



**Summer is
almost here!!!**

'Official' Lake Opening Day



FRIDAY MAY 24, 2019

6:00-7:00

**Christopher Landing Park
(The big beach)**



**FOOD TRUCKS WILL BE ON SITE!!
(TRUCKS ACCEPT BOTH CASH AND CREDIT)**



**For more information, contact the LCHA Social
Committee!**



**2019
July 4th Picnic!
Tickets Available
Now**

Join us at **Christopher Landing Park** on
Thursday, **July 4th** , from **2:00pm** to **6:00pm**

Fun and Games
with DJ Patrick Byrd

Fantastic Food
Come Hungry!
(served from 3:00 – 4:30)

Invite your families and get your tickets NOW!!
Contact Karen Cagni @ 467-3286 or
Joann Given @ 474-0787 for tickets and details

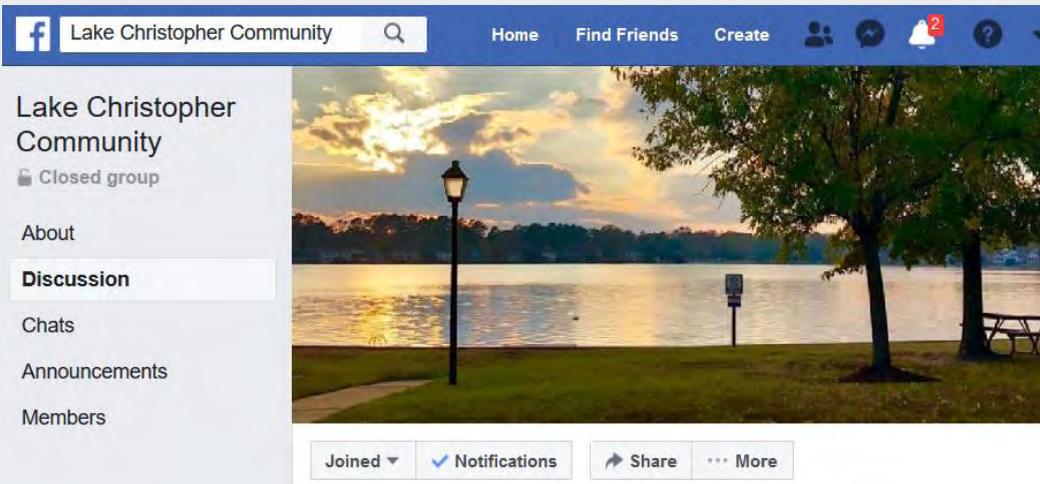
Tickets
\$10.00 in advance
\$15.00 (cash) at the door
Children 4 and under FREE

Reminder
All children must be accompanied
by a parent or guardian.
Fireworks are prohibited.

**** GET YOUR TICKETS EARLY. THERE WILL BE LIMITED TICKETS AVAILABLE AT THE DOOR. ****



“Lake Christopher Community” Facebook Group



This Facebook Group has been created to help foster communication within the community. This group is closed, meaning it is available only to residents (owners, and renters) in Lake Christopher.

When a request to join is received, the moderators verify residency in Lake Christopher before approving access. If you're a resident, log into Facebook and join today!

Did you know?

There are two pumping stations in our community, both on Lake Christopher Drive. One is between 1461 & 1469, and the other is between 1621 & 1629.

The two sewer pumping stations in Lake Christopher are just 2 of over 400 stations the city operates and maintains.

A pumping station collects the wastewater collected by the gravity system and pumps it into a sanitary sewer force main for delivery to HRSD for treatment.

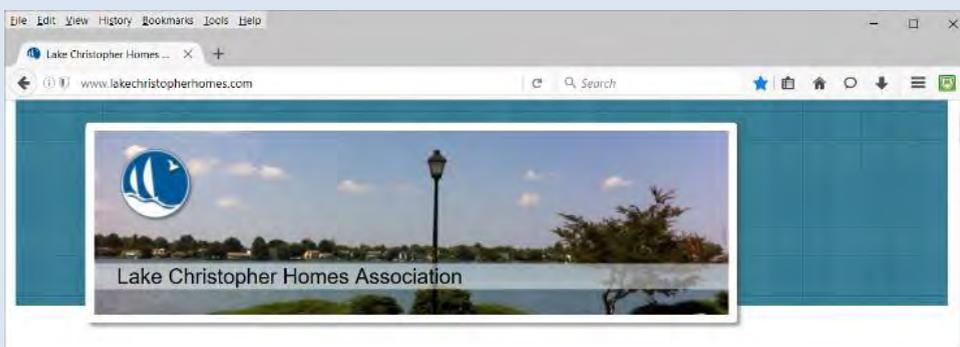
The gravity sewer lines are pipes that carry wastewater to sewer pumping stations. These lines are not pressurized and are placed in the ground at specific slopes to allow gravity to carry the wastewater "downhill" to a sewer pumping station.



