



# Owners' Association

# NEWSLETTER

## President's Message



### Greetings!

First, my apologies. This is the first Newsletter we've managed to send out in 2017. But, better late than never! Because of the mountain of ongoing (and seemingly endless!) HOA work that's been on your Board's plate since the beginning of the year, the planning, writing, editing, formatting/designing, printing, and mailing of a Newsletter kept getting pushed to the back burner. Still, your Board is now thrilled to be able to send everyone (both homeowners and renters) a copy of the Twin Lakes Newsletter to read and digest before the Annual Meeting.

This is probably one of the most informative Newsletters we've published to date, so please read it carefully, as we've included lots of pertinent financial facts that affect us all as a Community. Also, please be aware that your volunteer Board, in tandem with our Property Management team at APMS, spends countless hours of our time addressing and resolving Twin Lakes issues, old and new. A vast amount of research, many phone calls, tons of emails, and a slew of paperwork is necessary on an ongoing basis to make sure that Twin Lakes remains vital, strong, and running smoothly.

Secondly, I'd like to thank and congratulate my fellow volunteer Board members who graciously donate their time and effort to make Twin Lakes a wonderful place to live. I'm grateful to helm a wonderful team! Also, many thanks go out to a host of other volunteers (you know who you are!) that have helped move this Community forward during the past year.

Your Board would also like to give a shout-out of appreciation to those of you who came out to help with your hands and your chainsaws clearing our roads, yards, and subsequent wreckage after that terrible microburst storm that seemed to zero in on Twin Lakes. Great things can be accomplished when a Community comes together!

This has been a telling year in the history of our Community:

1. Thanks to APMS, we've collected close to \$200,000 in delinquent dues, which has in turn enabled us to afford to take better care of our community.
2. We have reaped the benefits of having a Reserve Study done (mandatory by State law) so that we are putting aside money each year for our future.
3. We've done a ton of research and planning this year, and now have a clear idea of how much it actually costs to maintain our Community, and have created an accurate budget to reflect those costs.
4. We've completed the most necessary Community improvement projects (highest priorities first) and now have a clearer vision of what projects need to be highlighted next year.
5. We've approved new Rules and Regulations, which will contribute to the health and well-being of Twin Lakes.
6. It's never been easier to pay your dues.
7. We've begun the process of applying for a bank loan to repair our dams, and we have our contractor on stand-by. (See Lakes and Dams Report for more info.)

8. We've been in touch with the Greene County School Bus Transportation Department regarding the safety of the children riding the school buses.

9. We've brush-cut the entire Community 6 feet back from the road for everyone's safety.

10. When you have questions or concerns about your Community, you get answers.

I'm so pleased with all the new, positive changes that have been implemented this year, and I hope you are too! Even better days are to come! The bulk of this Newsletter is dedicated to help homeowners better understand the actual costs of maintaining our Community. The one question I am asked most often by homeowners is: "What do I get for paying my dues?" And that is a very fair question. The purpose of this Newsletter is to provide you with the answers.

Your Board is completely transparent. We want you to know everything that's going on—everything that's being done to help make our Community sound and solvent. In this Newsletter we're giving you the details as to where all your money goes, how it's spent, why it's spent, whether you see those results visibly (as in brush-cutting or road repair) or whether your money is working behind the scenes, paying for things like liability insurance, legal fees, or engineering designs.

My four years on the Board have been quite an education. I never dreamed there was so much to learn about how HOAs work, let alone what Communities need to do in order to be in compliance with State law. I won't even go into the many Twin Lakes issues and projects needing attention, action, and resolution that seem to pop up on the Board's radar screen almost daily. It is my sincere hope that the information contained in this Newsletter enlightens you a bit more as to what it takes to run our Community and the costs involved, just as my time serving on the Board has enlightened me. Remember, your Board is here to serve YOU, the homeowner. Please let us know your concerns, and how we can best serve your interests in the future. If we don't know what's going on, we can't help.

Hope to see you at the Annual Meeting,

Laurie Jacobson

## **APMS Makes an Impact**

Hiring a Professional Property Management Company is proving to be the best thing that's happened to our Community in quite a while. We now have a trained and licensed manager who handles not only the day-to-day issues that occur on a regular basis, but also everything else in between—from bookkeeping and invoicing, to collections and inspections.

