



the Legacy the Legacy

A journal of the lake Christopher homes association
September 2011

BOARD OF DIRECTORS AND COMMITTEE CHAIRS

Sally Parsons, President

Gary Butterbaugh

Donna Christensen

Greg Huhn

Rich Lindgren

Nathan Lutz

Elias Logothetis

Sharon White

Steve Rogovich

Jenny Pfeiffer

Property Manager

Gayle Pinero

The Select Group

2224 Virginia Beach Blvd.

Suite 201,

Virginia Beach, VA 23454

Phone: 486-6000 FAX: 486-6988

EMAIL:

gpinero@theselectgroup.us

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Call Donna Christensen, 495-
3996 for more information.

Deadline for the November
issue is October 23rd.

Hurricane Irene...

Came and went and dumped a lot of rain and trash on our lawns and lake, otherwise, there was no serious damage reported in our neighborhood. We did not even lose power. Hopefully we were all prepared for the worst. The lake will take a few days to come back to normal levels and there was some flooding in the south end of Lake Christopher Dr. The City has been notified of the backup of debris in the storm drain at the end of Brookfield Dr. adjacent to the "ball field" which is the most likely cause of this. We'll have to keep a closer watch on this in the future.

A small request to all homeowners; please sweep up the debris along your curb line to prevent debris from washing into the storm drains.

PARKS SECURITY MEETING

An informal meeting of all residents was held at the Landing on Thursday June 9 to discuss the ongoing trespassing situation at the parks. Officer Krieger from the 4th Precinct was on hand to talk about home safety as well. Officer Krieger informed us that a Public Safety Officer will come to your home upon request to assess your security status and give you tips to improve your own security. Call the 4th Precinct non emergency number, 385-2800. No home can be made completely burglar proof but a few things can be done to discourage them from picking our house. Pamphlets are available to use as a checklist for the home.

Rich Lindgren, Neighborhood Watch Chair, was on hand to solicit volunteers to be Block Captains. Our NW program needs to be rejuvenated. This requires 80% of homeowners signing up to be watchful neighbors in our immediate areas. The Captains are asked to keep track of who is residing in their area of watch and to visit and sign up new residents and to keep the Chair informed of changes. All neighbors are asked to keep the chairman or the Property Manager informed of any changes in names, addresses, phone numbers and emails if possible.

Sally Parsons, President of the HOA gave an update on the recent drowning that occurred in early June at the



Landing. The victim was a relative of one of our residents. He apparently went under while swimming back to their canoe from the dock about 25 feet out. As of yet there is no other information. A discussion ensued regarding the use of flotation devices and the availability of same at the parks. The Board will discuss this at the regular meeting after consulting with management and our attorney.

Sally reminded everyone that the use of the lake was at the person's own risk and that the park attendants are not lifeguards.

Carol from City Wide security services was on hand to answer questions about their routine of patrol in the neighborhood. Some residents were concerned that when the service was called it sometimes took a long time for them to respond to the situation. Carol advised residents that if there was an immediate need for the patrol to come, that they tell the dispatcher there was an emergency. The number is 312-9911.

BOARD OF DIRECTORS APPROVES NEW PAYMENT PLAN FOR 2012 ASSESSMENTS

This year we will have the option of paying in full as usual or breaking it up into four payments. There will be an incentive to pay in full at the first of the year. Those who choose the four-payments will have a small service charge attached. Dues payments (either in full or the 1st of 4) are due January 1. Subsequent payments are due April 1, July 1, and October 1. Late fees will apply as usual. The bills for the 2012 assessments will be going out in December containing coupons for the four payment plan should you choose to use them.

Lake Christopher Homes Association

4TH OF JULY PICNIC...

We would like to thank the following individuals for making the 2011 4th of July picnic a complete success.

- **Patrick Byrd** – The Best DJ in town
- **Malbon's** Catering – excellent food
- **Sharon White** for donating some very nice door prizes.
- **Sue Edwards and Joanne Given** – for help in collecting money, and help at the picnic
- **Bill Rainey, Bob Cantrell, Clark Christensen, Elias Logothetis, Rich Lindgren, and others who set up and take down the tables and tents.**
- **Geri Linneball and Kathleen Cantrell** for serving the cake.
- **Jenny and Markus Pfeiffer** for filling in the blanks.
- **Karen Cagni** and Providence Presbyterian Church for help with ice and drinks.
- **Greg Huhn**, party coordinator, for such a nice party on a tight budget..

