

A Not-So-Brief History of the Candlewood Isle Association, Inc. (CIA)

Founding

The **Candlewood Isle Association, Inc. (CIA)** was incorporated in **1930** as a non-stock, taxable corporation. The unpaid Board of Directors consists of a President, Vice President, Treasurer/Secretary, and five additional Directors. The Tax District President is an ex officio member of the CIA Board.

The Candlewood Isle Association is a Connecticut corporation which owns the clubhouse, post office / trading post, roads, passways, right of ways, and open space on Candlewood Isle. Each real property owner on the Isle is a member, is entitled to vote at the annual meeting or by proxy, and has **one vote for each owned property**. The Candlewood Isle Association leases all of its property to the Tax District to operate and maintain.

Among the Purposes, from the Articles of Incorporation:

1) To encourage a closer social contact among the members of this corporation; to promote projects of mutual interest and concern; **to provide for the protection of the rights and property of the members** hereof; to provide a common meeting-ground for the settlement of differences among the members; to disseminate information of common interest and usefulness to promote uniformity in the customs and social usages of the members; to prosecute and defend actions concerning the common good of the members.

Section 2: **Purpose** The purpose of the Association is to provide recreational and social facilities to its members and to promote programs and projects of common interest and concern as further set forth in the Articles of Incorporation...

Annual Meeting

From the CIA Bylaws:

Section 1: The purpose of the Annual Meeting of the membership of the Association is to elect the Board of Directors of the Association and to transact other matters that may properly become before the Membership.

The Early Years (1930–1939)

Initially, the Association had not taken title to its land and facilities, leading to concerns among members regarding the club's future. 53 members contributed \$100 each in **1934** to reduce a \$10,000 mortgage on the clubhouse. By 1935, the CIA successfully purchased the land from developers Miller & Price. The next problem was cash flow. Members who had paid the \$100

towards the land purchase would pay \$24 annual dues; those who had not paid \$35 annual dues.

Following a major hurricane in **1938** that destroyed seawalls and docks, a rehabilitation program was established. This program made it obligatory for those using CIA amenities to be Isle landowners, to purchase a \$100 Certificate of Participation, and pay annual dues of \$24.

Mid-Century Development (1940–1969)

During the **1940s**, a newsletter was launched. World War II caused shortages of cars and building supplies. Development patterns differed across the Isle: the north end, drawn by the magnet of the club and beach, continued to develop a pattern of small lots as new roads opened. The south end, which had been opened for development just before the war, grew differently. The land was already divided in larger plots among a number of original owners of the land, while Miller and Price had taken over the entire north end from the Maisenholder interests.

In the **1960s**, the **Candlewood Isle Corporation** was formed to take over properties, roads, and water systems. Despite efforts to maintain the natural landscape, the corporation struggled with expenses and sold several vacant properties. On January 24, **1968**, a lease was executed with Connecticut Light & Power to build the entrance tennis courts and guardhouse, both of which are under the **440 line**.

The 440 Line

The **440 line** refers to the specific elevation of 440 feet above mean sea level.

Because Candlewood Lake is a man-made reservoir created for hydroelectric power, this line serves as the legal and operational boundary between private property and the land managed by the utility company (First Light) that operates the lake. The land below the 440-foot contour line—including the lakebed and much of the immediate shoreline—is owned by **FirstLight Power** (the current operator of the Rocky River hydroelectric plant).

While a resident may "own" a lakefront home, their property deed typically ends at the 440 line. Everything from that point down to the water is technically leased or licensed back to the homeowner for use, subject to federal and utility regulations. Here is a helpful link from the Candlewood Lake Authority: <https://candlewoodlakeauthority.org/shoreline-homeowners>. Also, The local [New Fairfield, CT Building Department](#) is available at (203) 312-5646 to help you navigate which specific land-use permits apply to your project.

The Candlewood Isle Association does own some of the land under the 440 line and under water, along Lake Drive North. The **Shoreline Management Plan (SMP)** and FERC regulations typically still apply because the lake is a federally licensed hydroelectric project. Ownership of the dirt doesn't always mean freedom from the utility's operational rules.

