



February 10, 2024

At the joint meeting between Gladwin and Midland counties, the commissioners approved the assessment role and funding requirements. What does this mean?

The Project costs and assessment roll was reviewed and approved at the February 6th joint county commissioners board meeting. The Counties are required to approve the assessment roll, and the computation of costs to complete the project.

The approval provides the means to secure loans to keep construction on schedule at Secord and the other lakes. At this point, the FLTF plan allows for all 4 dam projects to continue maintaining the current timelines.

Here are other key points related to this approval:

- Secord dam is permitted and under construction with all costs to date supported by grants FLTF has secured. **No construction assessment from property owners for work to date.**
- **Secord Lake projected to return to full lake level by Fall 2025.**
- With construction at all 4 dams, the grant money will be **exhausted** by mid-year. **To continue work on Secord a loan is required** to fund the balance of the project. Bond funding of \$80 million will be sought by June 1, 2024, to continue to fund the Secord, Smallwood, and Sanford projects.
- The balance of the loan funds required is planned to be dispersed via a loan program from the US Army Corps of Engineers. This is expected to take place late 2024 or early 2025.
- The construction special assessment, not due until **Feb 2026**, is required to provide proof the loan(s) can be paid back. Without this, the **loan cannot be approved by the lender.**
- The current construction assessment numbers are the **high end of the range, or the “not to exceed”** number. **The loan officers that will approve the loan suggested the FLTF seek the higher or “not to exceed” amount.** The amount approved does **not** need to be taken. The assessment will only reflect the actual amount taken.
- **A lower loan amount will reduce the assessment.**
- **Additional grants** secured in the coming years will **reduce** the loan amount.

There is recognition by all involved in the restoration efforts that costs to property owners are high. The capital or construction assessment does not go into effect until winter tax bill Dec 2025 due in Feb 2026. **We have 2 years to find additional funding to reduce costs to property owners.**

The Secord Lake Association continues to advocate for and seek additional funding / support for the 4 Lakes Special Assessment District. You can read further about actions taken to date, our plans and how you can help. Our goal is simple, to restore Secord Lake as soon as possible while reducing assessment costs for all property and business owners within the special assessment district.

Here are the specific things our Lake Association has done:

- 1) In 2021 we launched and coordinated the **RestoreTheLakes** campaign to advocate for support and funding at the local, state, and federal level. This campaign, supported by all 4 Lake Associations, the townships and counties helped secure over \$200 Million in grant funding acquired to date by the 4 Lakes Special Assessment District.
- 2) **Members of our Association continue to seek additional funding from state and federal elected officials** for the 4 Lakes Special Assessment District. Due to term limits in the State of Michigan, the key Michigan elected officials that worked to secure the 2022 Michigan grant of \$200 Million are no longer in office. The leadership of both the House and Senate in Lansing changed after the November 2022 election.
- 3) **Members of our Association were instrumental in securing the introduction of legislation to resurrect a program to allow for individuals over 65 years of age or permanently disabled to defer special assessments with certain circumstances.** This legislation is moving to committee within the MI House.
- 4) Members of our Association continue to collaborate with property owners, the townships, and experts to help prepare Secord to receive water by managing the removal of nuisance trees and debris. The campaign is **Retake Our Lake**.
- 5) We have conducted **25 town hall meetings and published over 70 articles** with the goal of keeping the Secord Lake community informed and updated regarding the journey coupled with challenges to restore Secord.

Here is what Members can expect moving forward:

- 1) All realize the assessment to property owners and businesses is too high. We recognize the disaster took place after a lack of oversight at the federal level over a course of decades. **The RestoreTheLakes team is creating a new campaign to seek additional funding from state, federal and private sources.** As this team is made up of volunteers, they need time to finalize the campaign and rebuild the website. If you want to volunteer to help or have ideas, send a note to RestoreTheLakes@gmail.com
- 2) At the end of this update we provide names and contact information for elected officials **you can contact now**.
- 3) RestoreTheLakes is **exploring other ideas that may reduce the burden or cost to property owners.** We seek ideas and will work to identify which can be implemented to focus resources. We seek ideas on how to help and support our local lakeside businesses. Ideas to RestoreTheLakes@gmail.com
- 4) **Rep Hoadley and Rep Schuette have asked us to help move the legislation for the deferred assessment program** through committee, to a House vote, to a Senate vote and the Governor's signature. Members of our Association will be invited to testify in Lansing and will utilize RestoreTheLakes to create awareness.
- 5) **Our board plans to bring Members of the Association concepts this Spring of how we can pivot our fund-raising efforts to contribute to a program to assist people with their annual assessment under hardship circumstances.** The Association will not directly manage or disburse this assistance, but rather work through a third-party fiduciary organization. More details to come.
- 6) We will continue to coordinate the **Retake Our Lake** campaign to prepare Secord to receive water.
- 7) **We will continue to provide updates to the Secord Lake community via townhall meetings and written communications to keep all informed.**

What can you do to help?

- 1) **Stay informed** . . . this issue is complicated and complex with many moving parts, and things change. Despite our efforts to inform the lake community over the past several years, it is disappointing to see either “old” or misinformation circulating on social media platforms. If you have questions, we will try to address them for you. Please contact us SecordLakeAssociation@gmail.com
- 2) We need **volunteers** - - the RestoreTheLakes campaign seeks help with website management, research, and outreach. RestoreTheLakes@gmail.com
- 3) **Membership** in the Secord Lake Association is a means to centralize communication and efforts to solve the challenges in front of us. Membership is \$25 / year or 5 years for \$100. <https://www.secordlakeassociation.org/membership>
- 4) **Please write letters.** Start from a place in your heart, share a memory or a story. Explain the burden the high assessment is putting on your family, friends, and neighbors. Thank them for their past support but ask for their help to secure additional financial assistance to help restore the lakes. While we each think about “our lake,” the government views this as the 4 Lakes Special Assessment District (be sure to reference this in your request for financial assistance). The government does not recognize an individual lake or dam, rather the 4 Lakes Special Assessment District.

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If you have additional questions or ideas, you can email them to SecordLakeAssociation@gmail.com We will do our best to respond to questions with another Secord Lake Association communication as others may have similar questions.

The Secord Lake Association and the FLTF are seeking additional grants from various sources as well as researching other avenues to offset costs to property owners. We will be introducing more opportunities for property owners and Members to help. You can expect continued updates. **There is a plan in full motion to restore Secord dam in 2025.** The Association continues to focus on what is required to prepare Secord to return.

www.SecordLakeAssociation.org