



## Owners' Association

# NEWSLETTER

## President's Message



Neighbors and Association Members,  
 A quick note as we strive to get this fall newsletter out the door ... we are working hard to get back on a seasonal schedule for newsletter production after several years where other vital work made that very difficult. But keeping all of you well informed is crucial and so we will continue to work at doing better in the communications department. Our website at [twinlakeshoa.org](http://twinlakeshoa.org) is always the best source for up-to-date news and information.

Let me begin by urging everyone to come participate in the Annual Membership Meeting on November 7th, 2018, at the William Monroe Middle School Cafeteria, starting at 7 p.m. We will be voting on proposed Bylaws changes (detailed in this newsletter), last year's Meeting Minutes and half of the seats on the Board of Directors. This is your opportunity to have your voice be heard on Association matters and how and by whom the community is governed.

Our massive investment in repairing and upgrading infrastructure this year is going well. Read the "Roads Report" in this newsletter to see the long list of road and culvert projects knocked out, just since we mailed the Summer newsletter. The repair of our dams is also going well: the slip-lining of Dam No. 3 (Lake Skyline) — which is the major milestone of that project — should be accomplished by Bander Smith by the time that you receive this newsletter, weather permitting.

The reconstruction of Dam No. 2 (Lake Shenandoah) got off to a much later start (due to greater than expected damage from the rains of the past two years forcing a new engineering plan) — but we have a contract in hand and a well-recommended construction company on the job: Brock Construction out of Farmville. That project is currently in the permitting and materials-sourcing phase and we hope to have full mobilization by the end of October. We expect both dams to be fully certified before the end of the year (as Dam No. 1 already is). Lake Skyline will certainly be refilled and opened soon — possibly by Thanksgiving. Lake Shenandoah requires some addi-

tional work — as it is now a young forest — before full restoration is accomplished and we do not yet have a firm timetable for that. It may happen before year's end or it may take a few months longer. I am certainly planning on being out on the water come springtime. ...

Never before has Twin Lakes invested so much money, time and effort into maintaining and upgrading our community. And every homeowner, every resident, every Member of this association reaps the benefits of this investment and will for many years to come. We are investing in the financial value of our properties and the quality of life in our neighborhood. And we accomplish that by building and maintaining the long-term financial health of the Association. Twin Lakes now has not only the professional partners that it needs — both in property management and finance — but also the revenue, with which to properly maintain and improve our extensive assets and common areas, and to plan and save for the future.

It's a good time to be a homeowner in Twin Lakes!  
 Yours,  
 Patrick Moctezuma

## 2018 Roads Report

Once again there is plenty to report on with the 10 miles of roads and 80-plus active culverts in Twin Lakes. Here is a brief summary of all of the projects completed by the Road Committee since the last newsletter:

- We have completed 11 of the planned 15 repairs to culverts and road ways including 4 major culvert replacements (Morning Glory Road, Morning Glory Turn and two on West Daffodil), major sink-hole filling and several culvert repairs.
- We have started planning for paving road patches on the four segments of road we had culverts replaced under and have set up a company to help fill these patches with gravel until we pave.

■ We have started planning for guard rail repair on Morning Glory Turn and new guard rail installation on Morning Glory Road should the budget allow this in the near future.

■ We have initiated a plan to keep Gladiola cul-de-sacs potholes filled with gravel as much as is practically possible until we can fund its paving.

■ We have cleared out about two dozen trees between street light and parking lot of Lake Skyline parking lot to enhance security and hopefully minimize illegal dumping.

■ We have completed the second community-wide trash pick-up for the year.

■ We have sent out a letter to all community members asking them to help with water drainage issues in Twin Lakes by clearing their ditches and ensuring culverts are open and flowing.

As you can imagine there is still plenty left to do this season. Here are a few things we are either actively working on or planning for this fall and winter:

■ Complete any remaining repairs on the 15 damaged roadside areas as budget allows.

■ Pave road patches in areas where culverts were replaced.

■ Complete any general road paving allowed by the budget.

■ Install guard rails as budget allows.

■ Community-wide culvert and ditch inspections and rule enforcement as needed.