Visit our website

for information, forms, and much more!

www.lakechristopherhomes.com



Welcome

Architectural Information

Association Management

Board and Committee

Garden Club

The Legacy Newsletter

Neighborhood Watch

Parks and Lake

Resident Directory

Social Events

City Services Information

Community Work Day at Christopher Landing April 2019

Organized by Sean Townsley and Scott Hasenwinkel



Our very own Lake Christopher residents put in some hard work for our annual spring beach clean up day. Tilling of both the beach and playground along with raking and pulling weeds and dead brushes from the side of the park. - (Stephanie Hynes - April 2019)



Pictures from Lake Christopher residents posts on Facebook

New sand at Christopher Landing & Christopher Beach

We've put 60 tons of sand out today ! Majority on the beach park- several tons on the swing set area and the volleyball court - as well as the swing set at the dog park. I raked all the gazillion little sticks and all the geese droppings and weeded around the swings at the dog park before we set the new sand down. The beach probably has more sand than it has before which is a good thing really and with the swingset area - the kids will come down those slides and land very softly on a big pile of sand ! How fun!! We made sure there was a pile of beautiful sand around the swingset area - (Lana Ponsonby, April 2019)



Remember to “STOP” for the school bus!

(from Virginia Beach Schools website)

To help keep students safe as they are getting on or off the bus, Virginia Beach City Public Schools (VBCPS) added exterior cameras to its buses.

These cameras capture pictures and videos of motorists illegally passing when stop arms are extended and red lights are flashing. Images will be reviewed by the Virginia Beach Police Department (VBPD) and can result in \$250 citations for the drivers at fault.



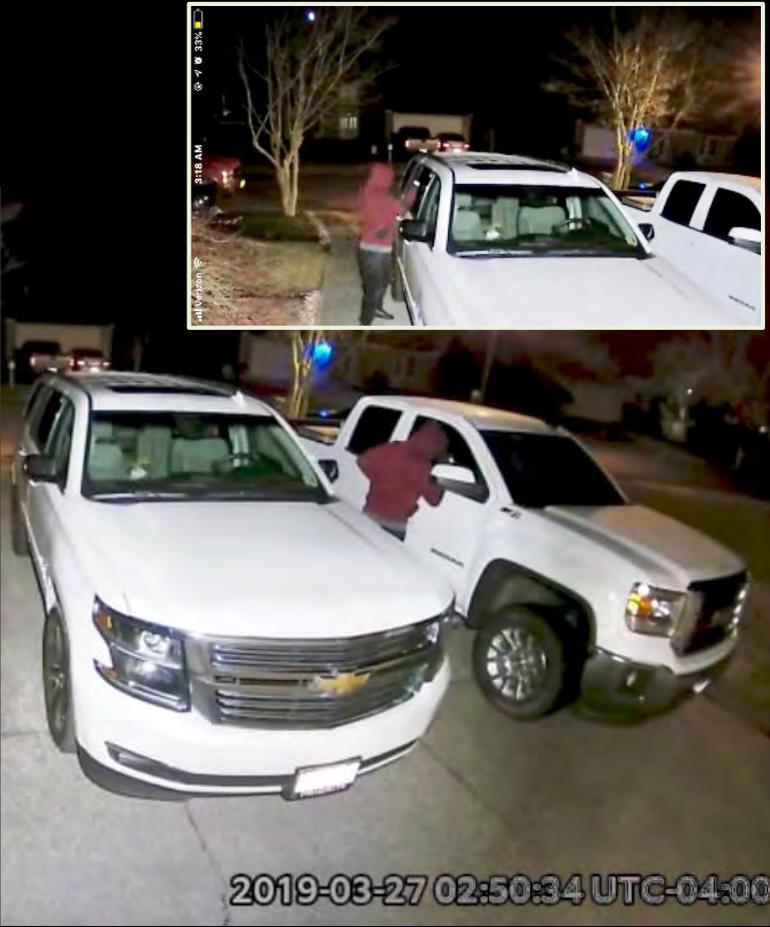
Always Notify the Police

ring.com

A resident’s security camera captured video of a would-be thief trying to find unlocked cars to steal items from.

Theft of belongings from unlocked cars continues to be a problem throughout Virginia Beach. Residents are encouraged to keep their vehicles locked, with valuables out of sight!

If you see anything suspicious, remember to call the police. There’s always the non-emergency number as an option. Please, **ALWAYS** report thefts and break-ins



Pictures from Lake Christopher residents posts on Facebook

EASTER BUNNY VISITS RESIDENTS AT CHRISTOPHER LANDING



Garden Club

Contact Susan Martin at 757-761-0177 or Sandy Flaus at 757-635-4532 with any questions

Sunday, June 2, 2019

- NOTE: EARLIER TIME! 5 pm
- Potluck dinner with Spouses & Significant Others
- Location: Home of Gale Petroski, 1512 Lake Christopher Dr.
- Co-hostess: Susan Martin
- Bring dues, lawn chairs, and a dish to share!
- It's Summer! No meetings in July and August

