

# November - December Fall 2020

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Sean Townsley.....Member at Large  
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Directory.....Steve Rogovich  
Facebook Community.....Tim Olson  
General Maintenance...Sean Townsley  
Lake Maintenance.....David Hebert  
Landscaping.....Sharon White  
Legacy.....John Capomaggi  
Litter Control.....Elias Logothetis  
Neighborhood Watch....Sharon White  
Park Reservations....Stephanie Hynes  
Park Attendants.....Stephanie Hynes  
Social.....Cecelie Battilana  
Website.....John Capomaggi

## Association Manager

Alysia Schools | The Select Group  
2224 Virginia Beach Blvd. Suite 201,  
Virginia Beach, VA 23454  
Phone: 486-6000 FAX: 486-6988  
[aschools@TheSelectGroup.us](mailto:aschools@TheSelectGroup.us)

## Citywide Protection Services

Lake Christopher resident hotline:  
757-652-4467 (24 hours)

Citywide office number:  
757-312-9911 (9:00am to 5:00pm)

## The Legacy Ads and Info

The Legacy is a free bi-monthly on-line  
community newsletter of the Lake  
Christopher Homes Association

See our website for business ad info,  
and past editions of the newsletter:  
<http://www.lakechristopherhomes.com>

**Deadline for the next issue is  
January 1<sup>st</sup>, 2021**

# The Legacy

© 2020

A Journal of the Lake Christopher Homes Association  
[www.lakechristopherhomes.com](http://www.lakechristopherhomes.com)  
**Sunset**



Sunset on the west side and sunset on the east side of the lake.  
Photos by Allison Hammer, Facebook community.

Has it been a year to remember, or one we'd rather forget? Perhaps a little of both. COVID-19 limited the way we interact as a community in the era of social distancing, but it also brought forth creative ways to connect and retain some sense of normalcy. As the sun sets on 2020, let's look ahead to a 2021 where residents will continue to get involved, and stay connected, keeping Lake Christopher a great place to live.

## In this issue:

- ◇ Architecture
- ◇ History Corner
- ◇ Financial Corner
- ◇ Bulkheads, Docks & Piers
- ◇ Easter Bunny Drive-by
- ◇ ...and much more!