We are always looking for people interesting in getting more involved in the community to help out with the Roads Committee and assist with tasks such as road condition inspections, road sign assessments and culvert monitoring — no heavy lifting or experience necessary!

Contact [roads@twinlakeshoa.org](mailto:roads@twinlakeshoa.org) to learn more.

## Fall Tips

As we get into the season of significant leaf debris, please keep the following tips in mind to help keep the neighborhood safe and enjoyable for everyone:

nPlease be sure to keep your culverts and ditches clear of leaves and branches from trees. This will prevent expensive damage to our roads and other's property.

nPlease plan ahead for the care of any outdoor pets including insulated dog and cat houses as temperatures begin to fluctuate and plunge.

nConsider keeping trash cans secured with "bungee cords" or some other type of tie-down strap to prevent mess and inconvenience from bears that frequent the area and feed from our cans as they prepare for winter.

nConsider removing any unwanted or dead trees or branches — tree companies become very competitive this time of year and it is easier to remove trees after they lose the weight of their leaves.

nThis is a great time of year to get your home's vinyl siding cleaned, if needed, as it will stay clean until late spring when temperatures once again begin to climb.

## Association Budget for 2019

The Board of Directors, through the work of the Finance Committee, has determined that the Association can actually reduce operating expenses for 2019, allowing even more of our revenue to go towards capital repairs and improvements, and at the same time lowering the overall budget total as compared to 2018. This means spending less of your money on running the Association, and more of it on improving our community.

TLOA 2019 Budget		
Line Item	Account Code	2019 Value
Beaver Control	6151	\$500
Lakes & Dams	6153	\$2,000
Landscaping/Mowing	6261	\$27,000
Road Repair & Maintenance	6271	\$30,000
Management Fees	6300	\$35,000
Electricity	6311	\$999
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	\$454
Printing/Postage/Advertising	6556	\$4,000
Taxes & Licenses	6615	\$1,500
Miscellaneous Expense	6701	\$3,000
Legal Fees	6702	\$4,000
Accounting	6704	\$225
Reserve Fund*	8200	\$192,600
		<b>\$308,500 **</b>
* Reserve Fund		
Loan Repayment	6708	\$132,600
Road Construction Financing Repayment	6709	\$60,000
		<u>\$192,600</u>
** Budget Total		
Determined by revenue projections for 2019		

## Pride in Home Ownership

As you ride through our subdivision, you can find homeowners who have put a lot of pride and beauty in their homes and properties. This "curb appeal" is so important to our community, both in terms of how beautiful our neighborhood is, as well as adding value to our homes.

In the past few years, the Board has worked very hard to improve our community and bring to the attention of homeowners the need and importance of caring for your property. Everyone wins. Especially when it comes time to put your property on the market. If you are renting your property, it's your responsibility — and to your benefit — to see that the property is well cared for by you. It attracts more and a better class of

renters and allows a higher rent to be competitive.

In caring for your property, please mow all the way to the road, including slopes and banks, if you have any. It is not the HOA's responsibility to see that any of your property is mowed, even though we do have a landscaping crew that trims back the overgrowth along the roads twice a year.

Please let us all do our due diligence in helping to keep our properties attractive, our neighborhood beautiful, show respect for our neighbors and what is for most of us our biggest investment.

### New Rules and Rule Changes Passed in 2018

The Board of Directors has passed a number of Rules changes and additions this year to bring our official documents up to date, moderate rules that have been found to encounter Member resistance out of proportion to their value and to address issues only recently identified.

These new Rules and changes are already in effect. However, the Board welcomes any and all feedback on all of the Rules that all Twin Lakes homeowners are required to adhere to.

(New language, titles, and numbering are in **Blue**.)