How to Help Keep Our Lake Free of Algae Bloom...

One of the ways to help Lake Christopher keep our lake healthy and beautiful is by being prudent in our use of lawn fertilizers. Fertilizer is, of course, just one of the causes of algae bloom but it is something we can all help with.

Many of us have become more ecologically sensitive over the past years. We are using organic gardening products that do not affect our lake health. I am attaching an article for more information on that.

<http://www.livestrong.com/article/211715-advantages-disadvantages-of-organic-fertilizers/>

Another way lakefront homeowners can help our lake is to install a natural buffer between the lawn and the lake. Whether it be a mulch bed or a rock bed with

plants and flowers, any buffer reduces sediment lawn runoff into the lake. It also reduces all that grass to mow!

(Let's mention as well that homeowners can also install a mulch/plant buffer between their front lawns and street curb to help curtail runoff into the storm water system, thereby helping not only our lake but all waterways)

So, let's pass the word about using organic lawn care items and creating buffers to all our neighbors, both on and off the lake. By getting the word out this is just one more thing we can each do to contribute to the well being of our lake.

ARCHITECTURE COMMITTEE UPDATE

The Lake Christopher Architecture Committee has been especially busy over the last several months. Architectural review applications have been approved for many homeowners who have chosen to make changes to their homes or to accomplish needed repairs. Several new vinyl siding installations were approved bringing the total number of vinyl-sided homes up to 202 (56% of all homes).

It was also noted that several homeowners had undertaken changes to the appearance of their homes without the required approval of the Architecture Committee (AC). These included roof replacements, construction of a front yard deck, a fence installation, an in-ground swimming pool, an exterior trim material and color change, epoxy coating on a driveway surface, installation of a shed, and the complete painting of several homes. The AC thanks the alert and concerned homeowners who reported these issues so violation notices could be issued quickly. In some cases the changes would have been approved if they were properly applied for as required and the violation notices would have been avoided.

The AC wishes to remind all homeowners that it is a requirement of both the Lake Christopher Declaration of Covenants, Conditions & Restrictions and the Architectural Guidelines to obtain written approval from the AC before making exterior modifications to homes and properties. Some examples are: painting, siding, replacing windows, roofs sidewalks, and driveways, or construction of fences, bulkheads, decks, docks, sheds and home additions. Each alteration must be specifically approved prior to installation even though the intended alteration or improvement conforms to the adopted Architectural Guidelines or a similar or substantially identical alteration has been previously approved on another home.

The purpose of the Architectural Guidelines is to establish standards for maintaining the overall appearance of our community in order to preserve the value of Lake Christopher as a quality place to live.

A Declaration of Covenants, Conditions, & Restrictions (CC&R) has been recorded against all lots in Lake Christopher. Among the provisions of the CC&R is the establishment of an Architectural Committee that reviews any proposed alteration of homes in the community. One purpose of this review is to maintain architectural harmony in the community while at the same time not unduly restricting how individual homeowners may modify their property. Please refer to Section (1) of the Lake Christopher Architectural Guidelines for complete details on what defines property modifications and the procedure for making application for review by the Architecture Committee.

Please contact the Architectural Committee with any questions you may have regarding the approval process or to assist you in preparing requests.

Steve Rogovich, AC Chairman 467-9790 stever@infionline.net

REAL ESTATE NEWS

by: *Sharon White, ABR, GRI, Realtor*
your Neighbor, your Real Estate Professional



How Do Property Tax Rates Work

Many people wonder just how the government and city determines property tax rates.

First, there is a difference between property tax rates and property tax assessments. The rate is an overall percentage at what your property is taxed. The assessment is a valuation of what your property's worth so that the government can determine how much money it is taxing.

States have different rules for conducting a tax assessment but the goal is to get an accurate value for the taxable property. This is usually determined by the replacement costs of structures and property or the market value calculated by comparison to similar properties.

Once a property tax assessment has been conducted for an entire region or city the taxing entity can then determine tax rates. Keep in mind that reassessment happens every few years.

There are two ways to determine tax rates:

- 1) the taxing authority can choose to divide its yearly projected expenditures by the assessed value of all property in the city, assigning a portion to each property.
- 2) it may estimate its budgetary needs based on different tax rates until it finds a reasonable rate.

These tax rates are subject to percentage caps imposed by the law.

Though no one enjoys increases in property taxes, or taxes in general, they do serve a useful purpose. They pay among other things, for local services such as schools, police and the fire department.