## Sunset

Photo by Lauren Barry, Facebook community



**COVID - 19**  
**CORONAVIRUS**  
 PUBLIC HEALTH EMERGENCY

Park Guidelines During COVID-19

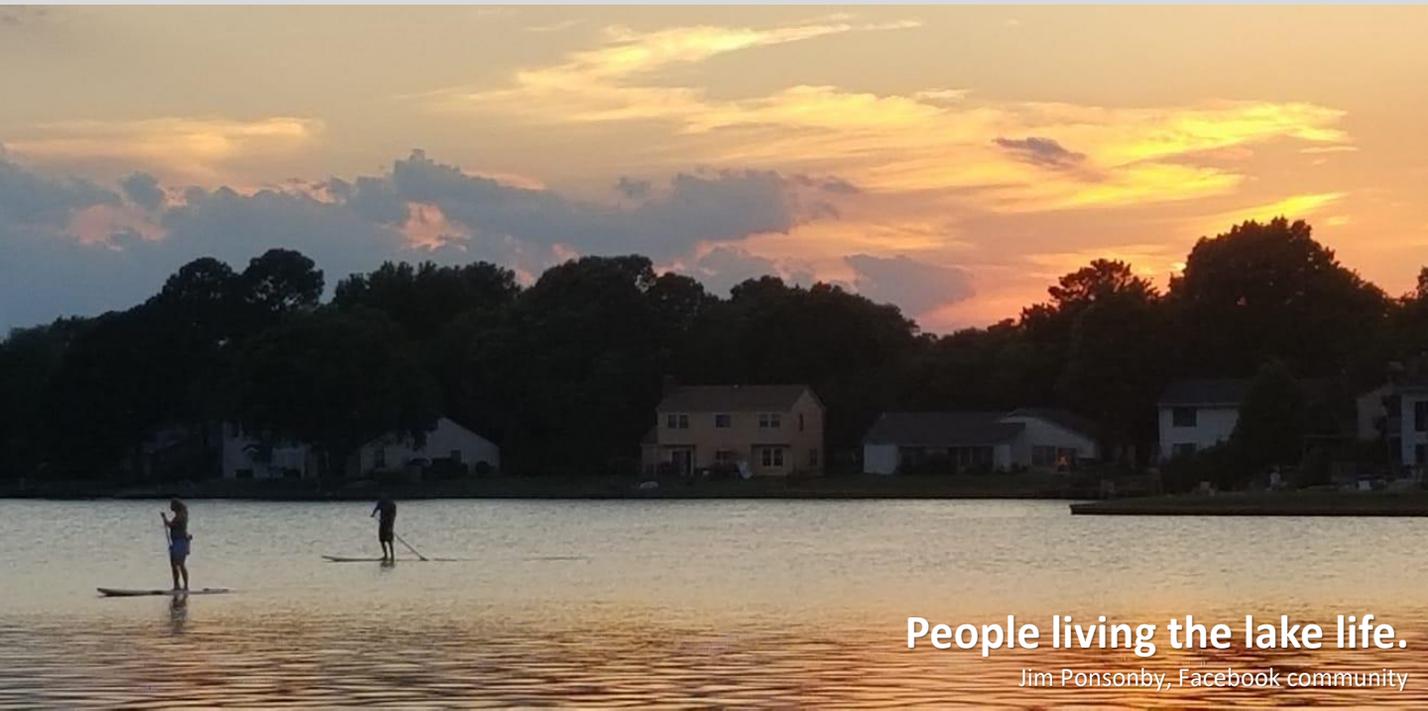


\*\*\*\*Cancelled\*\*\*\*  
 The Community Yard Sale & The Garden  
 Club Plant Sale scheduled for  
 Sat, May 2nd

What a wild spring we've had getting used to COVID guidelines, drive-by birthday celebrations and socially distanced graduations. This was followed by a summer of heat with mosquitoes nearing biblical proportions. Then there were plenty of COVID-19 related cancellations, not to mention a storm or two to make a mess! If I were still a child I'd want a do-over for 2020! Still, as a community we've done well, and I choose to count my blessings!

Its been awhile since the last edition of *The Legacy* was published, so this issue is rather large. I hope you enjoy catching up on things, and appreciate the many lake photos posted by residents on the Facebook community.

- Editor



**People living the lake life.**

Jim Ponsonby, Facebook community



Virginia Beach Fire Department

## FIRE DAMAGES 16 UNITS AT INDIAN LAKES APARTMENTS

A summer fire damaged 16 units at Indian Lakes Apartments in July. Communities throughout the City rallied to support those affected. This is a sobering reminder to review fire safety at your home, especially smoke detectors.

Smoke alarms, also known as “smoke detectors”, are often the first line of defense for residential homes and businesses. When working properly, they can alert occupants of a fire and allow enough time for people to evacuate to a safer location. They also enable occupants to call 9-1-1 sooner and, in some cases, are monitored so emergency services are automatically contacted.\*

Lake Christopher homes were built with wiring for one “AC” powered smoke detector, usually in a second floor hallway, or bedroom hallway on single story models. Make sure yours is working, as well as battery powered units in each bedroom at a minimum.

Cecelie Battilana  
Facebook community  
July 23

Hey neighbors! Lake Christopher Community will be collection donations for the families who lost everything in the fire that devastated the Indian Lakes Apartments. There were 16 homes and 31 residents in total who were affected. We will be gladly accepting donations by way of cash or gift cards to be delivers to the victims. If you prefer to donate physical goods, they are accepting them at the Indian lakes office:



\* Excerpt from vb.gov.com

# Neighborhood Watch

News from Sharon White

Neighborhood Watch Chair 757-286-9375

## Cyber Security - Ways to Protect Yourself.

Morgan Stanley Newsletter 6/2020

Each year more than 105 million Americans were affected by cybercrime<sup>1</sup>. With as much as \$600 billion lost annually due to cybercrime, it is more important than ever to protect your personal information.

Whether it is strengthening your passwords or treating emails from unknown senders with more caution, you can take a number of steps to reduce your risks. Here's a personal cybersecurity checklist of some suggested safeguards.

### Software and Your Online Security

- Keep your software, operating system and browser up to date. Software companies continuously add security updates along with every upgrade they release. Installing updates as soon as they are available can help you better inoculate your devices against malicious software, or malware.
- Run a reputable, antivirus product on your home PC or laptop. This will help prevent your device from becoming infected with malware and may clean up an existing infection.

### Cybersecurity in Public Environments

- Avoid using public Wi-Fi hotspots—like the ones at coffee shops, airports, hotels, etc. If you do use a public Wi-Fi hotspot, be sure to use a Virtual Private Network (VPN) so that others cannot intercept your communications. As an alternative, stick to the mobile network and create a personal Wi-Fi hotspot with your phone.
- Don't use publicly available charging cords or USB ports to charge your devices. Publicly available power outlets are generally fine, but avoid using publicly available cords or ports. These can be used to deliver malware onto your phone or to silently steal data off of your phone.

