



November 2023

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Autumn Lakes Board Meeting – November 29, 2023

Trustees in attendance: Shah Smith-President, Laura Farkas-Vice President, Madonna Esposito - Trustee, Butch Rhomberg-Trustee were present. Pam Bell was delayed.

Since the board did not have a meeting in September, Shah talked about the Board activities since the July meeting.

OLD BUSINESS

INSURANCE: The Board noted in the July meeting that they were seeking new Insurance coverage but had been having difficulty getting the current company to respond to a request for a Stop Loss report. On August 30, Todd Billy, the Association Lawyer, informed the board that we were victims of insurance fraud by the J. Walsh Insurance company. Although we had been renewing contracts with the company for about 7 years, as of the November 2022 contract Walsh had stopped forwarding the premiums to the actual insuring companies. Walsh had, however, provided fraudulent documentation that the insurance was in place. The insurance fraud timeline was shared at the Townhall (noted below), but there is no further update. Although it would usually have taken 6-9 months to obtain new insurance when we didn't have coverage, Todd Billy was able to provide documentation that we were the victims of widespread insurance fraud, so we were able to obtain approval from the Division of Insurance for us to change brokerages without the normally required Stop Loss letter. On September 1st the board voted to have Daniel & Henry be our new insurance brokerage company. The board voted on September 8, 2023, to accept the AL liability coverage that Daniel & Henry (D&H) was able to obtain for us. Two weeks later we were able to obtain property insurance for the Condos although at a significantly increased cost. That information was sent to all owners. In early October we agreed to add Earthquake coverage, but due to the already anticipated high fee increase, the board reversed that vote in November.

SNOW REMOVAL CONTRACT: On August 15, 2023, the trustees voted to accept a 3-year snow removal contract. After learning that many other associations were moving their benchmark for removal from 2+ inches to 3+ inches, we included that in the contract. A discount was received for signing a 3-year contract, protecting us from costs that will only continue to rise. By signing early in the year, we were able to get discounted prices for salt and chemical treatments.

What you need to know about Snow Removal policy.....

Residents are reminded that **the snow removal policy kicks in when there is freezing rain/sleet or once the snow has stopped with 3+ inches (as defined by the airport).**

- When a snowstorm is expected, residents are encouraged to park in their garages if possible, or to use their driveways even if cars slightly overhang the sidewalk, so that as few cars as possible are on the streets. This allows Maryland Heights to more completely clear the streets as they make several passes, even during the storm. They are required to leave snow in front of, behind and next to any street parked car. This can create a narrow lane and result in hazards for emergency vehicles trying to get through.
- Following the street snow removal, residents are asked to move any driveway vehicles into the street if possible. To avoid vehicle damage, the snow removal company will not remove snow behind or in front of cars packed in driveways. A one-foot width of snow is left in front of garage doors to avoid damaging them. You should be able to move your car through this small amount of snow. This is removed when they clean the walkways and porches with blowers or hand shoveling. Usually, the walkways and porches are done last. The porch may not be cleared completely, but there should be enough clear space to enter and exit your unit.
- Driveways deemed too steep to wait for snow removal are treated with salt ahead of time by a private worker. Each snowfall the snow crews vary where they start plowing to treat everyone fairly. Do be aware that the crews do not return to a driveway that missed out on the initial plowing because a car was left in the driveway. **Do not contact the management company if you think your driveway was missed or incompletely done. Butch Rhomberg (314-406-7142) will be the liaison with the snow removal company to report problems. Please do not call to find out when your driveway will be done.**
- Keep in mind that snow removal is hard work. It's always nice for crews to receive a word of thanks, a bottle of water or perhaps even a hot drink.

ADDITIONAL MEETINGS:

There have been several meetings since the last Association meeting in July.

The Board called a **Special Owners' Meeting** on August 16, 2023, to inform owners of facts behind claims being made by a small group of individuals. It was also a zoom meeting. Jerris Ruth was given an opportunity to make a presentation about their claims and answer questions posed by the attendees. The Board also responded with facts about the indentures, finances and lakes. Jerris was asked by the audience to quit stating that she was speaking for all the owners, and to stop all the negativity. She agreed that her group would stop that night.

A Property Management Search Committee Townhall was held on September 20, 2023, to keep the community informed of the property management search committee process and to answer questions from the owners.

