volunteer firefighter staff of 15-20 people committed to obtain initial (4-5 weekends) and ongoing (40-60 hours/year) training.
- An engine and tanker housed within 5 road miles of all of the Lake of the Woods cabins in a heated building.
- An organization to support both of the above (Rocky Point or Keno Fire Department, a combination of the two, or a separate Lake of the Woods fire department).
- A financial commitment to support all of the above – an annual fee, tax, or assessment of probably \$1-2/\$1,000 assessed cabin value.

### **Fourth of July Weekend**

The Lake of the Woods Recreation Association schedule for the July 4<sup>th</sup> weekend is:

- Saturday, July 3<sup>rd</sup>: Annual Association meeting, 9-11am, at Low Echo (Girl Scout camp)
- Sunday, July 4<sup>th</sup> – Fireworks, 10 pm

Enjoy the Spring. See you at the lake.

Paul Rostykus, President  
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## Lake of the Woods Appraisal Values for Each Typical Lot – February 2010

Typical Lot	1998 Appraisal	1st 2008 Appraisal Pio	2nd 2008 Appraisal Woods	% change 1st to 2nd Appraisal	Lots Associated with the Typical Lot
M-10	\$30,000	\$135,000	\$95,000	-30%	K block – all 5 lots L block- lots 1-9 M block – all 10 lots N block – lots 1-7
L-10	\$25,000	\$125,000	\$90,000	-28%	L block – L-10 only
Q-4	\$25,000	\$127,000	\$90,000	-29%	N block – lots 8-10 O block – all 10 lots P block – all 10 lots Q block – all 10 lots S block – all 10 lots
C-4	\$35,000	\$133,000	\$100,000	-25%	A block – lots 1-6, 9-10 B block – lots 2-10 C block – lots 2-9 D block – lots 1-7 E block – lots 2-9 F block – lots 2-8 G block – lots 2-5
A-7B	\$25,000	\$130,000	\$105,000	-19%	A block – lots 7-8 B block – lot 1 only
E-19	\$20,000	\$45,000	\$45,000	0%	C block – lots 11-15 D block – lots 8-10 E block – blots 18-23 F block – lots 18-21, 25-27
F-16	\$22,000	\$45,000	\$43,000	-4%	D block – lot 11 only E block – lots 11-17 F block – lots 10-17, 22-24
T-13	\$18,000	\$48,000	\$46,000	-4%	T block – lots 1, 10-13 U block – lots 1-3 V block – lot 1 only W block – lots 2-3
U-5	\$18,000	\$42,000	\$40,000	-5%	T block – lot 2 only U block – lots 4-6 V block – lots 2-4, 10-13 W block – lots 4, 9, 12, 14, 20
U-7	\$15,000	\$40,000	\$40,000	0%	T block – lots 3-9 U block – lots 7-9 V block – lots 5-8 W block – lots 5, 7, 8, 18