In addition, because the administrative duties involved in keeping our HOA running smoothly and in compliance with State laws and requirements are now being looked after properly, (communication lines are open, deadlines are being met, documents and emails are being sent) our reputation with realtors, law offices, and County administrators is growing admirably. Thanks to APMS, Twin Lakes has turned the corner, and is now a desirable and financially solvent Community in which to live.



**We want to keep you informed!** When important Community information needs to be distributed, the best and quickest way for homeowners to know what's going on is through email blasts. APMS routinely sends out eblasts when your Board has something important to announce, but we can't get that message to you if we don't have your email address. Our goal is to collect every homeowner's email address so all homeowners can stay informed of important Community Announcements.

**So, please, if you haven't done so already, send your name, address, and email address to APMS and stay on top of all the important Twin Lakes news as it happens.**

Otherwise, be sure to check our web site: **[www.twinlakeshoa.org](http://www.twinlakeshoa.org)** periodically for updates and published Monthly Minutes.

## Compliance Letters and New Rules

As a result of ride-around monthly inspections, some homeowners may have received compliance letters in the mail. This is not something your Board enjoys doing, but it's standard practice among Home Owners' Associations. The goal of regular inspections is not to send out a slew of violation notices. The goal is to make Twin Lakes a peaceful and enjoyable place for all our homeowners to live.

We'd love to be able to write a personal Compliance letter to each individual homeowner, but because of the size and scope of our Community and its Rules and Regulations, this task is virtually impossible. That's where computer software comes in. So if your letter seems brief, to the point, and mass-produced, it is.

If and when you receive a violation notice, please think of it as a reminder, not a threat. The Board's intention is not to punish, reprimand, or fine homeowners for breaking Community Rules. The violation notice is simply to make you aware that a rule or regulation needs your attention, and to please correct the problem. If there are extenuating circumstances that prevent you from doing so, alert the Property Manager. Your Board is reasonable and understanding, and willing to listen to appeals on a case-by-case basis. Otherwise, if a homeowner fails to correct a problem after receiving three (3) violation notices for the same problem, or approximately 90 days from the first notice, fines will begin to accrue.

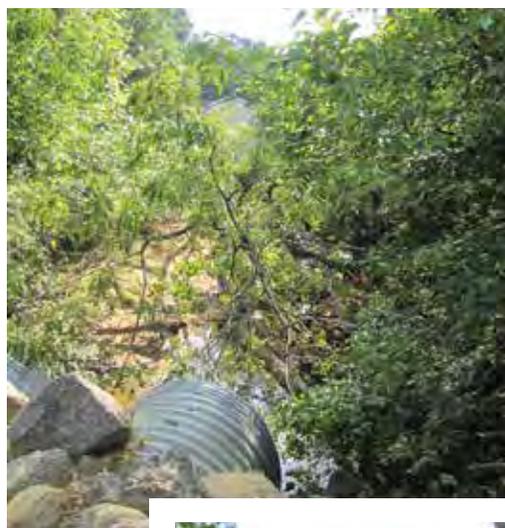
By now all homeowners should have received a packet from APMS announcing the Annual Meeting, along with a copy of a new set of Rules and Regulations recently approved by the various Committees.

Please review these new rules, and keep them with your other Twin Lakes Documents for reference. These rules will also be posted on the web site. When everyone follows the rules, the whole Community benefits.

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## Storm Damage & Clean-Up

This year we've seen two major storms hit our community with some devastating results to homes and our community in general. We've had flooding and trees down, but our community was very quick to respond with volunteers coming out in force and neighbors helping neighbors. A very big **THANK YOU** once again to all those great people!



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The board hired contractors to clear our common areas of downed trees and debris, as shown above, only to discover that many of our drainage ditches and culverts (where streams flow under our roads) are now blocked or partially blocked— not a good situation. Some culvert fixes are already in progress, but more planning and research is needed by our volunteers to properly identify those problem areas in terms of priority and collection of repair bids.

## Roads Report

Isn't one of life's little pleasures driving on a newly paved road? Just imagine... you're driving on an old, bumpy road, uneven in places, cracked in others. Suddenly you feel the little "bump" as your car transitions from the old road onto a freshly paved one. There's the low satisfying hum as wheels meet smooth asphalt. You then experience a pleasurable drive with virtually no bumps, and the last thing on your mind is any concern about pothole damage. Plus, the road just looks great. Right?