Yard of the Month May 2019

1709 Lake Christopher Drive
Zach and Margaret Insley



Honorable Mention May 2019

5237 Shorebreeze Court
Susan Clark

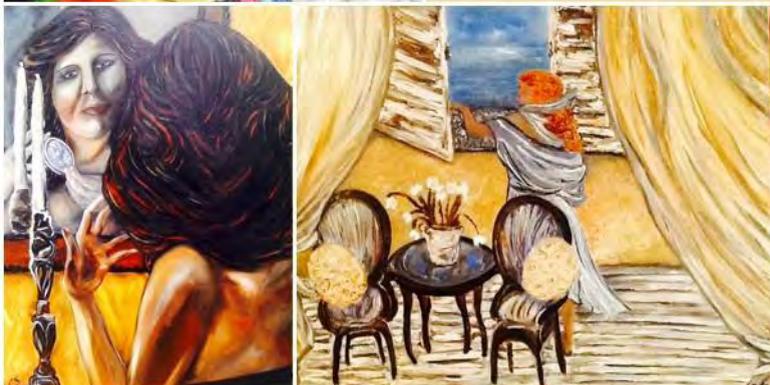


Lynda Simmons
Fine Art Painter
757-271-8894

Surrealist Artist
Oil & Acrylic
Works

See my work at local
art shows or call
today

robsim3333@gmail.com



Architecture Committee Update

By Steve Rogovich, Lake Christopher Architecture Committee, 757-467-9790, stever@infionline.net
<http://www.lakechristopherhomes.com/architectural-information/>

Springtime is an appropriate time to discuss house painting since most requests are received during these months.

Although the majority of our homes now have vinyl siding installed, many homeowners prefer to maintain a painted or stained house. Often times, architectural review requests for exterior painting are received that cannot be accepted due to a need for more information. In many cases the request is to repaint their homes, but only the word "same" is used to describe the paint colors being requested. The architecture committee cannot accept "same" or "similar to the color on the house at 1XXX Lake Christopher Drive" to describe paint colors.



While indicating "same" may seem reasonable, it was recently learned that paint manufacturers had to significantly reformulate their products to comply with environmental protection regulations and in that process many of the ingredients that make up paint have been prohibited for use. This has resulted in paint colors being considerably changed even though the names of the colors remain the same. For example, "Saddle Tan" or "Foothills Brown" from 5 years ago is very often not the same shade of color as it is today; this is especially true for darker colors. It's possible that this change makes the color no longer acceptable under Lake Christopher Architectural Guidelines. When submitting a paint request homeowner are asked to provide samples of the colors being requested along with the names of the colors and the paint manufacturer name and any other information that may be helpful. When any exterior re-painting is needed an architectural review request is required to be submitted in all cases.



Another common issue is that some painting requests have been disapproved based on the combination of colors being requested. Several years ago the Board of Directors approved a change to the Architectural Guideline for exterior painting to require paint colors for siding and trim to be in "low to moderate contrast" to each other. This means that a very dark trim or siding color combined with a very light trim or siding color will not be approved. This change was made based on input from the community that pointed out that low-contrast paint schemes improved the overall appearance of the community and are more in keeping with the style of our homes.




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Lucy L. Traylor
REALTOR®
Cell: 804-928-9125
Fax: 757-228-7558
ilistwithlucy@gmail.com

 5705 Lynnhaven Pkwy, Suite 106, Virginia Beach, VA, 23464 

Architecture Q&A

Have a question? Use the Architecture page on our website!

Q? What are the steps for getting approval to paint my house?

A: Review the Architectural Guidelines (available on-line at the Lake Christopher Homeowners Association website and choose your colors accordingly. You can submit as many siding/trim combinations as desired. There is no "pre-approved" list of house colors in Lake Christopher. The Architectural Guidelines specify the paint types (flat, semi-gloss) to be used on particular portions of the house. **Note that garage doors are required to be painted in the approved siding color.** After receiving your approval letter your home can be painted.

Q? How long does it take to get approval from the HOA after I submit my application?

A: The Architectural Guidelines recommend submitting applications 30 days in advance of proposed work but a response is typically received in 1 week or less. We are aware that homeowners sometimes need to quickly contract the work and we make every effort to expedite applications.

Q? What happens if someone paints the exterior of their home without HOA approval?

A: All homes are required to have Architectural Committee review and approval prior to painting the exterior of homes per the established CC&Rs (Covenants, Conditions & Restrictions). The homeowner will be contacted and the violation process will be initiated if necessary.

Q? Why do I need approval from the HOA to paint the exterior of my home?

A: Homeowner's Associations provide many benefits to their community. An HOA generally requires homeowners to upkeep their property in certain ways in order to maintain the aesthetics and overall value of the properties in the association. All homeowners are members of the HOA as per the rules written into the CC&Rs that everyone should receive when they purchase a home here. Replacing a fence, repainting the exterior of the house, replacing doors or windows, home additions, or any proposed changes to the exterior of your property all require HOA approval. Take a look at communities which have no HOA activity, there is usually a significant difference in their overall appearance and upkeep from those that have enforced guidelines in place.

Garbage and Household Waste Collection

(From the city website)



Trash and household waste are collected in 95-gallon containers. The containers may be purchased from the Waste Management division by calling 385-4650 to schedule delivery or by visiting their office at 3024 Holland Road.

Please help to provide efficient service by following these guidelines:

- Have containers and/or items for pickup at the street between 5:00 p.m. the day prior to your day of collection and 7:00 a.m. the day of collection.
- Keep at least 3 feet of clearance between your container and any other item (yard waste bags, limbs, bulky items, mailboxes, cable boxes, or vehicles) including the blue recycle container.
- Cans that are overflowing will not be collected. The lid should be able to close securely
- Remove containers from public view at the end of collection day.
- Clearly label your container with your address and record your container serial number.
- Loose trash in can should be bagged, to reduce litter.
- No other garbage will be collected outside of the black can except for yard waste.
- To report service problems, please call 385-4650 on your collection day or by noon the following business day.