An **Insurance and Legal Townhall** meeting was held on September 28, 2023, in place of the usual Association meeting. This was to address the insurance situation with both the insurance fraud perpetrated by J. Walsh and to answer questions about the new insurance being obtained through Daniel & Henry (D&H). The meeting was moved to the nearby Parish Hall at Holy Spirit Church due to the anticipated number of attendees. The meeting was also on zoom. Todd Billy, the association lawyer explained the fraud case, covered what information was available about the history and status of the fraud. It was widespread fraud affecting many HOAs and the Missouri Division of Insurance, the Attorney General, FBI and others are involved in the case. For Autumn Lakes, unbeknownst to SMG or the board, the fraud began in November 2022. It was first discovered by another condominium association when a claim was denied. Todd Billy checked all the associations he represents that were using the Walsh insurance agency and found that we were one of them. Unfortunately, it will be years before restitution will be made, if any monies are ever recovered.

Jim Ruebsam, our D&H insurance broker, explained the market changes that have taken place in the insurance industry this year and the difficulty of getting insurance companies to even bid on condo complexes our size. He explained that the reason for the wood burning fireplace and grill rules was a new requirement of the bidding insurance companies, who use the recommendations from the National Fire Protection Agency. The fact that we just put into effect the rules about woodburning fireplaces and the use/storage of grills and firepits by unit owners did allow us to get coverage, but two major insurance companies declined to even consider coverage because the rules were brand new and they required them to be in place at least a year to insure that our community will enforce those rules.

Another Townhall meeting to introduce the new property management company, **Community Property Management (CPM)** was held on November 1, 2023. It was also available by zoom. Bob Klages, CEO, and Bob Beasley, Maintenance Director, introduced their company to the community. They answered questions from owners and gave some background on their company. Our new Community Association Manager (CAM) is Janet Lynch and she has been with CPM for more than 10 years. Adam will be our onsite maintenance person. Bob Beasley and Josh Wright (Maintenance Operations Manager) have been out to familiarize themselves with the property. Eric Peterson spoke about why the committee had recommended CPM. Both final companies had a lot to offer, but the final decision came down to cost.

A Townhall meeting, **Understanding the Budget**, was held on November 11, 2023. The internet connection could not be accessed so it was not zoomed. The purpose was to help explain to owners the budget process. Topics included:

- How and why there are two budgets, ALA and ALC.
- Explanations for what goes into each line item were shared along with how the budgeted amounts are determined.
- Participants were asked their opinions on some of the items that were under consideration to be added or subtracted to the budgets. These included the reserve study, even-year condo mulching, tree removal, not using a pool monitor this year, snow removal and insurance changes along with other ideas to help keep the assessment fees from being even higher.

NEW BUSINESS

BOARD RESIGNATIONS AND APPOINTMENTS: Mark Gavan and Retta Morcom turned in their trustee resignations after the July 27th Association meeting. Their resignation letters were included in a letter to all owners. The board unanimously appointed Pam Bell, who ran for the board in 2022 and lost by only a few votes and Butch Rhomberg, a long-time owner and prior board member, to serve out the terms both ending in May of 2025.

LEGAL CHALLENGES: Early last year a few individuals began claiming in social media posts that state investigations were taking place and legal charges were going to be filed against the Association and individual trustees. The insurance company became aware of these posts shortly after they took over our account, and the board was asked if this was true, as such charges need to be reported to our Directors & Officers (D&O) insurance carrier. No such charges or investigations have been made. However, there are several charges that have been filed by three trustees against a few owners, including harassment and theft of property. At this point, these trustees are doing so as individuals so that no legal fees will be charged to the Association.

INSURANCE FRAUD AND NEW INSURANCE REQUIREMENTS: On September 8, 2023, following difficulty getting master policy property insurance after the fraud was exposed, the board instituted the rule for the non-use of woodburning fireplaces to comply with NFPA insurance recommendations to insuring companies. In addition, a rule was also instituted to have all grills/firepits removed from decks and patios. This was initially due to a St. Louis County ordinance requiring that these be stored/used at least 10 feet from any commercial (condo) structure. Due to common ground rules, grills cannot be stored on the common ground. Insurers are requiring condos to follow this rule. We were informed that insurance Investigators would be assuming that grills stored on decks or patios would mostly likely mean they would be used there as well. Therefore, the board put these rules in place on September 8th and communicated them to all owners by mail and email. We did have an insurance adjuster come through to review the complex in late September. In early October, after a resident stated they were going to use their wood burning fireplace despite the rule, the trustees added specific fines (\$100 for 1st offense, \$250 for 2nd offense, \$500 for each offense thereafter) and a \$50 fine per day for not removing grills/firepits, in hopes of deterring owners willing to put the master policy at risk. This was shared with the owners by mail, email and in the last Gazette.