### Daily Online Activities

- Be cautious about sharing Personally Identifiable Information (PII) over the phone, in email or via text message—especially if you did not initiate the contact.
- Don't click on links or open attachments in unsolicited emails or text messages. Doing so may install malware on your device.

- Don't reuse the same username and password across multiple websites and applications. If you reuse the same username and password and a hacker gains access to one of your accounts, he/she may be able to access your other accounts as well.
- Consider using a password manager. These apps create unique, complex passwords for you and then store those passwords in a cryptographically sound way.
- Set up Multi-Factor Authentication to log in to any website or application you use for financial transactions or that contain your personal data. Multi-Factor Authentication is essentially another way—beyond your username and password—to help verify your identity and further safeguard your information. See Morgan Stanley's multi-factor authentication options to help safeguard your account access. This can take the form of a push notification to your mobile phone or a one-time security code sent to you.
- Create and save bookmarks for the important banking and brokerage websites that you visit often to avoid inadvertently entering your credentials on a fraudulent site.
- Only download applications from Google Play™ or the App Store® and never from a third-party app store. Third-party app stores, or apps that pop up and encourage you to download them, are much more likely to contain malware.
- Only give applications the permissions they really need. Granting an application access to your photos, location, camera, contacts, etc., makes your data and information available to the application owner.
- Limit how much information you share on social media. Lock down the privacy settings on your social media accounts. The information you share online could be exploited to gather information for fraud schemes.
- Verify that you are using a current and reliable email provider that has basic, built-in security features. Using an older email account that has not incorporated security protections will greatly increase your likelihood of getting malware.

# Garden club

The Garden Club recognizes "Yard of the Month" winners from mid April through mid September, and "Holiday Decoration Contest" winners in October and December.

Yard of the Month Judging Guidelines are:

1. Compliance with Architectural guidelines of the LCHA.
2. Creativity and balance in landscape and design.
3. Neat, well groomed appearance.
4. Curb areas free of debris.

Congratulations to the 2020 winners and honorable mentions. Your hard work makes our community a more attractive and pleasant place to live!



## YARD OF THE MONTH

## HONORABLE MENTION



MAY

1537 Still Harbor Lane  
Howard and Brenda Douglass



1725 Lake Christopher Dr  
Luis and Norma Rivera



JUNE

1724 Lake Christopher Dr  
Richard and Cheryl Montgomery



1608 Lake Christopher Dr  
Dorothy Eilenberger

# YARD OF THE MONTH

# HONORABLE MENTION

JULY



1648 Lake Christopher Dr  
Skip & Beverly Savell



1445 Lake Christopher Dr  
David and Peggy Lamb

AUGUST



5417 Brookfield Drive  
Henry & Carol Mitchell



1500 Beachview Drive  
Steven & Rebecca Fanelty

SEPTEMBER



1472 Lake Christopher Dr  
Bill & Rooney Rainey



5236 Shorebreeze CT  
Paul & Tina Tosi

# OCTOBER



## YARD OF THE MONTH

Marcus Pfeiffer  
1525 Lake Christopher Dr.



So grateful for everyone in this neighborhood. Halloween was so awesome! 🎃👻 It felt like the first "normal" day of 2020. Thank you all for making it special!

Jennifer Townsley  
Facebook community

## HONORABLE MENTION

Wayne and Patricia Carmen  
1505 Saybrook Cove



# ARCHITECTURE

The late autumn season brings down the leaves and also brings about some issues about cleaning up the leaves. There are some homeowners who have no trees by choice but their adjacent neighbors' trees drop leaves which fall or are blown over the property lines. It has been determined by lawyers and courts that leaves are considered a "natural" product. Even if the fallen leaves cause damage, like clogging rain gutters you have no legal claims against the owner of the tree. Additionally, you are responsible for cleaning up any natural products that fall into your yard. If, however, the tree branches that are shedding the leaves are hanging over your property you have a right by law to trim those branches up to the property line. You may not go onto the neighbor's property without permission or destroy a neighbor's tree. If you do harm a neighbor's tree, you could be found liable for the value of the tree which could get expensive.

See more at:

<http://realestate.findlaw.com/neighbors/conflicts-involving-trees-and-neighbors>

Also known as catch basins, the storm drains along with the curbs, gutters, and ditches are the entryway from our streets into the municipal storm water collection and disposal system. In Lake Christopher there are 52 catch basins and all of them drain into our lake. When storm drains get clogged with fallen leaves and debris, water can no longer be drained from the street. Water ponds along streets and can flood intersections and localized street flooding can be a hazard to the traveling public. It is a violation of the City of Virginia Beach "Storm Sewer Discharge Ordinance" to place leaves or lawn clippings or pollutants in storm drains and you could be subject to a fine if caught.