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White**

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than **23** Years

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able to help you!***



TOWN CENTER OFFICE
4508 Broad Street
Virginia Beach, VA 23462



Keep the Sidewalks Clear!

In many USA neighborhoods, either everybody has a sidewalk, or nobody does. Here in Virginia Beach we have both! Many neighborhoods like ours have a sidewalk on just one side of the street.

If you are fortunate (or unfortunate) enough to have a sidewalk in front of your house, please keep it clear.

The city has the responsibility to maintain the sidewalks themselves, and several cracked and uplifted sections on Lake Christopher Drive and Waff Road were repaired in 2013. However, it is the homeowner's responsibility to ensure their trees, bushes and other plantings do not encroach the sidewalk. There are some areas in our community where pedestrians must walk "single file" because of untrimmed bushes and plantings blocking a portion of the sidewalk.

If you have a question about sidewalk maintenance or responsibilities, contact Virginia Beach Code Enforcement at (757) 385-4421.

**Are these important
numbers Programmed
in your Cell Phone?**

**Police Non
Emergency
757-385-5000**

**City Wide
Security
757-312-9911**



Party Permits

Summer will be here before you know it, and like last year, we expect the parks to again be in demand for special occasions.

Did you know that for only \$40 you can host a party at the lake? Lake reservations are perfect for birthday parties, team parties, graduation parties or even a wedding! Reserving your spot is as easy as 1, 2, 3!

1. Visit Lake Christopher website and download the reservation form (LakeChristopherHomes.com → Parks and Lakes → Party Permit)
2. Fill out the form and drop it off along with your 2 checks. One for \$40 (non refundable) and another for \$35 (refundable)
3. Host your party, Have fun, then clean up.

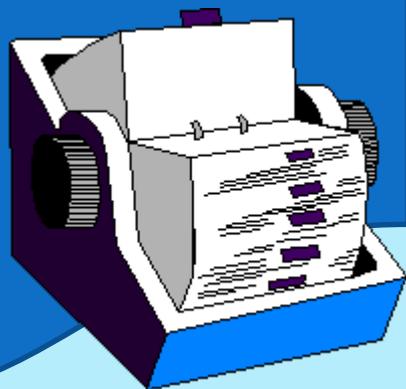
<http://www.lakechristopherhomes.com/parks-and-lake/party-permit/>

“The Directory”

The Lake Christopher
Resident Directory

Every year the LCHA Board distributes a hard copy directory to all residents. Inclusion in “The Directory” is voluntary, but all residents (owners and tenants) are encouraged to include basic contact information.

If you have any questions or changes, visit the Resident Directory page on our website.



Advertise in The Legacy!

Visit us online at

<http://www.lakechristopherhomes.com/the-legacy-newsletter/advertise-in-the-legacy/>

The Legacy is published 6 times a year. Don't miss a single issue!

Please use the contact form on the website to make sure your email address is on our list.

Also, make sure emails from legacy@lakechristopherhomes.com are not getting caught or refused by your spam filters.

LAKE CHRISTOPHER HOMES ASSOCIATION REGULATIONS FOR THE COMMUNITY PARKS AND LAKE

1. 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.
2. 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".
3. The use of all playground equipment is restricted to children 12 years old and under.
4. Children under 10 years old must be directly supervised by a resident at least 12 years old.
5. Residents under 18 years old must be accompanied by a Legal Guardian between 8:00 P.M. and 8:00 A.M.
6. No alcoholic beverages are permitted, unless advance written approval is obtained from the Park Security Committee Chair.
7. No glass containers of any type are permitted.
8. Persons using the facilities shall remove or properly dispose of their trash.
9. The feeding of waterfowl and other wildlife in any park or in the lake is prohibited.
10. No pets of any kind are allowed at any time. (This line item revised to allow Dogs at Christopher Beach with restrictions - consult Specific Regulations for Dogs below).
11. No open fires are permitted unless advance written approval is given by the Parks Staff Chair.
12. 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.
13. Everyone using the parks shall conduct themselves civilly, so as not to infringe on or disrupt others.
14. No motorized vehicles are allowed in any park except on the paved area. All vehicles shall be operated in a safe and civil manner so as to avoid any injury to anyone and to avoid any damage to property.
15. Inappropriate or dangerous behavior, or not adhering to these rules, may result in the use of all the parks being revoked.

SPECIFIC 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.

SPECIFIC REGULATIONS FOR DOGS

Dogs shall be permitted in Christopher Beach Park only under the following conditions:

- A limit of two (2) dogs per lot shall be permitted at any time, both of which must be properly registered and tagged with the Association using the approved LCHA Dog Registration Form.;

i. An annual \$5.00 registration fee is required per dog, per lot;

ii. The Association's property management company will monitor the annual registration fee and dog permit tags issued by the Association;

- Owners are responsible for proper disposal of all dog waste;
- Dogs shall be permitted within the park from 8:00 a.m. to dusk;
- Except when in the water, all dogs must be leashed and under the Owner's control at all times;
- Owners must adhere to any Virginia Beach City Ordinances, as well as State and Federal Laws, that pertain to pets;

Neighborhood Watch

Sharon White, Neighborhood Watch Coordinator * 757-286-9375

There are several ways to stay connected in Lake Christopher

OUR WEBPAGE

www.lakechristopherhomes.com

this has information on it including contact information for your Board of Directors and for The Select Group, our Property Management Company. It also has copies of the Newsletters, Architectural Request Forms and more.