INSURANCE COVERAGE FURTHER PUT AT RISK: In October, a resident began emailing the board that they did not like the new insurance coverage/broker and that they knew a company that could provide better insurance including coverage for wood burning fireplaces at an additional cost of about \$30 for every condo owner per month. That person was advised to communicate their information to Jim Ruebsam at Daniel & Henry. Shortly thereafter, we were advised by the brokerage that they were receiving a flood of accusatory and inflammatory letters from anonymous and/or bogus senders. While none of the accusations had any merit, we were informed that such a complaint could put our coverage at risk. The threats were taken very seriously by the Board, and after consulting with the association lawyer, he suggested that all owners needed to be advised of the risk this person(s) is causing to all owners. We asked all owners to consider what the financial outcome could be if we lost our insurance coverage based on these threats. As the letter was being written, D&H informed us that the known resident, who had contacted the Board earlier, had placed a complaint with the Division of Insurance. That DOI claim was read in the meeting without naming the person making the claims. These egregious claims included insurance fraud due to the broker "knowing" (through anonymous emails) that owners were going to be using their woodburning fireplaces and furthermore that money had been "passed under

the table” to obtain this insurance coverage. Now that the resident has been named in the DOI claim, that owner will be receiving a communication from our lawyer. D&H will also be responding to the DOI concerning those charges.

LEGAL COSTS: All of these legal or accusatory claims can result in higher legal costs for our community. It is important that owners recognize that when legal advice needs to be sought by the board, i.e., to confirm what our governing docs say or how to best handle a problem, and when additional information letters have to be sent to owners, these increased costs are reflected in Association charges.

PROPERTY MANAGEMENT CONTRACT: On October 14, 2023, the trustees voted to accept a property management contract with CPM to begin January 1, 2024. A 3-year contract was agreed upon to keep the costs down.

GUTTER CLEANING AND POWER WASHING: The Board voted on October 24, 2023, to have the Window Gang clean gutters on all units and power wash 21 buildings. This company was recommended to us by CPM and they are ahead of their planned schedule.

PROPERTY EASEMENT: The sellers of 11971 Autumn Lakes Drive came to the board with a property issue that was brought to their attention following a survey by the buyers of their property. There were two approximately equal sections of land in conflict. One was the location of a portion of the ALD off-street parking actually on their property, and another was a gated and asphalted portion adjoining the school parking area at the back of the property, always thought to belong to the owner, but actually on AL property. That area was used to bring in materials when the house was built due to the steep, winding driveway and by owners ever since as an easier way in/out during heavy snows/icing. Apparently, neither past owners nor Autumn Lakes had been aware of these ownership discrepancies. On November 11, 2023, the Board voted to accept an easement agreement on both sections to benefit both ALA and the owner. The owners are having this registered with the county at their own expense through the title process of the sale. The easement would pass to all future owners. This was a far simpler solution than selling/buying the areas in question.

RESERVE STUDY: On November 26, 2023, the board voted to have Reserve Advisors perform the first reserve study Autumn Lakes has ever had. This will serve as a guideline for future budgeting of reserve money for capital expenditures. A part of the reserve study will also provide suggestions of how to fund these reserve recommendations over the next 1-10 years. There will be a future Townhall with Reserve Advisors to review their recommendations for future improvements. Any decision for funding will be voted on by the owners. This should take place in the first quarter of 2024.

INDENTURE REFORM: The Board has been told by several lawyers that our governing documents were written by the builders to protect the builders not the owners. In addition, there are numerous contradictions between the ALA and ALC documents. HOAs and COAs (Condos) are advised that governing documents should be reviewed at least every 10 years. Our documents were written in 1980-81 before the houses and units were even built with an amendment added later concerning leasing. An Indenture Committee will be formed in early 2024 to review templates and condo documents from other complexes so they can make recommendations to the law firm who will ensure that any requested changes meet the legal requirements. Owner input will be sought as well. We are hoping that the three sets of governing documents can be narrowed into one or two with ALC falling under the ALA documents, instead of the two just referencing each other. This would decrease some of our costs and make future association decisions much easier. Any changes will require an ownership vote. Rules and Regulations (revised every couple of years) will also be reviewed.

