



Owners' Association

# NEWSLETTER

## President's Message



Friends and Neighbors,  
2020 surely seemed to most or all of us as the Longest Year that we have ever endured, for a whole host of reasons. So, let me begin by congratulating you all on making it through.

We hope that what little the association was able to do to help, was of assistance to those of you that needed it most (we are continuing our fee forgiveness program — more information under the Financial Report).

The good news is that Twin Lakes Owners Association not only made it through the year on firm financial footing (due to spending cuts and careful management), but also succeeded in completing the largest and most expensive culvert replacement yet undertaken, on Geranium Road, as well as completing the restoration of Lake Shenandoah and resolving water level issues that cropped up when the lake was refilled and much more. Check Lakes Reports below for more information.

While 2020 did not allow us to do most of the road paving that was planned last year (in major part due to the need to address the culvert on Geranium Road and paying off extensive work performed during 2019), we are in a good position to continue with our major road work this year. Check Roads Report for more information on our plans.

TLOA also overhauled the Rules enforcement procedures in 2020, to decrease costs and complexity and the resolution times for issues impacting the appearance and quality of life in our community. More information on this in the newsletter below.

And so, the work of managing our community continues, just as our jobs do, despite the pandemic. And we are far from being out of the woods — we must each do our best to reduce the spread of this lethal virus and shorten the time until we can truly gather together as we used to and frequent the businesses and venues that we are missing now.

Get vaccinated as soon as you qualify and continue to practice sound safety measures (the vaccines do not make you immune- just asymptomatic). If we think less of ourselves and more often of others, we can all start living life again in the way that we wish sooner rather than later.

2021 will be a wonderful year by the time it is over, but only if we all do our part to make it so.

Yours,  
Patrick Moctezuma

## Roads Report

After a couple of expensive years involved with restoring our lakes to their full glory, the roads in Twin Lakes are once again the only large non-routine expense in our budget. However, they are also still very much limited by recent unexpected lake-related expenses, severe weather repairs and increases in past-due HOA assessments.

Despite all of that, we were able to save up the \$40,000 down payment needed to initiate the largest culvert replacement in Twin Lakes history in fall 2020. We completely replaced huge twin 5-foot culverts at about 474 Geranium Road with extremely durable concrete pipes, as well as a very impressive concrete head wall. The total cost for this work was around \$104,000; so, after the down payment we have a remaining balance of more than \$60,000 that we will be paying off at \$5,000 per month most of this year.

We were also able to take care of lots of small road-related issues over the past few months including a culvert outlet fortification on East Daffodil, continued gravel grading on road sections that have yet to be paved, erosion control at various locations and community-wide culvert pipe maintenance.

Because of the major culvert project in 2020 that we will need to pay off for months to come, we are not expecting much major road paving in 2021 unless current trends change significantly. We do have many sections of road already measured and roughly estimated that we can pave if funds allow.

We will be paving the small patch of road at the Geranium Road culvert repair area early this spring to help protect the work and improve safety. We also hope to schedule another pothole repair session either at the same time as that patch, or a bit later in the summer, depending on road conditions.

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Of course, we will continue to cover as many other small repair projects as possible, including a handful of areas that were damaged by the heavy storms this past December.

As a final note, we should point out that two of the three members of the Road Committee will be moving out of Twin Lakes in 2021, leaving a significant void with these important duties that the single remaining retired Committee member will be unable to manage all on her own. PLEASE consider volunteering some time on the Board or the Road Committee if you can lend a hand with these 10 miles of private roads or any other tasks currently being managed by just seven volunteers. Most of the roadwork simply involves driving around to make certain observations and never includes manual labor — we promise!

**Finance Report**

As with all things there is good news and not so good news.

**First the good news:** The TLOA ended 2020 in stable financial health! We ended the year with a modest delinquency rate of 11.2%, which is not bad considering all that has happened in the past year due to COVID-19.

The board also decided it was not in the best interest of the community to raise the assessment in 2021 due to the current economic situation and therefore kept the assessment at \$600 per lot.

*The following budget for 2021 was presented at the annual meeting held in November 2020:*

TLOA Budget		
2021		
Approved		
Line Item	Account Code	2021
Lakes & Dams	6153	\$9,000
Landscaping/Mowing	6261	\$26,400
Road Improvements	6271	\$91,000
Road Maintenance & Enhancement	6272	\$30,000
Management Fees	6300	\$33,600
Electricity	6311	\$996
Telephone/Internet	6313	\$1,380
Umbrella Liability Insurance	6322	\$1,312
Officer & Directors/Fraud Insurance	6324	\$2,550
Rent	6540	\$1,980
Office Supplies/Equipment	6554	\$200
Printing/Postage/Advertising	6556	\$4,000
Taxes & Licenses	6615	\$1,500
Miscellaneous Expense	6701	\$1,000
Legal Fees	6702	\$1,000
Accounting	6704	\$250
Debt Service	8100	\$131,484
Reserve Fund Contribution	8200	\$0
		<b>\$337,652</b>

**Now the not so good news:** It has been a very challenging year for everyone due to COVID-19 and its negative impact on the economy. The budget for 2021 is 14% lower than the 2020 budget as a result of the overall assessment shortfall.