Article excerpt RISMedia
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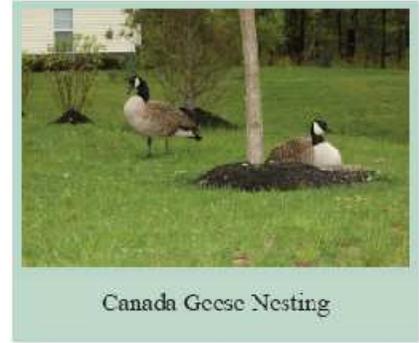
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They're Baaaack...maybe

Several (up to 63) Canada geese have been spotted on the lake and their leavings have been building up in the parks much to the chagrin of our regular beachgoers. We're not sure that they will stay but we have instituted some procedures in the landing park to discourage them from staying. A fence is placed in the water along the beachline to keep them from coming onto the beach at night. We have also experimented with some kitchen pepper sauce sprayed on the grass to discourage feeding. So far these have worked. We ask our friends along the lake front to discourage nesting next spring to prevent the proliferation of these birds taking up residence in Lake Christopher. The migratory birds are welcome but hopefully, they'll keep on going. For more information on this and other goose matters check out http://www.aphis.usda.gov/wildlife_damage/downloads/canada_goose.pdf



Garden Club News

When: Sept 12th, 7PM remember it is the Monday after Labor Day!!
What: Ice Cream (you scream, we all scream) Social
Where: at the home of Linda Hayes , 1641 LC Dr Karen Cagni is our co-host
Bring: a topping or dessert side dish to shareand your.....

\$10 DUES for the coming year

This is our first meeting of 2011-2012. Susan Martin, our new President and Sandy Flaus, our VP will be presenting the agendas and programs for the year. We will be asking you to consider hosting or co-hosting a meeting, so think about that as well and what you may be able to contribute.

Silvia Torriente is our incoming Treasurer. Lydia Nobriga continues as Secretary and Patty Rapp still serves as our Sunshine Chairperson.

Thank you again to our Calling Tree: Maureen Flanagan, Jo Ann Given, Faye Huntemann and Kathleen Cantrell who will also be in touch with information of the meetings. As always, you will be getting reminder emails from me as well.

The Ice Cream Social is a great meeting to bring new members so if you have a neighbor you would like to invite, please do so.

Looking forward to seeing everyone after the summer hiatus.

**Sharon White,
Communications Chair 296-9375**

Gardening By the Month... September

Plant fall vegetables such as cabbage, broccoli, kale, spinach and lettuces.

Labor Day weekend is an ideal time to reseed your fescue lawn.

Fall is for weeding. Don't let them overwinter.

To keep from spreading diseases and insect pests, sterilize old flower pots by soaking them in a solution of one part bleach to nine parts water.

Plant lavender seeds outside in the fall. The seedlings will appear in early spring.

October

Plant trees and shrubs.

Plant pansies.

Dig up and store caladium bulbs in shredded newspaper.

When planting spring bulbs, if you are not sure which end of the bulb is the top, plant it on its side. The stem will always grow upright.

Be sure to clean up from around your perennial flowers, such as rose and peony. If left on the ground, leaves and stems can harbor diseases and provide convenient places for pests to spend the winter.

Pine needles are like good building insulation – full of air spaces. They insulate the soil and make an ideal winter mulch for perennial flowers, small fruit plants (especially strawberries) and acid-loving shrubs and trees.

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**LAKE CHRISTOPHER HOMES ASSOCIATION
REGULATIONS FOR THE COMMUNITY PARKS AND LAKE
Revised and approved September 2, 2008**

- Lake Christopher Parks are for the exclusive use of Lake Christopher homeowners, renters, and their accompanied guests. No more than 4 guests under the age of 18 are permitted, unless prior approval is obtained from the Park Staff Committee Chair.
- All users of the parks are responsible for their own safety and are fully responsible for their own actions and consequences thereof. All facilities and equipment are to be used "AT YOUR OWN RISK".
- The use of all playground equipment is restricted to children 12 years old and under.
- Children under 10 years old must be directly supervised by a resident at least 12 years old.
- Residents under 18 years old must be accompanied by a Legal Guardian between 8:00 P.M. and 8:00 A.M.
- No alcoholic beverages are permitted, unless advance written approval is obtained from the Park Security Committee Chair.
- No glass containers of any type are permitted.
- Persons using the facilities shall remove or properly dispose of their trash.
- The feeding of waterfowl and other wildlife in any park or in the lake is prohibited.
- No pets of any kind are allowed at any time.
- No open fires are permitted unless advance written approval is given by the Parks Staff Chair.
- After sunset, all parks are closed to people under age 18, except under the direct supervision and responsibility of a resident at least age 18.
- Everyone using the parks shall conduct themselves civilly, so as not to infringe on or disrupt others.
- Inappropriate or dangerous behavior, or not adhering to these rules, may result in the use of all the parks being revoked.