OUR BLOCK CAPTAINS

Notify your Block Captain or Sharon White if you have questions or concerns.

OUR FACEBOOK PAGE

Lake Christopher Community

This is a closed group for Lake Christopher residents only. It is a place to share ideas and ask questions. You can also use it to report any problems in the neighborhood. No advertising is allowed.

Nexdoor.com

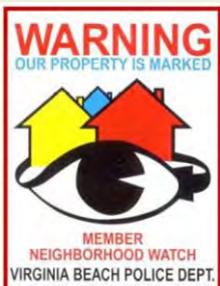
This site is recommended for use by our Police and Fire Departments as they send out information on it. City of Virginia Beach Services also posts vital information. It is a site where you can ask for help in finding a contractor, baby sitter, etc. You can post about lost animals. You will see National Advertising that support this nationwide site as it is part of Neighborhood Watch across our country. You may choose from which neighborhoods you want information.

**Thank you for supporting our
Community Neighborhood Watch**



**Remember to call the Police if you
need assistance * they do not
monitor any of these sites!**

**Non emergency is 757-385-5000 or
for emergencies call 911**



If you see any strange happenings or feel uncomfortable about anything or anyone you see in the neighborhood call the Non Emergency Police Number 757-385-5000

 **Nextdoor**

EIGHT KITCHEN IMPROVEMENTS FOR UNDER \$100

thespruce.com

1. Refresh the Sink: upgrade our faucet which is a focal point of the kitchen. Select a stylish design that fits your needs and personality.
2. Hang a New Light: a decorative light fixture upgrades your kitchen's appearance and only costs \$30-\$90. Alternatively, you can add \$8 battery powered LED lights under your cabinets. Both are great ways to increase lighting and create more ambiance.
3. Paint the Cabinets: If outdated cabinets are a problem, this is an easy way to update your kitchen on a budget. Just thoroughly clean your cabinets. Remove the doors. Sand the surfaces. Allow paint to dry completely.
4. Turn Your Fridge into a Chalkboard: Fridge looking worn? Turn it into a chalkboard for kids to draw on, put Dinner Menus and Calendar Schedules. Outline the size, shape of the board you want with painters tape. Apply a few thin layers of \$20 magnetic paint then add \$10 chalk board paint.
5. Create a Colorful Backsplash: a pop of color on the wall draws the eye and adds excitement to your kitchen. Use brightly colored paint or stick on tiles to add visual appeal above your sink or behind your stove...or both!
6. Replace Outlet Wall Plates: you can decorate your existing covers with paint or decoupage or buy new outlet covers in chrome or bronze.

7. Change Hardware: updating cabinet handles and drawer pulls make a big impact on your kitchen's appearance and style.
8. Clear Clutter: spend a few hours clearing clutter from kitchen counters and cabinets. Donate utensils, cookware, dishes and appliances you no longer use. Use baskets for small items you just "must" have on your counter

REAL ESTATE NEWS

From: Sharon White, your Neighbor, your Real Estate "Go To"

Howard Hanna William E. Wood
Town Center
4598 Broad Street
Virginia Beach, VA 23464
sharonsellshmz@cox.net
757-286-9375



WILLIAM E. WOOD

Serving Lake Christopher for over 23 Years. I have a network of Professional that can help you in all facets of Real Estate, Sales, Financing, Title, Insurance



DO NOT FEED WATERFOWL

REGULAR FEEDING CAN CAUSE:

- ✓ Unnatural Behavior
- ✓ Pollution
- ✓ Overcrowding
- ✓ Delaying Migration
- ✓ Poor Nutrition and Disease
- ✓ An Unsanitary Lake



IT IS ALSO UNLAWFUL

Statutory Authority: §§ 29.1-501 and 29.1-502 of the Code of Virginia.

Indian River Road / Kempsville Road Intersection Update

Current Status and Progress (From the City Website)

This project provides funding to study, design, and reconstruct the Indian River Road/Kempsville Road intersection to increase the capacity of the intersection and improve safety and traffic flow. The design and construction of this intersection combines indirect left turns to the north and south on Kempsville Road and median U-turn lefts to the east and west on Indian River Road. Design and construction of two half signals north and south of the intersection as well as geometric improvements to the intersection of Indian River Road and Kempsville Road and its vicinity will also be included. The project will enhance the overall safety and operational capacity of the intersection and its corridors.

Construction began June 18, 2018 and is approximately 40% complete and scheduled to be completed Spring 2020. The project simulation video can be found on youtube, by searching for "Beach CFI"

Click on the link below to see more details and updates:

<http://cipstatus.vbgov.com/ProjectDetail.aspx?id=3195>



Centerville Turnpike Construction Update

Current Status and Progress (From the City Website)

City Council has identified this project as a top priority. This project is for the construction of a four-lane divided highway within a 130 foot right-of-way from Indian River Road to Kempsville Road, a distance of 1.85 miles. This project will provide improvements at the Kempsville Road and Indian River Road intersections, including triple left turn lanes onto Indian River Road from Centerville Turnpike. This project will also include sidewalk, dedicated on-road bike lanes, landscaping, and relocation of existing aerial utilities to a new overhead location.