It is noted that some residents appear to make no effort to clean up fallen leaves year after year. This is especially evident in the Christopher Woods section where there are a lot of large trees. Others have been blowing or sweeping leaves collected from their property into the streets. Curbside

collection of yard waste is provided on our normal (Friday) collection day, and does not require a special work order. Each week you can dispose of yard debris, such as lawn cuttings and leaves (no dirt or mulch) in up to 25 clear plastic bags not to exceed 25 pounds each in weight.

If you see a storm drain filled with debris and you cannot clear it yourself, notify the City of Virginia Beach that help is needed. Call the Department of Public Works (757) 385-4167 or on line at:

<https://www.vbgov.com/services/Pages/report-problems.aspx>



Got a storm drain near your property? Help maintain it!

Storm drains often get clogged with:

- trash
- leaves
- mulch
- grass clippings
- other debris.

Pick up that drain-choking stuff. Put it in a clear bag or toss it in your trash can.

**Steve Rogovich**  
**Lake Christopher Architecture**  
**stever@infionline.net**

# BULKHEADS, DOCKS AND PIERS

SECTION 7.5 OF THE ARCHITECTURAL (AC) GUIDELINES HAS BEEN EXPANDED TO CLARIFY BULKHEADS. PLEASE DIRECT ANY QUESTIONS TO THE AC COMMITTEE OR ANY BOARD MEMBER.

## PREVIOUS GUIDELINE

7.5 **Docks and Piers** - A dock or pier can extend no higher than ground (bulkhead) level, and extend no further than 10 feet into the lake. Docks and piers can be as wide as the property lines allow.

## EXPANDED GUIDELINE

### 7.5. Bulkheads, Docks and Piers

7.5.1. **Background:** When the Lake Christopher community was developed, lakefront properties had natural shorelines. The only original bulkheads, docks or piers were in the three common area lakefront parks. Over the years, homeowners installed bulkheads, docks and piers at their own expense to address erosion and to improve access to the lake. These bulkheads were often constructed without permits and many were installed outside of property lines and encroached into LCHA common area (the lake).

7.5.2. **Purpose:** The purpose of this Architectural Guideline is to:

7.5.2.1. Help ensure homeowners are aware of required government **permits and approvals** for waterfront installations, as well as LCHA policy concerning placement of bulkheads, docks and piers.

7.5.2.2. Establish **maintenance responsibility** for bulkheads, docks and piers built by homeowners on lakefront properties.

7.5.2.3. Limit **encroachment** of bulkheads, docks and piers into the common area (the lake).

7.5.3. **Permits and approvals:** Sections 1.1 and 1.2 of these guidelines also apply to bulkheads, docks and piers. However, due to their proximity to water, these structures also require special permits issued from federal, state and local authorities. Homeowners are responsible for obtaining all permits in order to receive LCHA approval prior to start of any work.

7.5.4. **Maintenance responsibility:** The LCHA does not construct or maintain bulkheads, docks or piers for individual homeowners. Only those shoreline structures at Christopher Landing, Christopher Beach, and Christopher Narrows are maintained by the LCHA. Lakefront homeowners wishing to install, replace or modify a bulkhead, dock or pier must sign an easement agreement prepared by the LCHA attorney. The purpose of the easement agreement is to legally establish the homeowner as the responsible party for maintenance and upkeep of their bulkhead, dock or pier, even though it may adjoin or extend into LCHA common area (the lake).

7.5.4.1. Without a signed easement agreement, the LCHA will not approve bulkhead, dock or pier construction that extends beyond property lines into the common area (the lake). In such a scenario, approval for any shoreline structure would be conditioned on its construction entirely within the homeowners' property lines.

7.5.4.2. Without a signed easement agreement, the LCHA reserves the right to remove visibly damaged or deteriorated bulkheads, docks or piers in the common area that are not being maintained by the homeowner. In such situations the removed structures would not be replaced by the LCHA, resulting in a natural shoreline on the property line.

7.5.5. **Encroachment:** New bulkheads shall not be constructed more than 2 feet beyond the existing bulkhead. This is permitted to accommodate common engineering and construction practices.

7.5.6. **Docks and Piers:** A dock or pier can rise no higher than ground (bulkhead) level, and extend no further than 10 feet beyond the bulkhead into the lake. Docks and piers can be as wide as the property lines allow.



Due to the COVID phase II guidelines, there was no official 4th of July party this year. However, we knew that many residents wanted to visit the park that day, so rather than having a set meal time which promotes a very large group at the park at once, the social committee arranged for food trucks at the park. This was intended to facilitate social distancing as residents visit the park at different times throughout the day, and the result was a great celebration.