All right, so the above paragraph may be a tad exaggerated, but your Board members really are determined to make that pleasure a reality throughout Twin Lakes. This is no easy task, and already it has taken many hours of volunteer Roads Committee members' time in order to bring about a solid plan of action now underway in Twin Lakes regarding our roads.

The results and extent of all this work are not yet visible to homeowners because, behind the scenes, your HOA Roads Committee has been researching how best to bring about road improvements with our available funds. All our roads projects require the necessary legwork of scouting, planning, contacting vendors, collecting multiple bids, etc. Below is a list of some of the "invisible" work accomplished so far this year:

- Multiple "drive-around surveys" to take stock of the Twin Lakes roads conditions, map certain areas, assess what needs to be done immediately, and what can wait for next year.
- Multiple meetings, phone calls, and emails with private Contractors to take measurements, discuss options, gather opinions, and obtain bids for the needed and future work.
- Multiple phone calls, emails, and impromptu committee meetings to discuss results of the bids, and then select the vendor/company that will give us the best work at the best value.
- But even during this time of planning and preparation, we were able to squeeze in a much needed road improvement project on Morning

Glory Turn & Jonquil Road. That one completed project is an extremely visible one, especially for those homeowners who have had to dodge the canyon of potholes that once plagued that stretch of road for so long! (Side note: We're not yet finished with that project. Future plans involve paving that stretch as well!)

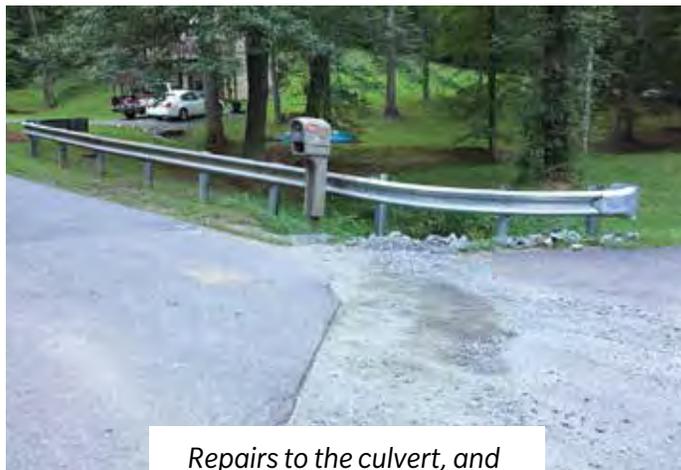
So now that you are aware of all the work taking place behind the scenes regarding capital expenditures for road improvements, here's a recap of the more "visible" roadwork projects completed and paid for through the end of September.

### Completed Projects

- Community-wide pothole repairs
- Morning Glory Turn graveled, graded & 2 drainage pipes installed
- Morning Glory Turn brush-cutting to enable roadwork repair
- Geranium Road culvert clearing
- West Daffodil Road guard-rail repaired
- West Daffodil Road, two repairs, new drainage pipes installed
- Wire gates installed at two lake entrances to prevent ATVs from entering
- Spring garbage clearing of all roads in the Community (another due in October)
- Goldenrod Road repair, new drainage pipe installed
- Large amount of fallen trees removed from across Jonquil after the recent Micro Burst
- Lake Skyline access road graveled & graded
- Brush-cutting of entire Community 6 feet back from the road
- Storm tree damage and clearing community wide
- Newly paved Roads include:
  - Goldenrod Road – section on top of repair*
  - Dandelion Road –entire road*
  - Zinnia Road –entire road*
  - Jonquil Road –much needed sections*
  - West Daffodil –sections on top of new repairs*

## Planned Projects

- Community traffic & road signs repair/replacement
- Community-wide culvert mapping & maintenance
- East Daffodil culvert clearing & repair
- Geranium Road culvert repair
- Pave sections or all of:  
*West Daffodil*  
*East Daffodil*  
*Geranium*  
*Morning Glory Turn*  
*All remaining unpaved cul-de-sacs including: Aster, Buttercup, Crocus, Daisy, Gladiola, Iris, Lily, & Poppy.*