FINANCIALS

Complete October financials were not available, but bank balances were provided including the Reserve Accounts.

October Financials as of 10/31/23	ALA	ALC
Operating Accounts		
Non Interest Checking (Operating)	\$56,200.11	\$27,974.44
Money Market (Reserves)	\$98,448.31	\$491,880.05
Reserve CD as of 10/14/23	n/a	\$75,196.19
Total	\$154,648.42	\$595,050.68

The 2024 budget for ALA was increased by \$3,144. ALA association fees were increased by \$1 to \$69. For the first time ALA is paying a portion of the insurance which has always been paid by ALC. This is because of the significant increase in insurance costs. The budget for printing and copying has been increased because of the

increase in mailings over the last year. The costs for the onsite maintenance person have increased with the change in management companies. A share of the costs for the reserve study planned for the whole subdivision are included. The tree trim/removal budget was reduced, and no new trees will be planted in 2024. The management company costs and administrative costs are reduced with the new company. Based on this year, increased legal fees were also added. The 2024 budget for ALC was increased by \$305,339. Fee increases were estimated at 28%, \$72-\$99 per condo unit based on the 2023.

The 2024 ALC fee increase is a result of some changes in the budget. As we have discussed the insurance significantly increased at the last renewal. The budget for printing and copying has been increased because of the increase in mailings over the last year. There is a water increase coming in 2024. The costs for the onsite maintenance person have increased with the change in management companies. A share of the costs for the reserve study planned for the whole subdivision are included. The snow removal budget increased based on the 2022-23 overage, and the board eliminated city sidewalk clearing to minimize costs. Building repairs, painting, asphalt drives and roof/gutter repairs have been increased due to the amount of needed work. The management company costs have increased with the new company. The tree trim/removal budget was reduced, and no new trees will be planted in 2024. The board decided to cancel the earthquake insurance they recently added due to the cost, it can be reconsidered later. The leaf cleanup budget was reduced and there will only be 1 cleanup in the fall since there are fewer large trees since MH removed so many in recent years. Mulch for the condos has been removed from the budget to save money and because many condos have too much mulch which causes problems when it touches the siding. The budget for replacing Association plantings is reduced. The gutter cleaning budget has been reduced since we have a new company to handle the service. After discussion with owners, the board decided to eliminate the pool monitors in 2024.

As always, letters will be sent out to all owners in early December with copies of the budget and individual unit and house 2024 fees.

The Board did not do much with Reserve accounts at this time except we have moved Asphalt, Painting, and some building repair costs out of reserves to the operating budget since we do that work every year. CPM treats projects funded by reserve funds as special projects. The Board will be reviewing the results of the reserve study in early 2024 and the reserve funds will be revisited at that time. We will work with Reserve Advisors and our owners to determine how we will get the funds we will need.

COMMITTEE REPORTS

Social Committee report by Cathie Burkard: We are looking forward to the Holiday Party on December 3rd at the Clubhouse, where there will be ornament decorating, tree lighting, and two clubhouse fundraisers in the form of a 50/50 drawing and cookie exchange/purchase. Details have been posted at the mailboxes, email blast and on Facebook.

We were hoping to start a monthly bingo fundraiser, but unfortunately after some checking it was determined that legally as a not-for-profit we cannot have bingo and charge for the cards. A game night has been suggested, we are looking for anyone interested in playing Bunco once a month. The committee will be meeting in January to plan out the 2024 events and any suggestions/ideas are welcome. If anyone is interested in playing Bunco or joining the Social Committee, please contact Cathie Burkard @ 314-443-0254 or any trustee.

Architectural Committee report by Shah Smith: Several decks have recently been rebuilt, along with requests to add storm doors, new windows and two owners painting front doors using an approved color. Owners are reminded that any changes to the exterior of their units, doors, windows, decks and patios require an Architectural Request and approval. Projects that require a Maryland Heights permit are given conditional approval.

Communication Focus Update: Michelle Brus will be following up with members of last summer's forum, to discuss how communications can be improved based on the findings of the Communications Focus meeting. Michelle gave her background and noted that they would have a report at the January meeting. You can contact Michelle at AutumnLakesCommunications@gmail.com.