# Residents Getting Involved

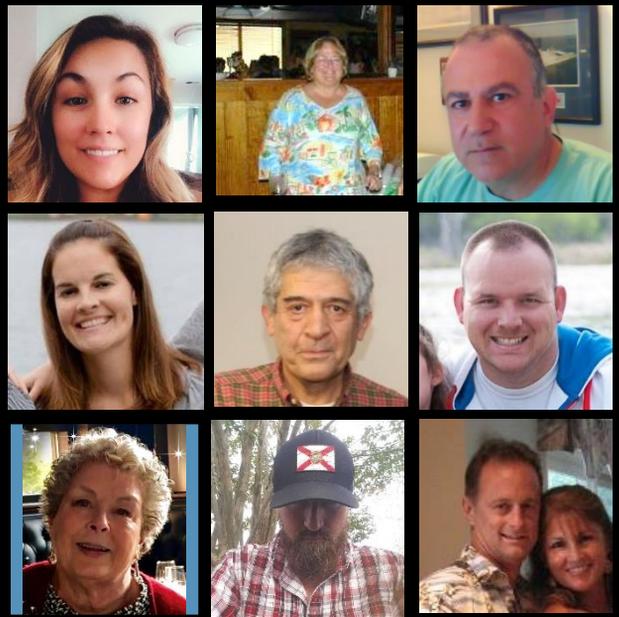
Left: Garden club July 4<sup>th</sup> decorations at all three lake parks.

Below: Joshua Marshe' turning over beach sand after a summer storm.



In May new swings and pull-up bars at Christopher Landing were installed and ready to go. Guess it helps these residents to know the maintenance guy to be first to test them. They have been approved as "way better".

Photos courtesy of Sean Townsley, Facebook community & Maintenance Guy



Years ago, Lake Christopher was called “brown town” (because most houses had brown cedar siding), and was also known as that community with the “Brady Bunch” houses (because of the atypical architecture for this area).

During this year of COVID-19 and Zoom calls, monthly board meetings have a sense of déjà vu, wouldn't you agree?

## Teaming up to Offer You 50+ Years of Real Estate Expertise

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Knows  
Lake Christopher**



**Sharon White**

Referral Agent, William E. Wood, Inc.

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**Lana Cary**

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Real Estate**



TOWN CENTER OFFICE  
4598 Broad Street  
Virginia Beach, VA 23462



# Financial Corner

## The Budget Process

Like many households, over time and through experience, the LCHA has developed a good understanding of what recurring and one-time expenses to expect for an upcoming year. We know we'll have expenses for park attendants and security; insurance and utilities; landscaping and management; etc. We also know we're required to set money aside for eventual replacement of common area capital items like bulkheads in the parks, or paving the parking lot (those funds we set aside are called *The Reserve*). Each of these expenses, and others, including the annual contribution to the reserve, are individual line items in the budget.

The budget process formally starts towards the end of the fiscal year. In September and October, the budget committee estimates, or forecasts, each separate budget line item for the upcoming year. This can be

- MAINTENANCE**
- PORTA POTTY
  - BEACH SAND
  - GENERAL REPAIRS

- MISC. INCOME**
- PICNIC TICKET SALES
  - PARK RESERVATIONS
  - ETC.

- CONTRACT SERVICES**
- LANDSCAPER
  - SECURITY
  - PARK ATTENDANTS

- ADMIN**
- MANAGEMENT
  - INSURANCE
  - WEBSITE

### Expenses and miscellaneous income Forecast

- OTHER EXPENSES:**
- UTILITIES
  - TRASH COLLECTION
  - RESERVE PAYMENTS

fairly simple and exact, like estimating our insurance premium, or less exact and a bit fuzzy, like estimating maintenance expenses. The committee uses intelligence guided by experience, historical spending, trends, and association needs to come up with the numbers. The association manager supports the committee throughout the process.



The individual line item estimates are added together, giving the total spending forecast for the coming year. That number is reduced by the miscellaneous income forecast. The annual assessment, or dues, is then calculated by dividing the total by 361 (the numbers of lots in Lake Christopher).

### Budget Timeline

- Sept – Committee creates budget draft
- Oct & Nov – Board finalizes budget
- Dec – Budget mailed to all members with assessment letter
- Jan – Assessments due end of month
- Feb – Annual Meeting.

The committee, with input from the entire board, combs through the draft budget, line-by-line, to see if there are any line items that can be reduced or deferred to keep assessment increases at a minimum before voting to adopt the final budget.

### Active Management

Once adopted, the budget is actively managed throughout the year. The treasurer gives monthly reports, and the association manager provides monthly tracking data via the Income Statement.