### Community Rules and Regulations

#### Section J: PROPERTY MAINTENANCE

3. Homeowners are responsible for keeping **culvert pipes and drainage ditches on their property in good shape to allow proper water flow, prevent road damage, and ensure safe driving conditions. Culvert pipes must remain clear and with established inlets and outlets. Drainage ditches must be kept generally clear and well-defined. The establishment of drainage ditches, and installation or replacement of culvert pipes, may be required by the Association in cases where significant and repetitive damage or hazardous conditions exist.**

5. Private basketball hoops and other recreational equipment must be set back from the road to a minimum of six feet, **with the exception of cul-de-sacs, where they are permitted along the side of the road, providing that they do not impeded traffic flow or driveway access."**

8. **Trees that have started to lean over roads must be safely removed within (30) thirty days.**

9. **You are required to keep any active stream beds on your lot clear of clogs and debris so as to not impact Twin Lakes common property or any private property downstream or upstream. No actions can be taken to purposefully block or divert a stream bed in any way.**

#### Section P: Assessments

**Each Member shall pay a quarterly assessment, the amount of which will be set by the Board**

**of Directors, that will be due on the first day of each quarter of the year. The assessment for each Member will be determined according to the number of lots owned.**

**Members have the option of paying any assessment ahead of time (for example, for the entire year at once).**

**Once an assessment payment is 30 days past due, a late fee not to exceed 7.5% shall be added to the account, and again for each quarter that it remains unpaid. A lien may be placed, at the Board's discretion, on any and all lots for which the Member account is delinquent, after a period of time to be set by the Board. Subsequent and further legal actions, such as a warrant-in-debt, income garnishing, and foreclosure, may also be employed by the Board if deemed necessary and prudent, after a further period of time sufficient to allow the Member a reasonable opportunity to bring their account current.**

#### Section Q. Privacy

**Association members will respect the privacy of other residents at all times. While observing your community and neighbors is natural — especially in a high density neighborhood such as Twin Lakes — surveillance is not. Use of optical/digital/audio technology of any kind, to surveil and/or record activity on properties other than your own, without the permission of the owner, is prohibited. This includes, but is not limited to, telescopes, binoculars, scopes, thermal imaging devices, cameras and video recorders of any kind (including smart devices), microphones, and any and all use of drones (whether equipped with surveillance technology or not), even in common areas (unless Board permission has been granted, for special events, etc.).**

**The only exceptions to this rule that the Board will consider (at its own discretion) are photographs/recordings made to provide evidence of the commission of crimes or association rule and bylaw violations.**

#### Section R: Short-Term Rentals

**It shall not be permitted to use a house for temporary rental, including such services as AirBNB, for a period of less than (6) month at a time unless the owner of the home resides in the house at the same time.**

### Architectural Rules and Regulations

#### C: FENCES

1. No fence of any kind or size shall be built or permitted to remain on any part of any lot except as approved by the Committee as to location, height,

materials, design, color and other pertinent visible characteristics.

2. Fences are not permitted in the front yard, except if no space exists at the rear or side of the house.

3. **No privacy fences over 6 feet in height.**

4. **No fences within 15 feet of lakeshore.**

5. **Fence design shall be consistent and compatible with other approved fences in the neighborhood.**

6. **Fencing shall be composed of wood, composition, vinyl or chain-link material.**

7. **Temporary fencing structures are prohibited.**

#### D: ROOF

1. No black roofs **for new homes. Existing homes (roof replacements) must either match existing shingle colors (being replaced or on secondary structures) or avoid using black shingles.**

#### F: SECONDARY STRUCTURES

1. No structure other than an approved dwelling shall be placed upon any unimproved lot at any time, with the exception of temporary shelters used by a Contractor during construction, it being clearly understood that these latter temporary structures may not, at any time, be used as residences or permitted to remain on the lot after completion of Construction.

2. The committee will consider requests from property owners for the construction and/or placement of **storage sheds, garages, car-ports, and fixed-in-place play houses.** All **external structures** require Committee approval. Homeowners are required to submit proper architectural approval forms to include dimensions, location, materials and color of proposed structure. Guidelines for **external structure** approval include:

a) **Structures** must be located so as to minimize their impact on neighboring properties, roadways, and common areas. The location should take advantage of screening provided by existing or proposed structures, fences, and/or vegetation. Wherever possible, attached **built-in sheds and garages** should be integrated into the design and architectural aesthetics of the house, walls, or fencing.

b) Whenever possible, structures shall be located in the portions of the lot furthest removed from common roadways.