Repairs to the culvert, and new guard rail installed, West Daffodil Road



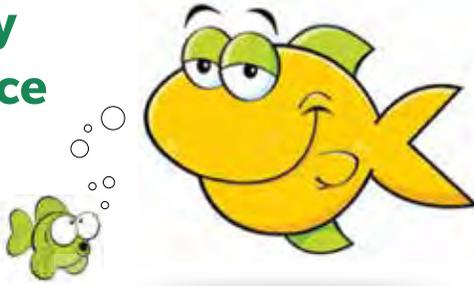
As we look to the remainder of this year and 2018, (and to future years, thanks to the recently completed Reserve Study) the Roads Committee and Board look forward to acting upon the fruits of our labor to date. As you might expect, all of our Roads projects cost money. (Please see the article, "Community Maintenance Costs" page 6 & 7, for actual cost amounts for each project.) Not only do our dues dollars support one of life's little pleasures—driving on smooth, paved roads—but as we strive to keep our Community healthy, clean, and safe, with roads that are a pleasure to drive and walk on, it also gives our property values a reason to rise!



Brush cutting and clearing debris from road storm ditches, whole community.

## Community Maintenance Costs

**Yes, We're BIG!**



Did you know that Twin Lakes is one of the biggest communities in Greene County? Let the numbers speak for themselves:

- 624 single family homes & lots
- 10 plus miles of road
- 3 lakes
- 3 dams
- Multiple acres of culverts, creeks, forest, and general areas

A region this large and demanding takes a lot of work to upkeep and maintain. Your Board Members are not experts on "neighborhood maintenance", so this year, as mandated by Virginia State law, we brought in the experts to pull together what it takes to maintain our community and give us a detailed informative plan, not only for this year, but for many years to come.

In March 2017 we hired **Reserve Advisors**, a national company that works specifically with HOAs across the country, to put together a study on the **Twin Lakes** community. The study's purpose was to analyze what it takes to upkeep a neighborhood like ours, and offer a plan forward for funding a "reserve pool" to pay for future major capital expenditures (e.g., roads, dams, etc.).

### Our Savings Plan



Twin Lakes has never before contributed money each year to a "reserve pool". We are now proud to say that we are finally in compliance with Virginia State law, and your Board feels confident in knowing that our future community upkeep costs will now be covered. This benefits all homeowners by minimizing the possibility of potential special assessments that might be needed to cover unpredictable emergencies and/or repairs in years to come.

How else does this help our Community? The study removes much of the guesswork on what needs to be done in the year ahead. It gives us a 30 year plan to tackle and pay for the things we take for granted in a fit neighborhood. In our case, things like drivable roads, street signs, safe dams, functioning road drainage, and healthy lakes.

### Realistic Costs



So what were some of the **Reserve Advisors** recommendations? Over 30 years, the study shows the following figures for these major areas:

- \$3,033,991 for pavement repair & paving
- \$511,813 for lake maintenance & dam upkeep
- \$45,309 for traffic signs
- Over 30 years, this comes to \$3,591,113 (or \$9,975 a month)



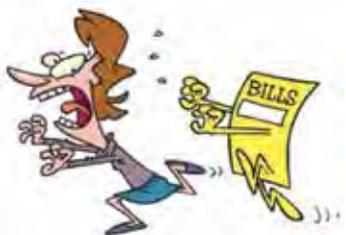
### Bills Paid So Far

So where has our money gone this year? Through the end of July 2017, our dues went to:

- **SBA Loan:** \$48,912 (Our community finally paid off the loan we took out for community repairs needed from Hurricane Isabel (Sept 2003))
- **Road Paving & Repair:** \$34,168 (Road repairs for Morning Glory Turn, Morning Glory Road, West Daffodil (road and new guard rail), Goldenrod, Lake Skyline dam access road grading/gravel and installation of a wire gate to prevent illegal 4-wheeler access, and community-wide pothole repairs.)
- **APMS Fees:** \$19,600 (APMS services aren't free.)
- **Landscaping & Mowing:** \$12,112 (We pay our Contractor a monthly fee for upkeep of our entrances, dams, and various public areas (\$9,2720). A required brush cut on Morning Glory Turn for the road repair was necessary [\$1,440]. Finally, we had brush cut done on Lake Greene's shoreline (\$1,400)
- **Legal Fees:** \$525 (Legal consultation with our

lawyer for collections and an update to the community Rules & Regulations.)