If spending is going off track in a particular area, the issue(s) is/are addressed. If necessary, other areas are looked at for reductions to compensate for the overage. The goal every year is for expenses to be =< income.

### 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)]
- THE FISCAL YEAR RUNS FROM JANUARY 1<sup>ST</sup> TO DECEMBER 31<sup>ST</sup>. [ARTICLE XVI]
- THE ANNUAL MEETING SHALL BE ON THE FIRST TUESDAY OF FEBRUARY OF EACH YEAR. [ARTICLE X, SECTION 1]





# 2021 BUDGET

2021  
OPERATING  
FUNDS

2021  
RESERVE  
PORTION

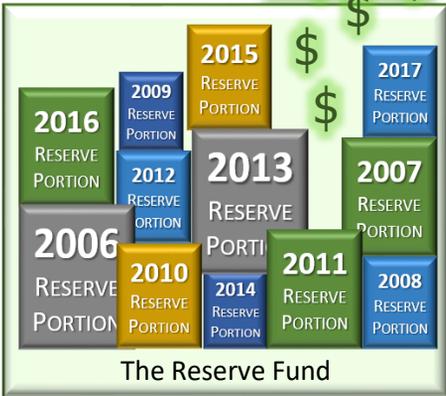
# Financial Corner

## The Reserve

Its time to replace your driveway because tree roots are lifting it up, and it can no longer be ignored. Do you pay for it from savings, or do you borrow? Maybe you postpone the project for a few years. The decision is up to you as an individual homeowner. However, if the parking lot at Christopher Landing needs to be replaced because of tree roots, there is an expectation that it will be replaced in a timely manner, and that all LCHA members already contribute to cover costs like this through dues. What are our options for handling a common area capital replacement project like this?

One is by special assessment. LCHA By-Laws allow for special assessments (Article XII, Section 4), and it remains an option in an emergency or special circumstance. However, The Virginia Property Owners Association Act (POAA) requires associations to maintain a special fund, or "reserve" for these projects and to have a reserve study performed every 5 years. This is intended to prevent homeowners from getting blindsided with large short notice assessments for major replacements or repairs.

Every month we transfer a budgeted amount into a separate account for these projects. The money in that account goes by several names such as "The Reserve", or "The Reserve Fund". Our accounting software calls it "Replacement Reserve".



## Common Area Capital Items

There is a national-standard four-part test to determine which expenses should be funded through Reserves: (1) It must be a common area maintenance responsibility. (2) The item must have a limited life. (3) The limited life must be predictable. (4) The item must be above a minimum threshold cost. These four criteria limit reserve covered items to major, predictable expenses.

The LCHA has about 30 items which meet this criteria. The 10 most costly to replace are listed here:

- Vinyl Perimeter Fence
- Bulkheads 60" High, Christopher Narrows
- Bulkheads 30" High, Christopher Beach
- Bulkheads 60" High, Christopher Landing
- Treated Wood Docks, Christopher Landing
- Wood Perimeter Fence (section 1)
- Fiberglass Play Module, Christopher Land.
- Asphalt Parking Lot, Christopher Landing
- Wood Perimeter Fence (section 2)
- Retaining Wall 30" High, Christopher Land.

## How Much is Enough?

Consider your own HVAC system. If you look at your old heat pump and decide to replace it next year, you could easily come up with an accurate estimate of how much to save. However, if you just installed a new heat pump this year, try to estimate the cost to replace it in 15 or 20 years. How much should you set aside each year *starting today* to cover that future cost? That is what we're trying to accomplish with reserve funding each year.

So how much should be in our reserve? First, we start with a list of things that qualify as common area capital items. Each item is analyzed to estimate its **future replacement cost**, and **remaining useful life**. The costs are added, taking into account the year when each future expense will take place. This gives us a needed future balance year by year.

Consider the generic bulkhead below. If we assume an average inflation rate of 3%, and a useful life of 15 years, we should anticipate spending \$46,739 to replace it in 15 years. Therefore, we should set aside \$260/month for that future expense.

The future cost and useful life of each item is periodically updated, resulting in adjustments to how much is set aside each fiscal year.