c) **Structure** color must closely match the exterior color of the residence, or **complement the existing structures and/or environment in the choice of color.** **Play houses can optionally remain natural wood color. The Committee retains the right to reject any color choices that it deems will detract from the beauty and value of the home and neighborhood.**

d) Size of **structure** is generally limited to no larg-

er than 192 square feet.

e) Quantity of **combined sheds and garages allowed on one lot, is limited to two. Additionally, up to two play houses per lot are permitted. If the lot is larger than it was originally, as a result of combining original lots together (in accordance with the rules of the County and Association), the Committee can consider allowing a greater number of structures.**

#### Section 2 - L. Erosion Control/ Common Area Maintenance

No owner of any property shall interfere with the natural drainage of surface water from his lot to the detriment of another property owner or to the lakes. This includes the construction of any structure that inhibits the flow of water from any body of water that empties into a lake.

Culvert pipes 15 inches or larger in diameter, and 25 feet long shall be used for all driveways, unless prior approval of the Committee is obtained for a different length.

Straw bales and/or silt fences shall be used for erosion control to prevent soil wash into any stream, lake drainage ditch, or onto roadways, especially during the construction phase.

**Downspout extensions (black tubing) must be buried underground and the outflow directed away from neighboring properties.**

#### Lakes and Dams Rules

##### E: General Use

4. **All ATVs, motorcycles or other powered vehicles are strictly prohibited from being driven on or near any dams in Twin Lakes.**

#### All Rules Documents

Architectural Rules — Section G

Community Rules — Section O

Lakes Rules — Section F

##### Sub-section D — Notice of Violation and Hearing

The Association, or its agent, employee, or attorney, **shall deliver written notice of a member's violation by mail (and email if possible)** to the member at the member's lot address or the member's last known address on file with the Association. **Notices will be sent out at a time interval based on the severity of the violation, and include instructions on how to resolve the issue. The member is permitted to request a hearing at which time the member has the opportunity to be heard and to be represented by counsel before the Board of Directors prior to the imposition of any charges or punitive actions. Hearings are carried out at the end of our monthly Board meetings and must be**

**requested in advance at least fourteen (14) days prior to the meeting. Written notice of the hearing result shall be mailed within three (3) days of the hearing to the member at the lot address or the member's last known address on file with the Association.**

#### Sub-section E — Appeals

The property owner has the right to appeal decisions rendered by the **Board pertaining to rule violations**. Appeals must be made **directly to the DPOR (Virginia Department of Professional and Occupational Regulation)** within thirty (30) days from the date of the **disapproval notice**. **The DPOR will attempt to handle the request and work with the Board and member to seek a resolution.**

#### Proposed Bylaw Changes

The proposed changes to our Bylaws below are put forward by the Board to bring our documents up to date, and provide greater flexibility to the Board in structuring assessments and related procedures, as well as the annual Membership Meeting. This completes the process of moving from annual to quarterly assessments, and allows the Board to set accounts receivable procedures that are fair, effective, and not overly burdensome.

These proposed changes will be voted on in our Annual Membership Meeting on November 7, 2018.

#### Article III — Section 2

##### Current

*Each member shall pay an annual assessment set by the Board of Directors per year on or before January 1 and no later, than March 1 for the year ending December 31 in the year such assessment is due for each lot owned by that member. The number of Lots that a member owns, shall be based upon the plat in the Greene County Clerk's office (see Definitions above). Responsibility for modifying the dues assessment, in response to County Clerk plat changes, lies solely with the lot owner. Said owner must provide an official copy of the updated plat from the County Clerk's office to the TLOA Board (Architectural Committee) by September 30th, to allow time for bookkeeping to alter the billing of dues for the following year. After March 1, a late fee of \$35.00 shall be added to each unpaid assessment for every year assessment remains unpaid. A lien will be placed, at the Board's discretion, on any and all property for which an assessment is left unpaid by May 1, pursuant to Va. Code Section 55-516. Assessments shall be used for road and dam maintenance, taxes, general upkeep of the common areas of the subdivision and other such expenses deemed necessary by the Board of Directors. Said assess-*

ment may be increased or decreased by action of the Board of Directors.