The Fee Forgiveness Program has been a success for the past few quarters helping homeowners catch up on their overdue assessments and other items, however, it is coming to an end. The first quarter of 2021 will be the last time the Fee Forgiveness Program will be offered.

While the TLOA board has been able to control costs, it does rely on the payments of the assessments in order to fund projects within the community, such as road repair, culvert replacement, snow removal, etc. The board took the bold step of not increasing assessments, however, that translated into a much tighter budget for 2021.

Hopefully no major culvert repair work will be necessary and the planned road work can be done within the budget projected.

**Let's end on some really good news:** TLOA received the money from the bond — \$33,000! This bond was required for the work that was done to rehabilitate Dam 2. The required construction bond was paid by the TLOA to Greene County to provide assurance work done to rehabilitate Dam 2 was completed according to project specifications. We have deposited the money into our operating fund to help defray current expenses. At this point, we have more income than expenses!

Also, the board has established excellent working relationships with the vendors providing services in the community and the vendors have provided us with very reasonable financing terms to get all the work done.

It is a win-win situation for everyone.

**Keep the Innocent Innocent**

Let Kevin Fried, second in command at the Greene County Sheriff's office and a Twin Lakes association member, again spoke at our (virtual) membership meeting in November, as he does every year. In talking about what crime does exist in our community — which is virtually none, and even that is not serious — he asked the Board to send a simple message to our residents:

**Lock up.**

It turns out that most crime in Twin lakes are crimes of *opportunity*. Some cars that have been “broken into” were actually left unlocked. Sheds and other outside storage are also being left unlocked, and some residents even leave their front doors unlocked at night. Locks will not prevent a determined career criminal from breaking and entering, but they will deter the amateur looking for a quick score.

Twin Lakes is a very safe neighborhood, and we live in a relatively safe rural county. However, that does not mean that we should forget the old maxim: “Locks are put on doors to keep the innocent innocent.”

## Lakes Report

**2020** was an eventful year for our lakes, but not always in a good way.

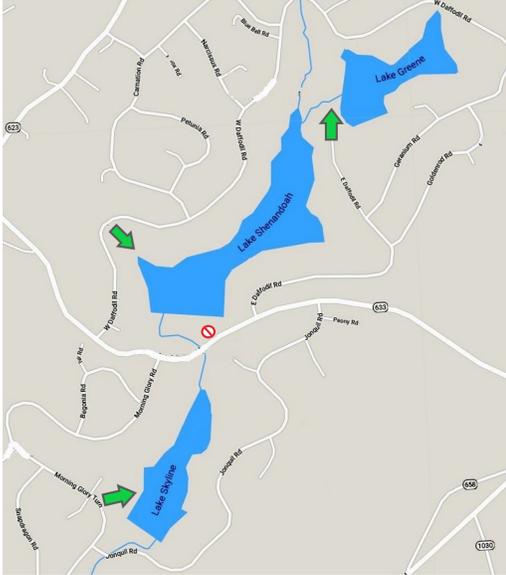
We refilled Lake Shenandoah, but complete restoration was delayed by another nine months, as we were forced to pressure the contractor into returning and correcting the riser tower and lowering the water level to its proper elevation.

A very dry summer followed, allowing two months of vegetation growth to set in before the lake finally filled once more, creating a marsh-like environment on much of the lake, at least until flooding and seasonal changes took care of much of it.

We also had to professionally reseed the repaired portion of the dam at Lake Shenandoah to address its poor vegetation, to “stabilize” it properly. While we had the construction contractor redo this task twice, it was concluded that only a proper landscaping firm such as our vendor Four Seasons could achieve the necessary result. Fortunately, this work led to Greene County calling the dam repair project fully completed, and returning our hefty construction bond (more than \$33,000) to us. The erosion control measures have been removed and the entire common area is now being properly maintained again.

But those terrible floods in November and on Christmas Eve did a great deal of damage to our dams and common areas. We are now spending all of the returned bond money on the replacement of two crushed trash racks on Lakes Greene and Skyline — only the new and more robust trash rack on Lake Shenandoah stood up to the incredible force of the storm water and the tons of debris that it swept along. The money is also being spent to repair a sloughed portion of the Lake Shenandoah dam surface through the installation of a drainage layer underneath, and the regrading of the access road to Lake Skyline — all damage caused or made worse by the flooding of last November, the worst that most of us have ever seen here in Greene County.

All lakes are open to residents (although there will be a short interruption in access to Lakes Greene and Skyline in mid-February as the water levels are lowered and trash racks replaced), but the Amicus Road common area and the dam itself at Lake Shenandoah remains off limits to foot traffic, until the dam surface work is completed and the vegetation returns to its proper state this spring.



