Hello;

My name is Cynthia J. Karras. I live at 87 Redwood Lane Swan Lake New York. income since my divorce 2 years.

I had a Sewage tax increase in 2019 to 2020 for the SL / Brisco road. I had a total tax increase to my escrow account of \$94 per month in 2020 for Sewage taxes. My assessed value is not 60,000 as written but is 87,000. The \$576 stated in your estimation is not what I and many others will be paying if this goes through. My total will be closer to \$800 or more 0n top of what I already pay. When you factor in the 4% new energy tax now since September 1, 2020 and the County looking to raise above the 10% cap for Sullivan County I do not have this in my budget to stay in my home. As it stands today I have my house for Sale by Owner. I would like to stay in the Swan but Taxes are forcing me out. I had a very interested buyer but backed out when he looked into the Tax situation in Liberty and Sullivan County.

I was married to a Water and Sewage Plant Operator for the State of N.Y. So I do understand the day to day Operational and Failure issues faced by the Swan Lake Treatment plant for the last 15 years.

These are my concern's:

- Where is the information for stated approved development's? The Town Planning board minute's for April, June, July and August 2020 are not posted as required by law. The minutes I did read and Zoning Board minutes do not substantiate 103,000 GPD Approved development. Where is this information? What type and where are these approved in the S.L. District?
- 2. Where is the information that was used to calculate Likely Development 186,000 GPD?
- 3. Looking at the map and color code to represent for Potential Development in S.L. District is or can't be accurate without having any information from the DEC and a SEQRA being completed. My road Redwood lane and other private roads are not maintained by the Town. The burden of building and adding even more traffic will also be the Residents financial responsibility. The roads are currently in disrepair with huge potholes from fissures that are constant. What will be the added burden expense of road maintenance to Resident's and will the Town take over the upkeep considering a S.L. Pump station is on Redwood lane?
- 4. Let's be clear according to your own preposed maps we will not see any Potential out of District 190,000 until maybe way after 2023 at the earliest.
- 5. Why have we not been asking Liberty Village to take some of our overage so we can pass our Permits for DEC during the summer? As I read they are underused and have capacity.
- 6. Is Grossinger's property using our S.L.Plant currently or future? Are we taking any out of district sewage at this time from anywhere?
- 7. How much extra storage will S.L. upgrade provide with a 10 Million Loan @0% interest with a 5 Million Grant?

- 8. The map for future build land parcels show possible is not likely because of it's location is in the jurisdiction of the DEC Permit Process and also the Fish and Wildlife and The Army Corp of Engineer's permit process.
- 9. When I read the Town Board minutes the discussion for this up grade started at the beginning of the new year. Why did you wait so long to bring this information to the Swan Lake public when the clock is ticking down to Sept. 30,2020 to get the 5 Million dollar grant and 0% financing?
- 10. Why was a public information meeting not held on July 15Th. as scheduled. I saw the Engineer provided a written very informative letter that day?
- 11. Why was the Public Hearing canceled for August 24th?
- 12. How do you justify going from current 365,000 GPD to 960,000 GPD That is purely speculative at best?
- 13. How are the Residents who are being impacted by this huge increase during a time of a World Pandemic and living on a fixed income or no income suppose to pay for this?
- 14. How much is still owed on loans that were taken out over 20 years ago that we are still paying for?
- 15. Was it ever considered by anyone to combine what is still owed on the other loans into a whole new loan of 0% interest? Wouldn't that reduce what each tax payer is paying now?
- 16. Do you actually believe that our taxes will be lowered anytime in the next 5-10 years.
- 17. Why was a letter about this project not included in the Resident's taxes just received in the USPS by this past week?
- 18. Will the 10 million dollar alternative alleviate the ongoing issue of S.L. Sewage Plant Failure for it's NYS Permit's?

As a Sullivan County Current Resident, I cannot afford a 20 Million dollar state of the art new Sewage Treatment Plant in Swan Lake.

I am not convinced by the lack of information provided that we already have approved a Development by lack of Planning Boards own minutes are missing.

I can not approve of a project that is basing it's numbers solely on what is likely or a potential development in or out of Swan Lake District. The map's are speculative at best and certainly not substantiated at this time.

We are in a economic disaster due to the Covid Pandemic. How do we know that our Country isn't going into a recession or depression God forbid and nobody is buying land to develop? This 20 -23 Million Dollar loan is not fiscally responsible for the Swan Lake Resident's.

I do believe more time should be afforded to consider input of more S.L. Resident's comment's. Only the minimum was done by law to inform people. The Public hearing was canceled for august 24, 2020 until September 1,2020 when many summer Resident's have left. The time period of Resident's input and comment period has been greatly reduced.

If you actually wanted Resident's comments or views a Voter referendum should be on the ballot in November for Swan Lake Resident's. You knew all about this in your Feb.2020 minutes but as stated was not a priority.

Now it is a priority? So either someone dropped the ball or never really cared to have Resident's comments and was going to force it on us anyway without regard to how much this will greatly affect us.

I am asking that any Town Board Member who is or is not affected in the Swan Lake district vote NAY on the 20 -23 Million loan. We simply DONOT have the money!

Mr. Demayo as the Town Supervisor and signer of the SEQR and the Town Board as lead Agency please do not impose a loan for Swan Lake Resident's they cannot pay for and will force many people to sell their home. The others who this Project plan is counting on to come into the community in the future, will not buy because they can't afford the taxes imposed.

Building a Sewage Plant from the current 365,000 GPD usage to a capacity of 960,000 GPD is counterproductive to our Rural Designation. If every parcel is built as stated in the projected maps our Community will be forever negatively changed from the Scenic Beauty and Gem Residents enjoy today.

Thank you for your time and consideration in this matter,

Cynthia J. Karras