Mayor's Meeting Report by Shah Smith: Insurance was the main topic, as both condominiums and houses are feeling the increases. One community of houses and condominiums located on the edge of Maryland Heights near Lindbergh is noted as a "pass through" community as it has three entrances. Special high-resolution cameras were installed at all entrances and within the community. Although the cost of installation and the annual fees and repairs are paid by the complex, the cameras are linked to and monitored by the police department. They have seen a significant reduction in crime, as the license plates of all vehicles entering the community are read and Maryland Heights receives an immediate alert if any vehicles are involved in a crime, including outstanding warrants. Another community reported that long vacant land was purchased by a builder to build houses. The concern is that several years ago it was noted

that this area has a number of underground springs, and they are concerned that water problems are going to affect their own properties. Other associations asked Autumn Lakes about the many negative posts showing up on social media.



Thank You!

Many of you noticed that a dumpster parked at the garage was completely filled with about 30 years of junk. Following the insurance review, the clubhouse storage area, garage and RV lot shed required major clean outs. A big thank you to **Cheryl Eggert, Retta Morcom and Stacey Diefenbach along with several board members**, who spent time cleaning and sorting these areas. Cheryl and Retta particularly went above and beyond spending 3 weekends and several weekdays tackling the full-to-the-brim garage. The clubhouse and shed were no easy tasks either.

A big thank you was given to **Jerris Ruth** who was able to procure some of the wheelchair ramping needed for the clubhouse. More will be required, as well as a professional design to determine exactly how and where the commercially required ramp should be installed. But, with this first donation, we expect to be able to tackle this project much sooner than we had originally expected. If you want to help procure more ramping, volunteer your labor or contribute to some of the clubhouse improvement fundraisers, please contact the Amenities Committee for more information.

Updates!



Holiday party was held on December 3rd.

There was a great turnout. Santa sent one of his elves to help celebrate the season and decorate the tree. Attendees made ornaments for the tree, enjoyed delicious appetizers and beverages. The cookie exchange and 50/50 raffle were successful and \$265 was raised for the clubhouse improvement budget. Many thanks to the social committee along with Laura Farkas and Rhetta Morcom for their help with organizing and setup.



Holiday Lights Contest

Judging took place on Friday evening, December 15. The winners are:

1st Place Condos - 12102 Autumn Lakes Drive - Lisa & Terry Volz

2nd Place Condos - 102 Autumn Shores Court - Beth & Craig Ball

Houses - 11981 Autumn Lakes Drive - Jennifer & Matthew Besserman

Decks -11907 Autumn Trace Court - Cathie & Brian Burkard

OWNER FORUM

Will the use of wood fireplaces come back? There is no realistic expectation that insurance requirements will lessen.

The hill eroding behind the condos backing to Autumn Shores Ct is severely eroding. What can be done? Lawn Groomers reviewed the situation and felt that the bulk of the problem was created by the underground gutter drains releasing water partway down the hill. They suggested that these underground drains be further extended to the edge of the property with pop-ups to direct the water to the street. CPM has been asked to include this on their work list. In addition, Lawn Groomers noted several very steep/eroding areas that could be improved by allowing the grass to grow taller, overseeding and mowing only a few times a year. Wildflowers and ornamental grasses could also be added creating a much more attractive vista. The Landscaping Committee will be asked to review these areas.

If we get no snow, how much do we get charged?

Snow removal is based on time and materials, so if we don't get snow, we don't get charged. We budget for about three snows, and one ice occurrence. Ever since the monster snowfalls we had several years ago that tripled that year's costs, if we over-budget, the remainder is moved to the Snow Budget reserve account so that it can be used if we get caught short on heavy snowfall years. This year we went \$32,000 over budget with the few big ice/snow/ice/snow falls we had.

If we currently have \$500,000 in reserves, why don't we use this money to make more money? Why doesn't the financial committee work with a financial advisor?

We currently keep some of the reserve money in CDs. In the past, much of the major annual work was kept in and paid out of the reserves. CPM has advised us to keep these annual expenditures in an operating account and to move the reserve money we expect to use the following year into that year's budget. After we have the reserve study, we will be looking into how we should invest monies that won't be spent the following year into special savings tools. There are some limits on investments HOAs can use since they can't afford to lose any invested money.