- **Reserve Study:** \$5,350 (Worth every dollar for the information we gained.)
- **HOA Insurance:** \$6,243 (HOA liability insurance is legally required.)
- **Lakes & Dam Repairs:** \$2,430 (Various Engineering inspections were conducted & permits received as we prepare for the major repairs in 2018.) \*See Lakes and Dams Report for more information and upcoming plans
- **HOA Office Rent & Utilities:** \$2,618 (Rent, phone, & electricity for our Stanardsville HOA Office.)
- **Beaver Control:** \$225 (Pesky beavers damming up our streams required some assistance.)
- **Signs:** \$264 (An initial purchase for our traffic signs upkeep which you'll be noticing real soon.)
- **Accounting Fees:** \$225 (like death and taxes—can't avoid 'em)



### **Bills To Be Paid**

For the remainder of 2017, our dues will be going towards these major areas:

- **Road Paving:** \$97,500 (Jonquil, Goldenrod, Dandelion, Zinnia, and West Daffodil will be getting some much needed paving. More to come in 2018!)
- **Roadside Brush Cutting:** \$24,620 (It's nice to see around our corners, isn't it? Between the safety factor and the road paving, this is a long overdue and much needed service. Our Contractor even gave an assist with much of the leftover downed brush & trees from our recent microburst storm that inflicted great damage across Twin Lakes.)
- **Traffic Sign Replacement:** \$15,000 (Many signs are old, written on, and in one case just plain knocked over. We're going to fix that!)
- **Landscaping:** \$7,340 (Cost for mowing the entrances, dams, and various public areas.)

## **Building A Healthy Community**

As you can see, there are many costs involved in keeping our Community healthy and pointed in the right direction. Some of these costs are very visible, such as road paving and repairs, brush-cutting and mowing, and installing new signage. But many of these costs are not so visible, and very much "behind the scenes". These include the money we pay our new Property Management Company, **APMS**, for the excellent guidance, advice, and administrative work they provide, legal fees to make sure all our rules, regulations, and legal documents protect the homeowner and meet State requirements, engineering studies and design plans needed for any dam repairs, certificates of operation for our dams, insurance costs, and miscellaneous office-related expenses for our modest HOA office in Stanardsville.

Your Board members spend many long hours working on the day-to-day needs and costs of maintaining our Community in order to make it a beautiful and safe place to call home, and a place everyone can be proud of. We feel confident that with the new information gained from **Reserve Advisors** as to the actual costs of maintaining this community, combined with a great team of volunteer Board members and a super responsive Property Manager, we will succeed in keeping homeowner property values high, and make Twin Lakes one of the most desirable places to live in Greene County.

The Board wishes to extend a big "Thank you" for your timely dues payments which contribute to all of the above visible and invisible costs associated with making Twin Lakes the best it can be!

### **We Want YOU!**

**There is one seat open on the Board**, as well as plenty of volunteer opportunities. You need not be an "expert" in Community Management, just have a sincere desire to help your community and lower costs by volunteering a few hours of time each month.

**Especially needed are volunteers for the Community Outreach Committee** (*Community Yard Sale, Welcome Wagon, etc.*)

## 2018 Budget & Dues

The year ahead is showing a challenge for Twin Lakes—our biggest being the much-delayed repair of the Lake Shenandoah and Lake Skyline dams. (Please see Lakes and Dams Report for more info.) As a board, our goal is to minimize as much as possible the loan amount we're forced to acquire in order to make these necessary repairs. At the same time, we want a quality (and not a "Band-Aid") fix to our dams so that, if properly maintained, and barring unforeseen weather disasters, they will get a new lease on life and last for many years to come.

We also want to tackle the remaining roads that we were unable to pave in 2017 due to budgetary constraints. These two "big" tasks are before us, but the payoff will be huge by stabilizing and increasing our home values in addition to making Twin Lakes an even more desirable place to live.