Design is at 90% complete. Property acquisition is underway. Dominion Energy is designing their facilities.

Click on the link below to see more details and updates:

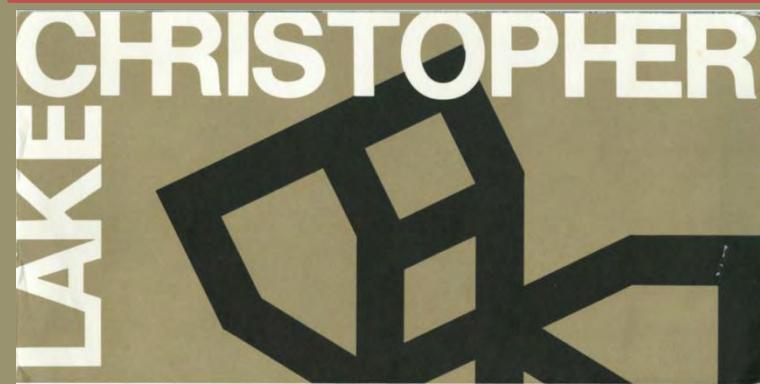
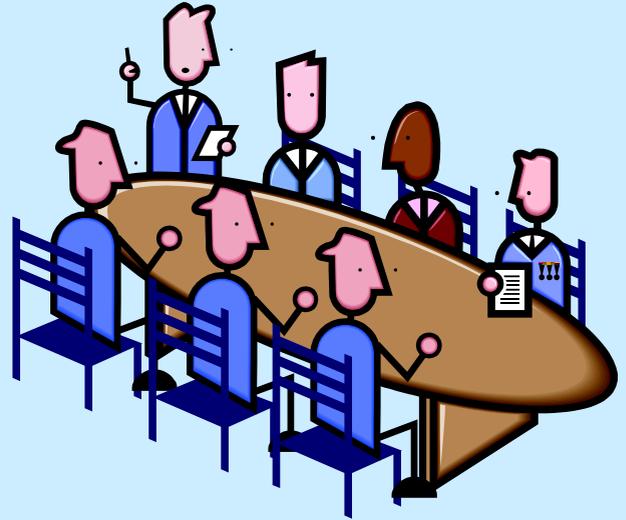
<http://cipstatus.vbgov.com/ProjectDetail.aspx?id=2878>



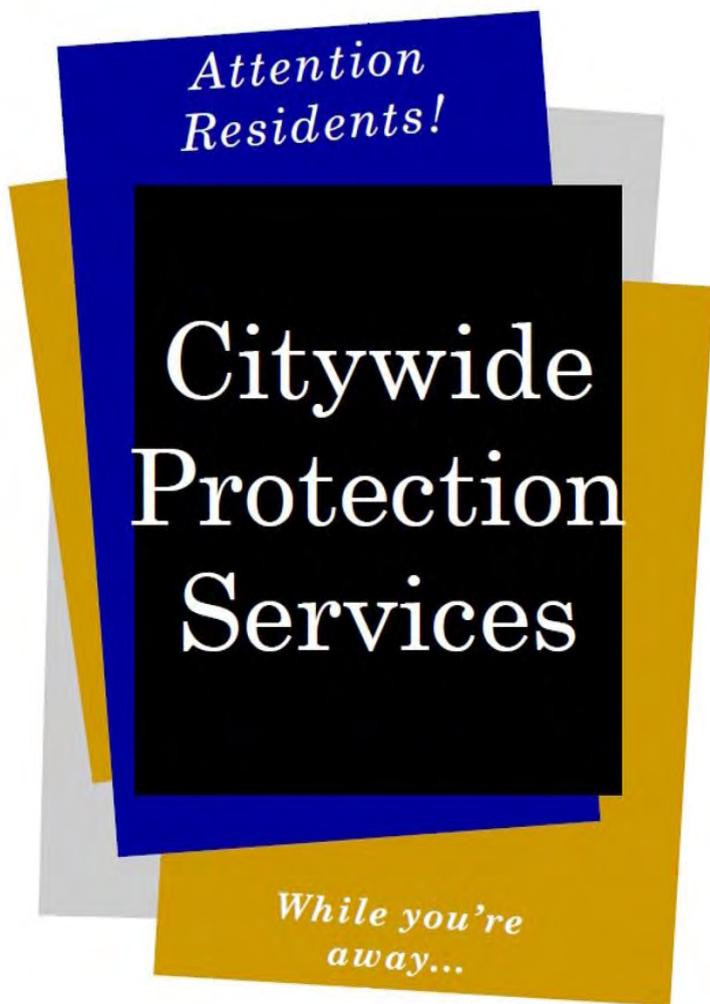
Board & Committee

(from March 2019)