What gutters are being cleaned? Who do I call if my gutters don't get cleaned?

All gutters are included. They are currently working on them this week. If your building doesn't get cleaned by early December, contact a Board member. There are always some units that will need additional cleanouts in between contracted cleanouts. CPM will be doing these. If your unit is one of these, put a work order in for additional gutter cleaning as needed. Do be aware that if your unit has gutter guards, there may be twirlers caught that may give the appearance of full gutters. These can be checked, but if water is coming over the top of your gutters, they need to be cleaned out. This is true for leaf removal as well. While there is now going to be one big fall leaf removal due to the fact that many of the trees that drop leaves in the spring (i.e. oaks) were removed by Maryland Heights. If your unit has retaining walls or porches that force leaves to gather around your entry, turn in a work order as needed and the onsite worker will take care of them.

Why are there so many work orders not being done?

Residents are often unaware of the huge number of work orders that have been completed this year, particularly for roofs, siding, holes under porches or in the grounds, and animal or pest removal. These work orders are reflected in the over-budget maintenance expenses we had this year. In reviewing the "open" work orders about to be sent to CPM, we found that the majority of them had already been completed. There are some routine, or siding work orders that have not been completed, but other than large scale siding replacements that we kept waiting for SMG to get quoted, there are not many work orders left to be done by SMG. Owners were reminded last spring that TownSq closes out work orders when they are reassigned to the maintenance system. We are very pleased that CPM appears to have a much tighter work order system, with several checks and balances, and they will be notifying owners, including using hangtags when work is completed. If you have actual holes in siding, missing shingles that have not already been reported, animals invading your unit, those problems need to be addressed by SMG. However, if you have a work order that you think can wait for CPM, go ahead and turn it in to the Board email AutumnLakesBoard@gmail.com. CPM is already entering work orders that they can start on after January 1st. As soon as you have your CPM account number (coming in your letter), you can start entering these as well. Phone calls and emails need to wait until January 1.

How much do we still owe for goods/services invoices not yet paid for? Are they going to deplete our reserves? Laura reviews all of the invoices waiting to be paid every couple of days to make sure they are correct and

properly coded. She did not have that specific information in front of her, but she reported that currently they will not come close to depleting our reserves.

How much is our current delinquency balance and what has been collected in 2023?

Laura reminded the group that we do not have the current financial reports to provide that info, but we have collected about \$12,000 this year.

What is the way forward to allow residents to weigh in on big decisions such as insurance?

The current governing documents call for the Board to handle these decisions. Waiting for enough of the ownership to vote on large bids where time is of the essence would create a dangerous bottleneck where nothing would get done. Input like changing the indentures, choosing a property management company, and amenities changes, have or will include owners on the committees. The best way to have input is to serve on a committee or to speak to a trustee. Social media won't get your voices heard where it counts.

An owner thanked the trustees. Having served as a trustee for a year and a half, she is well aware of the hard work it takes.

Clarification was requested on roof repair, gutter repair, and siding repair. There have been no roofs requiring full replacement in the last two years. There are gutter and siding repairs and replacements that need to be done. This will be addressed in the reserve study.

UPCOMING EVENTS

Social Committee 2024 Planning: A kickoff meeting will be held in January to discuss 2024 events. Contact Cathie Burkard @ 314-443-0253 if interested in joining the committee!

Next Board Meeting: Board meetings will once again be held on the 3rd Wednesday beginning in January. The next meeting is scheduled for **January 17, 2024**, and will be held at the clubhouse and available via Zoom. The meeting will start @ 7:00pm. Check the AL website: AutumnLakesSTL.com for the link to the Zoom meeting.

REMINDERS

Prepare for the cold weather: Owners are reminded to disconnect and store their outside hoses. It is also advised that any outdoor spigots be shut off from the inside. Our onsite worker has been disconnecting hoses. If left attached the water can back up in the interior pipe and freeze inside the unit, causing considerable damage. There have been several instances of this happening during several major freezes each winter. Contact a board member if assistance is needed.

Leaf cleanup: Maryland Heights recommends that residents should not rake or blow leaves into the street or storm drains. They go down the storm sewers and end up as sediment in our lakes. Excessive decaying leaves use up the water's oxygen, harming animals that live in the water. Leaves can also clog up drains creating storm water flooding in your neighborhood.