The Formation of the Tax District (1970–1989)

In the **1970s**, after a few previous attempts, the community voted to form the **Tax District**. This allowed for the collection of taxes to fund essential road maintenance and repairs while maintaining community privacy. This is reflected in the **1970** lease between the Tax District and The CIA.

By the **1980s**, membership in the CIA was required to use public amenities, though participation was split: one-third of owners never joined, one-third were non-participating members, and one-third of the members participated. In **1987** membership was \$1,000. In the 1980s a group from the Isle initiated the formation of the Candlewood Lake Authority. In **1989** a plan was made to have the Tax District assume operations and maintenance of the club properties and children's programs under a licensing agreement. Some thought of it as a bailout for the club, or unfair taxation. A membership fee was no longer required for the CIA. Instead funds were raised through taxes. Under a licensing agreement all members of the Tax District would automatically become members of the Association. A new lease was written between the CIA and the Tax District. This is the 1990 99 year (currently in force) lease. This lease details all of the parcels of property owned by the CIA. The CIA leases its assets to the Tax District, who is responsible for repairs and upkeep.

Modern Governance and Stewardship (1990–Present)

A 99-year lease executed in **1990** remains in force today, making the Tax District responsible for the repairs and upkeep of CIA-owned assets. Significant milestones since include:

- **1994:** The clubhouse was in need of extensive repair and upgrades. The community reviewed and voted on a rendering of what is now the 'new' clubhouse. Construction began after 1994 on the current clubhouse.
- **1994:** Under a Community Declaration filed at town hall (V.238 P.622), The Candlewood Isle Corporation declared the community open space properties for conservation, nature and recreation.
- **1995:** This is the last time the CIA sold a buildable parcel of land, the proceeds of which were used to acquire the assets of, and to retire, the Candlewood Isle Corporation.
- **1996:** A lease was executed between the Tax District and the CIA for the annual rental of the Tax District office located at 2 Lake Drive North. At this time, and for a long time, this rent was the only income of the CIA.
- **2013:** With the help of a broker, a 10 year exclusive marketing agreement was established with Charter for utility access above, across and under CI roads. This provided a recurring revenue stream. In no way did this restrict property owners in their choice of internet and video providers.
- **2023:** A new 8 year agreement was executed. The CIA evaluated offers from Frontier and Charter and selected Charter based on higher revenue to the Isle. This revenue included a one time up front per door fee (regardless of whether the home used Charter), and quarterly revenue based on subscriptions.

- **Today:** The CIA operates as the **steward of commonly owned properties**. Current activities focus on land management, resolving property disputes, and a multi-year project to survey all CIA-owned land. It is not unusual to find board members walking through the woods to investigate situations that arise.

Guiding Policies

The Association maintains a strict policy against selling land. Open space on the Isle that is owned by the CIA is included in a Community Declaration filed in town hall (V.239 P. 622) for conservation, nature, and recreational use.

In the past some easements had been granted for running utilities (water pumps, electrical lines) under CIA strips of land, or for hardships (septic / well failures). On the advice of our attorneys any future arrangements, if granted, will be done as Licenses that do not automatically transfer with the ownership of the house/land.

Who are the Board Members?

The current board has all been active in the past with, and many are currently active with, the Tax District. They serve as Tax District board members, Program Heads, and Committee members. The CIA Board members have an understanding of the Tax District and overall Isle operations.

The Board works closely with the Tax District, in particular around Capital Improvements and neighbor disputes regarding Isle owned property.

Board positions for the fiscal year beginning July 1, 2026 are filled. If anyone would like to inquire about serving in the future, or to learn more, please reach out in person or at: association@candlewoodisle.com.

Income and Expense

Income is derived from office rent and the Charter agreement.

Expenses include:

Broker fee for the Charter deal; Administration (minimal office supplies / expenses); Accounting (tax preparation and questions); Routine Legal (copies of documents in question, questions regarding the leases, bylaws, etc.); Non-Routine Legal: encroachments, disputes regarding ownership, legal action; Surveyor fees: routine or related to issues that arise.

What is not allocated to the above goes to the Tax District for Capital Improvement projects.