- Mary Ann Kincaid came and expressed concern about Citywide, and potential LCHA liability if they are armed when they patrol Lake Christopher, given the legal situation happening at Riverwalk where an armed Citywide guard shot a person who died.
- Both perimeter fence sections have been repaired. Attorney for Select is contacting the respective insurance companies for payment.
- Have received fence washing proposals. Motion made and carried to select McKown. Working to schedule cleaning on the first week of May.
- Discussion on new fence laws being enforced in Virginia Beach. Permits are now being required for fences in locations where historically permits have not been required.
- The damage to the gate at Christopher Landing isn't as bad as initially thought. Obtaining two quotes for the gate. One quote will be a repair, another will be a replace.
- Light switch replaced at the shed to fix electrical problem.
- Starting April 1st, park trash cans will be taken out weekly.
- Dead/Diseased tree removal update: 23 dead red buds removed at Christopher Landing, Old cypresses removed from Christopher Beach, 3 dead trees removed at Christopher Beach and 4 stumps to be ground. Leaning trees removed at Christopher Narrows, and sink holes filled at Christopher Woods.
- Discussion on bounce houses at the parks. Decision from December 2015 minutes is still in effect: *"A party request was submitted which included a request to have a rented bounce house at the park. This is the first time such a request has been made. A motion was made, seconded and carried (5 in favor, 2 against) to allow a bounce house provided the person rents one with a generator (its own power) as the utility shed is a locked space. Furthermore, it is understood that the party would still need to adhere to the park rules, such as acknowledging that other residents will be at the park. (from December 2015 minutes)"*
- Discussion on sand to get parks ready for May 1st. Scott and Sean to coordinate a work day to address the sand.
- Easter Egg Hunt preparations continue.



Citywide Protection Services conducts regular patrols of Lake Christopher. If your family has planned a getaway, let us know! Feel free to contact Alysia Schools at The Select Group at 486-6000, or you may contact Citywide directly at 312-9911 so that officers will know to keep an extra eye on your home while you're away.



Suspicious activity in any of the parks or recreational areas of the property may be reported directly to Citywide. An officer will be dispatched immediately. Citywide is authorized to ban and even remove trespassers or anyone engaging in criminal behavior. Let's keep the community safe!

Let's help each other out! If you see that your neighbor is out of town, pick up any newspapers, menus or circulars laying around the home. It may help to prevent a potential break-in.

Questions???
Contact Alysia Schools, 486-6000
or via email at:
aschools@TheSelectGroup.us

The **SELECT**
Group, Inc.

The income statement is a financial management tool maintained by the association manager which allows us to track spending on a monthly basis, throughout the year.

Financial Corner

Reading the Income Statement



It is organized into two major sections: **INCOME** and **EXPENSES**. The Income section's largest line-item is the annual assessment from our 361 members, but there are other income sources such as social event income, etc. The Expenses section is divided into categories, with each category having one or more line-items.

The example below is the expense *Electricity*, which is the only item in the *UTILITIES* category. The accounting software assigns Electricity expenses to sub-account # 08910, which is the number in the description column. Note the period at the top. This example details spending for the month of December, the last month of the fiscal year.

The example below is the expense *Electricity*, which is the only item in the *UTILITIES* category. The accounting software assigns Electricity expenses to sub-account # 08910, which is the number in the description column. Note the period at the top. This example details spending for the month of December, the last month of the fiscal year.

Electricity Example

Lake Christopher Homes Association, Inc.
Income Statement
Period: 12/01/18 to 12/31/18

Actual	Current Period Budget	Variance	Description	Actual	Year-To-Date Budget	Variance	Yearly Budget
UTILITIES:							
59.13	63.00	3.87	08910 Electricity	704.22	756.00	51.78	756.00
59.13	63.00	3.87	Subtotal Utilities	704.22	756.00	51.78	756.00

In *Electricity*, the far right **Yearly Budget** shows \$756 was forecast and budgeted for the year. As this is a monthly expense, the forecasted spending was spread out over 12 months. On the left we see \$63 dollars budgeted for the **Current Period** ($756 \div 12 = 63$). However, the actual bill for December was \$59.13, or \$3.87 less than anticipated.

Looking at **Year-To-Date** on the right, on average we spent less on electricity than expected. Since this is the December statement, the year-to-date is also the full year, and we have \$51.78 left over in the *Electricity* line item. This \$51.78 extra (positive variance) and will help to offset any line items having a negative variance. The goal is to have zero overall variance.

FROM OUR BY-LAWS:

THE ANNUAL BUDGET, AND A STATEMENT OF INCOME AND EXPENDITURES, ARE TO BE PRESENTED AT THE REGULAR ANNUAL MEETING OF THE MEMBERS. [ARTICLE XI, SECTIONS 1(D) AND 8(D)]

Beach Sand Example

Actual	Current Period Budget	Variance	Description	Actual	Year-To-Date Budget	Variance	Yearly Budget
MAINTENANCE:							
.00	.00	.00	09145 Beach Sand	2,586.00	2,500.00	(86.00)	2,500.00

Records

The association manager maintains detailed records (including contracts and receipts) of expenditures for each line item on the income statement. Those records are available for viewing by any member of the LCHA.

This second example is the expense *Beach Sand*, which is in the *MAINTENANCE* category. The accounting software assigns it to sub-account # 09145, shown in the description column.

Unlike *Electricity*, which is spread throughout the year, *Beach Sand* spending is anticipated in the spring, so there were neither actual nor budgeted amounts expected in December (see the zeros in the **Current Period**). However, on the right we see \$2500 was budgeted for the year, but \$2586 was spent, giving a negative variance of -\$86.00. To see which month(s) the expenses took place you would need income statements from prior periods.