The complete restoration of Lake Shenandoah took over seven years of planning, financing, engineering and construction, and management and follow-up, and there are still permitting and regulation hoops for us to jump through. But we did it. Only the community as a whole could accomplish this, especially as in the end we were forced to do it without a single dollar of federal or state funds (in spite of repeated efforts to get assistance). We should all be proud of this accomplishment, and pleased with the increased property values and quality of life that maintaining our lakes produces. There is a reason that state regulators now hold up Twin Lakes as an example of how private lake communities should operate: We care about our community and its assets, and we build everything to last.

## Winter Tips

Here are a few tips to keep in mind as we deal with the coldest and most dangerous weather of the year:

- Please clear out your ditches and culverts of all of the leaves and debris from the fall. This will help to ensure that heavy rains in the spring do not damage our roads or others' property.
- Please sweep loose rocks off of the roads that may have washed down from your driveway. This is not only a serious safety hazard, but can create considerable road damage over time.
- Please be sure to bring your pets indoors when temperatures are below freezing, including your outdoor cats. If you must keep animals outside, please be sure to provide heated shelter. Contact us if you would like information on getting assistance with outdoor pet shelters.
- Check our website during winter weather events. We will post our plowing/sanding policy there and announce any other important safety notices. Please be sure to report dangerous road conditions and we will do everything possible to address them.
- Keep your trash cans secured and well-sealed to minimize the chance of attracting bears, which roam this area in even Winter. When possible, try to keep your trash indoors until the night before trash is collected.





## Twin Lakes Owners' Association

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RETURN SERVICE REQUESTED

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### Rules Enforcement: Updates to the Process

Every high-density neighborhood such as ours requires at least a few basic rules to protect us and our real estate assets, from the actions of less responsible residents.

The overwhelming majority of us will never be cited for a violation, as we are already considerate neighbors and responsible property owners. It is also important to understand that the association does not see the punitive measures applied (“charges” to member accounts) as a profit-center. In other words, TLOA doesn’t want your money in these cases- we want the issue corrected.

We have recently streamlined our enforcement process, to save time and money and speed up the resolution of issues impacting property owners. It is important to understand the process and your options for appealing it, should you receive a such a letter.

Every month inspections are made to our community by the Property Manager, usually accompanied by a Board member for verification. These inspections, along with direct complaints by homeowners, are how Rule Violations come to the attention of the association and APMS. The Rules & Bylaws Committee also reviews all violations and enforcements to ensure that violation citations are correct and enforcement is appropriate and proper (state law places several restrictions on how a POA can enforce its rules).

Citation letters of rule violations are printed and mailed monthly, and inform the recipient of the violation, appeal options, and what-if any- charge is associated with failing to act. Unlike in past years, we now only have three types of letter, with no follow-up or subsequent letters:

- A letter of warning for a minor infraction, that carries no punitive action.
- A letter of intention to levy a one-time charge of \$50 for a “One-Time” violation, in 30 days if no appeal is pursued by the property owner and the violation is not corrected.
- A letter of intention to levy a daily charge of \$10 (up to a maximum of \$900) for an “Ongoing” violation, to begin in 30 days if no appeal is pursued by the property owner and the violation is not corrected. The charge will discontinue (and can even be credited back) if the violation is corrected within 90 days, or delayed

past 30 days if a plan of action is communicated to the property manager.

The first and easiest option that a homeowner has contest a letter of violation, is to contact APMS and either:

- Declare that the issue is not at their property or not caused by them — that another party is responsible (to the satisfaction of the property manager), or
- Provide a commitment to correct the problem in a timely fashion (which is all the association actually wants). Either of those actions will result in suspending or voiding the violation and its consequences. In both cases, the Rules & Bylaws Committee will be notified and provide feedback to the property manager on how to proceed.

If a property owner feels that the citation is unjust, unwarranted, or otherwise improper, they can request a Hearing before the Board to appeal it. This hearing will be held at the beginning of the next Board meeting, and must be requested ahead of time. (It is important to note that this appeal is not for the purpose of trying to overturn a Rule or Bylaw — such opinions can be addressed to the Board or the Rules & Bylaws Committee at any time, however.)

If the property owner still feels as though they are being treated unfairly by the association after these avenues of appeal are exhausted, there is a state board that regulates HOAs such as ours, to which a complaint can be submitted. (But as our rules and procedures are vetted by both an experienced property management firm and our legal counsel, this is an unlikely avenue to avoid rule enforcement.)

The last thing that is helpful to understand, is the difference between Bylaws and Rules. The former deal with bigger issues such as how the association is governed and what types of residences can be built in Twin Lakes, and must be passed the Membership as a whole (at our annual meetings). Rules (architectural, community, and lakes) on the other hand, are for more minor infractions, and are passed by the Board itself. They are also, therefore, easier to change if enough property owners object to one of them. At this time, there are no new Rules to announce, nor were any changes to our Bylaws enacted by the Membership last November.

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