### ***But what other factors play into our budget?***

So you are properly informed, here's a complete rundown of where our money is being spent in 2018, plus how these numbers affect our new annual dues amount. Please understand: in calculating the **new annual assessment amount**, it is not the Board's intention to make a profit, but simply to cover the costs of maintaining our Community. In order to determine this amount, the professionals we hired advised us to use this simple formula:

**D = B ÷ L** OR: **Dues** equals total **Budget** divided by number of **Lots**.

With that formula in mind, here are the Proposed Budget numbers for 2018:

2018 TWIN LAKES BUDGET BREAKDOWN	
Line Item	Amount
Accounting/Tax Prep	\$225
Beaver Control	\$500
Brush Cutting	\$17,524
Telephone (Office)	\$1,407
Electricity (Office)	\$999
Dams/Roads (Loan Payment)	\$127,279
Landscaping/Mowing	\$16,000
Legal Fees	\$10,000
Liability Insurance	\$1,312
Management Fees to APMS	\$33,600
Miscellaneous Expense Reserve	\$10,000
Office Supplies	\$246
Officer & Directors/Fraud Insurance	\$2,550
Rent (Office)	\$1,980
Reserve Pool Contributions	\$61,500
Sign Repair & Maintenance	\$500
Snow Removal	\$25,000
Taxes & Licenses	\$1,500
<b>TOTAL</b>	<b>\$312,122</b>
<b>NUMBER OF TWIN LAKES LOTS:</b>	<b>624</b>
<b>RECOMMENDED ANNUAL DUES:</b>	<b>\$500.</b>
<b>QUARTERLY PAYMENTS:</b>	<b>\$125</b>

### ***Annual Dues Increase***

As you can see, maintaining this Community has a higher price tag than you may have thought. So, following *Alliance Bank's* equation, and in keeping with the recommendations of the *Reserve Advisors*, the annual Twin Lakes Community dues will be increased in 2018 from \$400 to \$500 (an increase of **\$25 per quarter, or \$8.33 per month**).

## Lakes And Dams Report

Although it may not be apparent, we have been very lucky this year as to the status of our Lakes and Dams.



To understand our luck and great progress, let's begin with last year, when we had a mandatory fix of Lake Shenandoah's riser pipe to the tune of \$86,000. Our Construction Company, Bander-Smith, did a fantastic and much needed repair job to the damaged riser pipe and embankment, which had eroded.

Unfortunately, last year's fix was completely destroyed by the 500-year storm event in early July. That storm dropped over 5 inches of rain in parts of Greene County in a matter of hours, causing heavy flooding in many areas of the County. In our case, heavy debris downstream of Lake Shenandoah caused the rushing waters to back up into the spill pipe, and the force of this water literally blew the top off the riser pipe, breaking the pipe into parts, and eroding a good portion of the surrounding bank.

So, where, you may ask, does our "luck" come in? Our great team of Bander-Smith Construction and Ruckman Engineering pulled together, and, with the help of your volunteer Board members, took swift action.

We were very fortunate, that even though last year's expensive riser pipe repair was not faulty, and in no way contributed to the subsequent July storm damage, Bander-Smith donated their time, labor, materials, and equipment to fix the problem for us at no charge, and stabilize our spill pipe and dam. The repair included clearing the downstream spillway, stabilizing the crushed spillway pipe, and filling in the surrounding bank with earth.

It was touch and go for a while as we waited for the team to determine if the damage to the pipe and surrounding bank would still be able to support the planned slip line repair, but as luck would have it, as long as we don't experience another major storm event and everything holds up the way it should now that the area is stabilized, the planned "lesser expensive" fix of slip lining Lake Shenandoah remains

a reality. So, everyone please send up a hope and a prayer that no hurricanes or tornadoes come our way anytime soon!



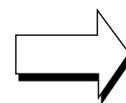
*Spill pipe riser damage after the storm and the resulting erosion to the dam base*



*Below: Repair to the spill pipe with temporary cap and stabilization to the dam.*



**More Lakes and Dams news next page**



visit [twinlakeshoa.org](http://twinlakeshoa.org)



*Lake Greene was the first to have extensive repairs to its dam and spillway, which now provides a mechanism to control the lake level. Recently, with the threat of hurricanes and severe storms, the level of the lake was temporarily lowered (upon the advice of our engineer), to provide a huge catchment area for upstream storm water, greatly reducing any impact of upcoming severe weather events on all three of Twin Lakes dams.*



The second piece of good luck is that our engineer came up with a new construction plan for Lake Shenandoah that includes a reduced cost redesign of the current slip lining plans and blueprints. Knowing that our third Lake, Lake Skyline, also requires a new spill pipe as soon as possible, (mandatory fix as the current one is deteriorating badly) Bander-Smith came up with their own plan to repair both lakes at the same time. These two new construction plans will save Twin Lakes several hundred thousand dollars on this project. Delighted by the news, your Board immediately began investigating our options for funding both Lakes and Dams repair projects simultaneously, saving our Community a huge amount of money.