REGULATIONS FOR BOATERS

- Boats, sailboards and other watercraft shall be launched and removed from the lake parks only at the ramps provided.
- There is a 72 hour limit on mooring of watercraft at the Common Areas; the boat is to be properly secured to include, but not limited to, requiring that all sails be taken down and furled or removed while the boat is left unattended. In no case will a boat be left overnight at a common area park with its sails hoisted. Failure to comply will result in the boat owner being asked to remove the boat or the boat may be removed, without notice by the association, from the park at the owners' expense.
- Anchoring (vice permanent mooring at a permanent mooring) in the lake of any unattended boat is prohibited at any time. Failure to comply will result in the boat being removed from the lake at the owners' expense. For the sake of this rule, anchoring is defined as using a temporary bottom holding device to hold a boat in position. Mooring is defined as using a permanently installed fixed mooring system of sufficient weight and strength needed to keep a boat in a fixed position during storm conditions with wind speeds in excess of 60 knots.
- The Board has designated the safe areas for mooring. To install or use any mooring in the common Lake area, the homeowner must first apply to the Board. If all requirements for mooring construction, liability, etc. are met and there is appropriate space, the Board may grant approval for placement and use of the mooring.
- Only electric motors rated no higher than 45 lbs. thrust are permitted.



- LAKE CHRISTOPHER HOMES ASSOCIATION -

ARCHITECTURAL REVIEW REQUEST

(Revised 5-1-07)

Date: _____

From: Name _____

Address- _____ **Phone -** _____

e-mail - _____

To: Lake Christopher Homes Association

c/o Gayle Piñero Association Manager, The Select Group, Inc

2224 Virginia Beach Blvd Suites 201/202

Virginia Beach, VA 23454

Phone: 486-6000 Fax: 486-6988 e-mail: gayle.pinero@theselectgroup.us

Subj: Architectural Review Request

1. As required by the Lake Christopher Architectural Guidelines, I would like to have this request considered for review by the Architectural Committee.
2. The following information is provided to aid the committee in the review of my request:

General description of work being requested- _____

(check as applicable and enclose or attach any additional information)

- Detailed drawings, plans, sketches or plat showing boundaries
- Vinyl siding, and/or trim sample (must include color name and style)
- Color sample for painting (must include names of colors)
- Sample of roof shingle material
- Other samples and information as applicable (windows, doors, fences, etc)

Signature of homeowner

For AC use:
Date Rec _____

NEIGHBORHOOD WATCH

Every year Lake Christopher has to re-register as a Neighborhood Watch Community. This requires 80% neighborhood participation, but we're always aiming for 100%. It's only a matter of getting acquainted with our neighbors, find out who's going to be out of town, keep an eye on each other's property and report any unusual or suspicious activity on the street. Make sure your information (address and phone #) is up to date with Rich Lindgren, Neighborhood Watch Chair (495-6133). Sometimes nosy neighbors can be a real asset.

ATTEND THE MONTHLY BOARD MEETING

Board meetings are held on the fourth Monday of every month at 7:30 P.M. Have a gripe? Make a suggestion? Give a "warm fuzzy"?

HOMEOWNERS' FORUM is held at the beginning of each meeting.

Please call our Property Manager, Gayle Piñero, at 486-6000 for the meeting location.

EMAIL UPDATES...

Help us keep everyone up to date. Please ask your neighbors who may not be receiving email messages to let us know their email information in order to receive the most recent changes, and communications from the Board. They can use the form below or email Donna at cldochris@earthlink.net. Also, please send any changes in your own info to us asap. Thanks.

Attention Residents: Change of Info!

The Legacy is available on the Lake Christopher Website <http://lakechristopherhomes.com>

If you would like to receive the Legacy by email, or have any change in information, please fill out this form and drop it off to: Donna Christensen, 1441 Lake Christopher Drive or email: cldochris@earthlink.net

Name: _____

Address: _____

Phone: _____

Email: _____