### Replacing a bulkhead. How much should we set aside?

\$ 30,000	Replacement Cost in 2019
\$ 46,739	Replacement Cost in 2034
\$ 3,116	Savings required per year for 15 years
\$ 260	Savings required per month for 15 years

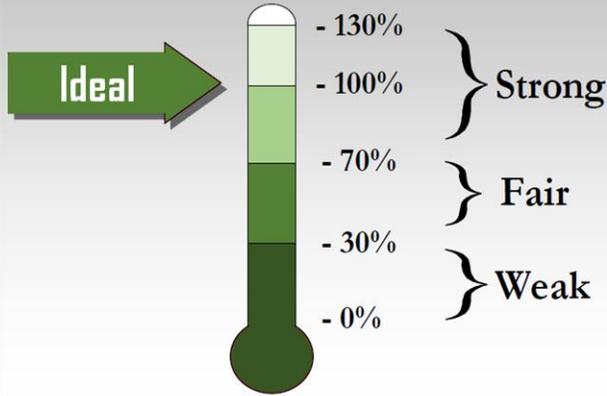
## The Reserve Study

A reserve study is a long-term capital budget planning tool required by law. It identifies the status of the reserve fund and looks to see if the funding plan will ensure there are sufficient funds available when major projects actually occur.

# Financial Corner

## The Reserve Study

### Percent Funded



The report will score the reserve on a percentage scale. Associations with low scores are at risk for special assessments to improve the funding level.

A reserve study is a long-term capital budget planning tool for our major common area repair and replacement expenses. A Virginia law, the Virginia Property Owners Association Act (POAA), requires one be done every 5 years. The reserve study identifies the status of the reserve fund and looks to see if the funding plan will ensure there are enough funds available when major projects actually occur.

The reserve study document, or report, is prepared by an outside independent consultant. It has two parts; the physical analysis and the financial analysis. The physical analysis looks at common area capital items, and the remaining useful life of each one. This helps us understand what will need to be replaced, and when. The financial analysis looks at the funds set aside, the plans in place to maintain those funds to ensure availability when needed, and forecasts what the future replacement cost will be for each item.

If there is enough in the reserve to replace all items on schedule, the reserve is considered to have a Fully Funded Balance (FFB). The FBB grows as assets age and the reserve needs of the LCHA increase, but shrinks when projects are accomplished and the Reserve needs of the LCHA decrease. This means the FBB changes each year, and is a moving but predictable target.

This shows a clear scientific nature of the reserve study because of the research and analysis required. However, the industry considers it both science and art, because the consultants are making projections about the future, and in some cases decades into the future.

### Managing a Moving Target

Consider a generic bulkhead installed at a cost of \$30,000. If we assume an average inflation rate of 3%, and a useful life of 15 years, we should anticipate spending almost \$47,000 to replace it in 15 years. Therefore, every month we should set aside \$260 for that future expense.

#### How much should we set aside in the reserves?

\$ 30,000	Replacement Cost in 2019
\$ 46,739	Replacement Cost in 2034
<b>\$ 3,116</b>	<b>Savings required per year for 15 years</b>
\$ 260	Savings required per month for 15 years

Each time a reserve study is done, the remaining useful life of the bulkhead is reviewed, and the future replacement cost is updated. In 5 years, a future reserve study may reduce (or extend) the remaining useful life; or a different inflation estimate may be used for the replacement calculation. At the end of that study, the \$3,116/year being set aside may change, requiring future budgets to adjust and reflect that change.

### The Reserve

The reserve is a separate fund required by law for the replacement (or major repair) of common area capital items. Monthly we transfer a budgeted amount, determined by the reserve study, into the replacement reserve account for these future projects.

### How Are We Doing?

A Reserve Study was completed in December, 2018. In the report, the Reserve Fund was scored slightly below the 70% level. The report recommended the LCHA increase the annual replacement reserve contribution by 2.3% per year, beginning with the 2020 budget. This plan is sustainable, and will prevent the need for assessments to improve the funding level.

## A Wrench in the Reserve

IN 2006 THE BULKHEAD AT CHRISTOPHER NARROWS WAS REPLACED WITH RESERVE FUNDS. HOWEVER, IN 2015 IT BECAME APPARENT THAT THE BULKHEAD WAS FAILING PREMATURELY, AND IT WOULD NOT BE IN SERVICE FOR THE PROJECTED USEFUL LIFE. IT WAS REPLACED IN 2016, A FULL 5 YEARS EARLY. THIS FUTURE EXPENSE WAS ANTICIPATED, BUT NOT FOR ANOTHER 5 YEARS. THE EARLY EXPENDITURE IMPACTED THE RESERVE'S FUNDING LEVEL SCORE, AND THEREFORE THE ANNUAL CONTRIBUTION CALCULATIONS NEEDED TO REACH AND MAINTAIN A FULLY FUNDED BALANCE.



Our security company, *Citywide Protection Services*, has a dedicated phone number to support Lake Christopher residents 24 hours a day, 7 days a week: 757-652-4467.

The Citywide office number, 757-312-9911, is still valid, but it is staffed during business hours only (9:00am to 5:00pm). Use the new number for a more rapid response.