Another crucial piece of good luck we enjoyed this year stems from an action we took three years ago, when your Board decided to go ahead with plans to repair Lake Greene, our smallest Lake. That project was a slip lining we could afford at the time, and looking back now, according to our Engineer, Dan Hamric, if we had not slip lined Lake Greene, the July storm could have wreaked havoc with our other two Lakes downstream, possibly destroying them beyond repair.

Dan came out and inspected all three of our Lakes after the storm, and he had nothing but praise and high-fives for how our newly restored Lake Greene handled the storm event. Thankfully, it performed exactly as it was designed to: the rising waters flowed over the bank and into the spillway as planned, taking pressure off the lakebeds downstream.

So, now that we've recovered from that major storm event and its subsequent damage to our dams, and now that we have a new design and construction plan in place with significantly reduced costs, what's the next step for our Lakes?

Your Board and Property Manager have been working closely with representatives from our new bank, Alliance, to secure a loan amount large enough to cover the repair costs for both Lake Shenandoah and Lake Skyline. Again, we are very lucky here. When your Board made the wise decision in May of last year to hire a professional Property Management Company, it came with a bonus: Twin Lakes now utilizes a bank which specializes in HOAs and understands that Communities like ours sometimes require large capital improvement projects that cost a lot of money. Unlike other banks we've approached in

the past, Alliance is willing to loan us money to repair our Lakes at very reasonable terms.

Although, as of this printing, we do not yet qualify for this loan, we are definitely on track, and every day we get closer to meeting the “numbers” required by Alliance Bank. The biggest obstacle for us so far has been getting our delinquency dues numbers down.

Still, we’re making great strides in that respect, thanks to the diligent work of a great team of dedicated individuals: our Property Manager, Andrea Konstant, who, a year and a half ago inherited Twin Lakes’ ledgers which showed about \$400,000 in unpaid dues. Through the legal means necessary, Andrea has succeeded in cutting that number virtually in half. We are also grateful to her team at APMS, and to our Engineer, Dan Hamric, who gives us countless free “dam” advice, and is always looking for ways to save us money. Of course a special thanks goes out to the great guys at Bander-Smith Construction. Not only did they donate their time and materials to fix something that wasn’t their fault, they’re also willing

to work with us, willing to wait until we can secure our loan, and still honor their previous repair quote (even though the material costs have increased during that time. Another \$50,000 discount for us!)

So, yes, we have been very fortunate this year in regard to our Lakes. Repairs to both Lake Shenandoah and Lake Skyline are finally within our reach! We are becoming solvent as a Community, and are now in the final steps of securing the necessary loan. If the money keeps coming in as it has been, (thanks to all of you great homeowners who pay your dues regularly and on time!) we hope to be able to start construction this summer.

Stay tuned, (check the web site for any new Lakes and Dams Announcements) and keep your fingers crossed that we don’t get hit with another major rain event. Still, it looks as though three healthy, beautiful Lakes gracing our Community could become a lovely and much anticipated reality in the very near future. So, get those fishing rods, canoes, and kayaks ready!

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

RETURN SERVICE REQUESTED



## Twin Lakes Newsletter

### FALL 2017

#### **TLOA CONTACT INFORMATION**

##### **APMS Property Management**

For all billing questions, requests for Disclosure Packets, updates to your contact information or general questions and concerns:

**Phone:** 540.423.3879

**Email:** [office@apmsva.com](mailto:office@apmsva.com)

**Mail:** P.O. Box 2182  
Harrisonburg, VA 22801

##### **TLOA**

**Email:** [twinlakeshoa@twinlakeshoa.org](mailto:twinlakeshoa@twinlakeshoa.org)

**Mail:** TLOA, PO Box 128, Quinque, VA 22965

**Online:** [www.twinlakeshoa.org](http://www.twinlakeshoa.org)

### *Save the Date!*

#### **TWIN LAKES ANNUAL MEETING 2017**

**Tuesday October 17th, at 7:00 P.M.**  
**PVCC Eugene Giuseppe Ctr.**  
**222 Main Street**  
**Stanardsville**

At the meeting you'll receive a copy of the 2018 Budget, listen to committee reports and planned projects, vote in new Board members, and meet your neighbors.

Hope to see you there!  
Bring your questions and suggestions.