



Fall 2023

NEWSLETTER

Board's Bulletin

Greetings, Twin Lakes Homeowners! As we welcome the Fall season, we are pleased with the ongoing progress being made this year within our community. Each committee chair and director on the HOA Board has several responsibilities and duties that require hours of research, phone calls, emails, observational studies, and time devoted to addressing Twin Lakes concerns of old and new. We have made considerable strides in updating and editing rules that would apply to today's growing community, focusing on the safety and concerns of our residents. The primary source of funds, our HOA dues, are collected and wisely allocated to implement community repairs, upkeep, and projects. Please enjoy reading the exciting updates that are explained throughout this newsletter.

Cheers to our Association and Property Management Services LLC (APMS), volunteers, and residents who have continued to strive towards the betterment of this beautiful area of Greene County, the gateway to the Blue Ridge Mountains!

We BESEECH you! The TL HOA Board needs YOUR help to be able to meet the standards and exemplify the goals that are outlined in our rules, bylaws, and declarations of Twin Lakes. Our annual business meeting is scheduled for Thursday, November 16th at 7 p.m. at the Giuseppe Center in Stanardsville. It is necessary to have the required quorum to make changes. Please mark your calendars and attend this important meeting to view and listen to the efforts and changes being established. The HOA Board is looking forward to hearing your praise, concerns, and enjoying some informative discussion about the present and future of our community. Those in good standing can vote and participate in a raffle. Keep a look out for the information A-frame signs located at our five entrances as a reminder of this important event.

Note from APMS:

Fall is here, and winter is approaching as the leaves begin to fall. It can cause clogs in the guttering system of your home. After all leaves have fallen, it is perfect to get your gutter system inspected and cleaned. A well-functioning guttering system is just one way to prevent damage to your home and property. Another maintenance item to keep in mind is roof inspections. There have been numerous storms throughout central/eastern Virginia this year that have brought strong winds and hail. Before it hits, it is always a good idea to have a roof inspection completed. If you do not know how to get a roof inspection completed, it is recommended that you reach out to your insurance agent for further details. A leaky and non-structurally sound roof during the winter months can cause damage to the home structure.



Rules

As the winter season approaches, the Rules Committee would like to remind all homeowners of a few items.

1. Pruning/Trimming of Shrubbery: The best time to prune and trim your landscaping is when the leaves have fallen and all flowering buds have run their season. By pruning and trimming your shrubbery/landscaping it will ensure that the community aesthetic requirements are met, plus impress your guests during the upcoming holiday season!
2. Trimming of Trees: The trimming of trees pertains around your home and roadside area of the homeowner's property. Tree trimming is pertinent to the health of your home. Removing any dead branches, overhanging limbs, etc., can eliminate one factor of potential damage to your property. Tree trimming of roadside trees eliminates a de facto of potential wrecks, blind spots, and vehicle damage.
3. Power Washing: Power washing season is approaching. It is never too late to schedule your power washing for the upcoming season.
4. No Solicitation – If a salesman knocks at your door, please notify them Twin Lakes is private property, and we do not allow door-to-door solicitation. Kindly ask them to leave and inform them that the Twin Lakes owners can contact the police and report trespassers.
5. Signage – Please remove yard sale signs immediately after your sale. Signs left up at the road entrances are a nuisance and are considered littering. Political campaign signs are allowed in the smaller variety, but remember they must be removed no later than one week after voting day. No business advertising is allowed in any form to preserve the beauty of our neighborhood. See Community Rules, section 5, for more information.



Melanie Morris, REALTOR® MRP® ARB®

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Let me introduce myself to you! I am Melanie Morris, a local REALTOR® right here in your neighborhood! I have been helping people sell and buy for several years and thoroughly enjoy seeing everyone conquer their goals.

I also hold the Military Relocation Professional (MRP®) and Accredited Buyers Designations (ARB®).

If you would like a free consultation and/or market analysis for your property, just reach out to me! I am right around the corner!

"This was my 2nd great and completely successful experience with Melanie (1st purchase and then sale). Very professional, knowledgeable and responsive. In addition, she utilized her resources at KW to assist me with my purchase of a home in another state. 110% satisfied again."