Lakefront homes provide an escape from workplace

By **DEBBIE O'DELL**
Staff writer

If Kempsville is a bedroom community, then Lake Christopher is the recreation room for upper-middle-class professionals of the area.

The development is south of Indian River Road and east of Kempsville Road in the Kempsville Borough. Though near a busy Kempsville intersection, the residents enjoy a tranquil world of their own.

The Christopher Cos. designed, developed and built this gracious style of living on the water's edge. The group opened its 307-unit single-family housing development in March 1975, immediately after a real estate recession.

At its opening, the prices ranged from \$44,000 to \$52,900. Despite the high interest rates and the expensive price tags, half of the first 32 homes were sold before the official opening. In its short history, the development has continued to bring a good price for a product that has been kept up well.

The homes are contemporary and feature three and four bedrooms, one-car and two-car garages, fire-

The selling price

places, decks and patios.

With an easy access to Interstate 64 and thus the naval bases, the location has become home for many military officers. The houses are situated around a 60-acre private lake, making it an ideal escape from the workday and the traffic. Yet amenities, such as shopping centers and schools, are close at hand.

The community is self-supporting where recreation is concerned. Beaches, boat ramps and playgrounds are available to members of the community. Swimming, sailing, canoeing and fishing are among the sports one can enjoy at the lake, which was once a borrow pit. Power boats are not allowed.

The residents take expert care of their homes and lawns as well as looking out for each other. The neighborhood is patrolled by block security.

Lake Christopher Drive circles the

lake. Most even-numbered homes are on the waterfront.

At 1648 Lake Christopher Drive sits a two-story house of dark brick and wood siding. This lakefront home features seven rooms, including three bedrooms and 2½ baths. The back yard is fenced, and the lawn is landscaped. The selling price was \$72,000 in 1977 and \$93,500 in 1979. In November 1983, the home brought \$124,600.

A brick and wood siding ranch home with three bedrooms and two baths sits on the lake's edge at 1724 Lake Christopher Drive. It cost \$73,900 in 1978 and \$129,500 in August 1983.

Some of the cul-de-sacs end at the lake. A split-level home at 5105 Long Beach Court features four bedrooms, 2½ baths and the lake for a back yard. The home sold for \$111,200 in 1980 and \$140,000 in August 1983.

Beachview Drive is set off to the west of the development. The beach is in view at one point, but most of these houses seem separated from the rest of the community. They cost a bit less, also.

Please see Lake, Page F4

Lake Christopher homes provide an escape

Lake, from Page F1

At 1536 Beachview Drive is a two-story, seven-room house with three bedrooms and 1½ baths. The lawn is professionally landscaped. The price was \$75,900 in 1980 and \$88,000 in October 1983.

On a corner lot at 1520 Beachview Drive is a two-story home with three bedrooms and 2½ baths. This house cost \$78,800 in 1980 and \$98,600 in September 1983.

A two-story home at 1501 Beachview

Drive boasts a lot at the end of a cul-de-sac. Its eight rooms include four bedrooms and 2½ baths. The selling price was \$90,100 in 1980 and \$108,500 in November 1983.

Brookfield Drive is cut off from any view of the lake. Again, the prices are not as high, but the landscape features more trees. On the cul-de-sac at 5401 Brookfield Drive is an eight-room ranch with three bedrooms and two baths. The home cost \$72,700 in 1979 and \$105,800 in January 1984.

One of the entrances to the development is Captains Run. A brick and wood siding ranch at 5205 Captains Run features a brick window box brimming with red geraniums. Ivy and tall shrubs provide some privacy to the entrance. The home sold for \$46,700 in 1975, \$48,000 in 1980 and \$85,900 in October 1983.

Toward the northeastern boundary of the development is a home at 1401 Fairbank Court. The two-story home sits on a cul-de-sac and features three bedrooms and 2½ baths. The price was \$110,300 in 1982 and \$114,500 in June 1984.

This article appeared in the local paper in the mid-1980's. The first homes were built in 1975, with construction continuing through 1982.

Lake Christopher Map



- Ontario
- Tahoe
- Lucerne
- Huron
- Geneva
- Victoria
- Christina
- Laguna
- No model info



- (BVD) Beachview Drive
- (BWC) Beechwood Cove
- (BFC) Brookfield Cove
- (BFD) Brookfield Drive
- (CL) Canoe Landing
- (CC) Captains Court
- (CR) Captains Run
- (CVC) Coastview Court
- (CBD) Colebrook Drive
- (EWD) Edgewater Drive
- (FBC) Fairbank Court
- (HVC) Harbor View Cove
- (LCD) Lake Christopher Drive

- (LPC) Lakeport Court
- (LBC) Long Beach Court
- (PLC) Park Lake Court
- (QC) Quarry Court
- (QL) Quarry Lane
- (SAY) Saybrook Cove
- (SEA) Seaford Cove

- (SL) Ships Landing
- (SBC) Shorebreeze Court
- (SCC) Shorecrest Court
- (SHL) Still Harbor Lane
- (WR) Waff Road

- CB** Christopher Beach
- CL** Christopher Landing
- CN** Christopher Narrows
- CW** Christopher Woods