##### Proposed

Assessment shall be based upon the number of Lots that a member owns, which shall be based upon the plat in the Greene County Clerk's office (see Definitions above). Responsibility for modifying the lots owned as recorded by the Association, in response to County Clerk plat changes, lies solely with the lot owner. Said owner must provide an official copy of the updated plat from the County Clerk's office to the TLOA Board (Rules & Bylaws Committee) by September 30th of that year, to allow time for bookkeeping to alter the billing of dues for the following year. Assessments shall be used for road and dam and other infrastructure maintenance, operating expenses, association management, general upkeep of the common areas of the subdivision and other such expenses deemed necessary by the Board of Directors. Assessment amounts may be increased or decreased by action of the Board of Directors.

#### Article III — Section 4

##### Current

*The Board of Directors shall be responsible for the collection of the Annual Assessment and any special assessments, and the payment of such Annual Assessment and any special assessments shall be considered an obligation of membership. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid by the due date, a \$35.00 late fee will be added to the assessment, the assessment shall bear interest from the date of delinquency at the rate of at least ten percent (10%) per annum not to exceed the highest rate permitted by law, shall be assessed a 20% collection charge, on the outstanding balance and the Association may bring an action at law against the Owner personally obligated to pay the same. If the Owner is still delinquent at the end of ninety (90) days, the account will be turned over for collection, or to the Association attorney. All cost, including but not limited to, certified mail, interest, court fees, reasonable attorney's fees and other related expenses are assessed against the Owner. Upon receipt of the account by the Association attorney, an additional fee of fifty dollars (\$50.00) shall be added to the amount of such unpaid assessment. Upon receiving a delinquent account, the attorney will write a demand letter, typically giving the Owner up to ten (10) days to pay or further action will result. Included among the actions to be taken by the Association are filing a lien or foreclosing on the property, obtaining a judgment, garnishing salary or wages, attaching assets and seizure of the property for public auction. Failure of a member to pay Annual Assessments and any special assessments by the date they are due and thirty (30) days prior to an association meeting, even if such a member is otherwise in*



## Twin Lakes Owners' Association

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RETURN SERVICE REQUESTED

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*good standing, shall result in suspension of voting privileges of the member. Fees/assessments will be accepted prior to the meeting of the membership, but voting privileges will only apply to each lot on which the member has paid in full thirty (30) days prior to the association meeting.*

### Proposed

The Association and its designated agents will be responsible for the collection of assessments and other fees from the Members. Assessment details and collection procedures are described in detail in the Community Rules.

### Article V — Section 1

#### Current

The following standing committees shall be appointed by the Board to assist in carrying out the functions of the Association: (a) Roads, (b) Architectural, (c) Lakes and Dams, (d) *Bylaws and Nominations*, (e) *Newsletter/Recreation*, (f) *Special Projects*. The Board shall appoint other committees as it deems necessary.

#### Proposed

The following standing committees shall be appointed by the Board to assist in carrying out the functions of the Association: (a) Roads, (b) Rules & Bylaws, (c) Lakes & Dams, (d) Communications, and (e) Finance. The Board shall appoint other committees as it deems necessary.

### Article VI — Section 1

#### Current

The annual meeting of the Association shall be held on *the third Thursday in October*. Notice thereof shall be sent bulk rate to each member of the Association whether or not in good standing, at the address on file with the Secretary of the Association or if no such address is on file, then at the address shown in the records of the Commissioner of Revenue of Greene County, Virginia. *Notice of the annual meeting shall be published in the newspaper in general circulation in Greene County, Virginia*. Such notice shall be given or published at least thirty (30) days before the meeting.

#### Proposed

The annual meeting of the Association Membership shall be in Autumn of each year, at a date designated by the Board of Directors. Notice of the meeting shall be sent in hard copy to each member of the Association whether or not in good standing, at the address on file with the Secretary of the Association. Notice of the annual meeting shall also be published in the newspaper in general circulation in Greene County, Virginia, or in a newsletter sent out to Association Members and made available both online and in the TLOA office. Such notice shall be given or published at least thirty (30) days prior to the meeting.