-Happy Client, B. Beck



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Roads

Traveling roads daily means they are “in sight and therefore in mind.” The Roads Committee keeps tabs on any new potholes, road erosion, culvert repairs, paving projects, signage, roadside brush and tree removal, grading, snow removal, and traffic and safety issues. With all our projects and repairs, we take pride in getting “the Best for our Buck” when we request bids from our local contractors. Thankfully, we have a growing list of loyal, reputable contractors that we can count on to help maintain our 10 miles of roads. As the cooler weather returns, and dare I say the word SNOW, please take caution as I think we will likely see snowplows within the next few months. We encourage community reports and information as you may email roads@twinlakeshoa.org. Thank you to the residents who provided positive feedback on the new Bus Stop location on Lilly Road/ Morning Glory Turn and the four latest speed humps.



Our newest project is located on East Daffodil Rd. Our local contractor, Timber Technologies, constructed quality repairs to allow for the excessive rain runoff from Amicus Road above and for the correct culvert flow from rain collection on East Daffodil Road.



Lakes Report

We have had some rare astronomical events in 2023: a blue moon at the end of August and an annular solar eclipse on October 14. With only a small minority of dams in the Commonwealth achieving full certification, Twin Lakes is nearing an equally rare trifecta by having all three dams fully certified with regular operation and maintenance certificates by the end of the year. The Board is happy to report that our third and final dam, the one for Lake Shenandoah, is on track to join the other two in achieving the highest safety endorsement the Commonwealth provides. All three dams will be inspected by a professional engineer by year's end, and the application for dam #2 full certification will follow. We then plan to open dam 2 to foot traffic and allow fishing from it starting in Spring 2024.

Additionally, Lakes & Dams hopes to re-stock the lakes in the Spring with beneficial plant-eating species of carp and with bass and catfish for sport fishing. We strive to keep the Lakes healthy for all residents to enjoy and to keep the sport fish thriving for all of our anglers with state and TLOA fishing permits.

Culpeper Soil and Water Conservation District continues to offer a couple of programs that can benefit our residents. The first is *Free Soil Testing for your Lawn!* Don't apply fertilizer or lime without a soil test. Even if you have a quarter of an acre, don't waste money on unnecessary treatment. Email Stephanie Denicola at stephanied@culpeperswcd.org for the forms. The second is the *2024 Tree Seedling Sale*. Interested in a particular species? Let Stephanie know, and she'll see what she can do.

As 2023 winds down, the Board would like to thank all residents for helping to keep our lakes, dams, and common areas clean and pristine. We plan on increasing the frequency of mowing and landscaping in 2024 as we continue to work on upgrading the overall appearance of our community.

Board Members Needed!

We have all heard HOA horror stories. Nosy neighbors, unreasonable complaints, boards allowing the power to go to their head, mismanagement of funds, and more. You might have some trepidation, throwing your hat into the ring to join TLOA.

Join us at our next HOA board meeting in person or virtually, and despite all those warnings about it, you might find out that you love every minute of the prep, research, and the meeting itself. You might find you are in your element asking questions, learning about what has and hasn't worked in the past and what we need to accomplish moving forward. Talk about being in the flow and joining the community!

Joining the HOA board might have been on your mind for a few years. Leaning into the call of service—even if it's to serve a small group of people—is a call worth answering. Have you resisted the nudge to join? You could have been making connections and an impact on our neighborhood much earlier. Don't resist the unknown, and don't think of it as "more work."

Here are some key reasons why you might want to join the HOA board:

-You can have a say in how your community is run and managed. By being on the board, you can share your opinions and ideas with other board members and homeowners, and influence the decisions that affect your neighborhood. You can also help shape the vision and goals of your HOA, and plan for the future of your community.

-You can make more friends and connections. Serving on the board gives you an opportunity to interact with your neighbors and get to know them better. You can also network with other board members, professionals, and vendors who work with your HOA. You can build trust and rapport with your community, and enjoy social events and activities that bring people together.

-You can learn new skills and gain experience. Being on the board can help you develop valuable skills such as leadership, communication, problem-solving, budgeting, and conflict resolution. You can also learn more about the legal and financial aspects of running an HOA, and how to work with a professional management company. These skills can benefit you in your personal and professional life as well.

Joining the TL HOA Board is a chance for a new experience, a chance to learn and grow, and a way to share your gifts with one person or many!

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Finance

The Twin Lakes Owners Association Board of Directors continues to be a great steward of the community’s finances. We recently approved the 2024 Operating Budget with no increase in year assessments.

The 2024 Budget will remain steady at \$370,200. The majority of the budget (\$131,484) goes to debt service for the dam repairs. The good news is that our reserve fund is healthy enough that we were able to make an extra payment — saving a month’s worth of loan principal.

Thanks to a snow-free winter earlier this year — and the hard work of the Lakes and Dams Committee — we’ve been able to save quite a bit on expenses. However, we still need to keep a healthy reserve in case of an emergency. This winter is predicted to be a wet, SNOWY season, and if the forecast is correct, there will be sufficient funds dispersed to our contracted plowing company. And we’re still not out of Hurricane Season when it comes to any extra expenses related to dam maintenance and repairs.

Road maintenance expenses are expected to drop slightly from \$130,600 to \$127,000, and Lakes and Dams expenses should

drop from \$17,000 this year to \$13,000 in 2024. This is due, in part, to not having to pay for various inspections and other permits, as our dams are currently in satisfactory standing.

As the Board impresses upon adding attention to our landscaping, mowing, and roadside maintenance, funds have been shifted explicitly in our budget. Income for the TLOA’s budget comes from Yearly/Quarterly Dues. For the Year, we’ve had \$255,352.76 in income with \$156,876.82 in expenses for a profit of \$98,475.94 as of the end of August (the latest financial report available).

The good news is that with the help of a collection agency working with APMS (our management company), we continue to see a decrease in the overall number of outstanding dues — although that figure is still above \$150,000. A large portion of this total is due from only a handful of homeowners, but the board is determined to continue to offer payment plans before deferring to collections. Please reach out to APMS for any questions.

Unfortunately, we are seeing an increase in the overall delinquencies in the number of homeowners who are 60+ days overdue. If you find yourself having trouble making your Quarterly payment, feel free to reach out to APMS and work out a payment plan. It’ll save you money in the long run.

Item	Account Code	Type of cost	2024 Budget Amount with no increase in assessment	2023 Approved Budget	2022 Approved Budget	2021 Approved Budget
Lakes & Dams	6153	Variable	\$13,000	\$17,000	\$10,000.00	\$9,000
Landscaping/Mowing	6261	Fixed	\$50,000	\$32,232	\$29,800	\$26,400
Road Maintenance	6271	Variable	\$127,000	\$130,600	\$157,500	\$121,000
Management Fees	6300	Fixed	\$33,600	\$33,600	\$33,600	\$33,600
Electricity	6311	Fixed	\$0	\$996	\$996	\$996
Telephone/Internet	6313	Fixed	\$2,000	\$1,670	\$1,380	\$1,380
Umbrella Liability Insurance	6322	Fixed	\$3,399	\$3,146	\$3,145	\$1,312
Officer & Director/Fraud Insurance	6324	Fixed	\$2,550	\$2,550	\$2,550	\$2,550
Rent	6540	Fixed	\$1,980	\$1,980	\$1,980	\$1,980
Office supplies/equipment	6554	Variable	\$200	\$200	\$300	\$200
Printing/Postage/Advertising	6556	Variable	\$1,000	\$2,000	\$4,000	\$4,000
Taxes & Licenses	6615	Variable	\$175	\$175	\$1,500	\$1,500
Miscellaneous Expense	6701	Variable	\$500	\$0	\$1,515	\$1,000
Legal Fees	6702	Variable	\$3,000	\$5,000	\$5,000	\$1,000
Accounting	6704	Variable	\$250	\$250	\$250	\$250
Debt Service (loan interest + principal)	8100	Fixed	\$131,484	\$131,484	\$131,484	\$131,484
Reserve Fun Contribution	8200	Variable	\$62	\$0	\$0	\$0
TOTAL			\$370,200	\$362,883	\$385,000	\$337,652
Income = Yearly Assessment*617			\$370,200	\$370,200		



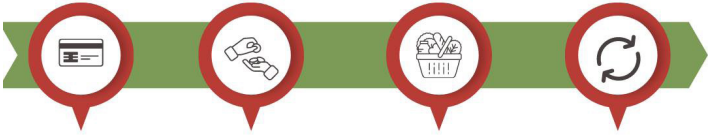
Twin Lakes Owners' Association
P.O. Box 2182 Harrisonburg, Va 22801

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