## SHOWING YOU THE WAY HOME. AND MAKING NEW HOMES FOR ANIMALS IN NEED.



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Because of my passion for helping animals I will donate \$100 of each loan closing to a certified non-profit animal rescue of your choice in VA or NC. Let's work together to give a second chance to all the loving animals that need our help!



## TANYA GILLS

Branch Partner | NMLS ID#72634

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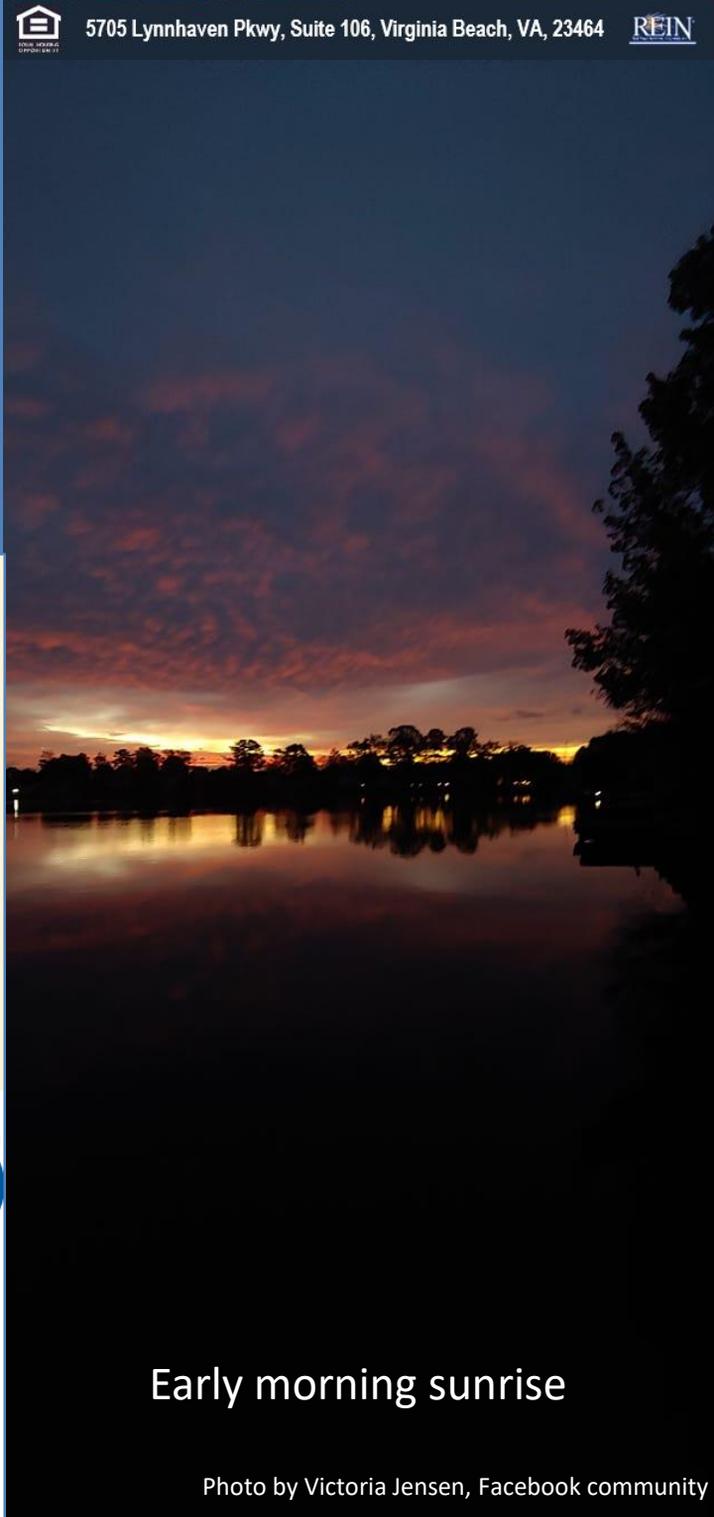
Cell: 804-928-9125

Fax: 757-228-7558

[ilistwithlucy@gmail.com](mailto:ilistwithlucy@gmail.com)



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



Early morning sunrise

Photo by Victoria Jensen, Facebook community



## **Sunrise, Sunsets, and Summer Storms**

Some eye catching photos of our beautiful lake from residents.

Photos by:  
Allison Hammer and Victoria Jensen, Facebook community





Shane Argabright  
Facebook community



KC Fields  
Facebook community



Good glorious morning - Sharon White ,  
Facebook community

# News from the Bottom of the Lake

Water's getting a little green!



"Chris", the resident Lake Christopher sea creature, is seen getting ready to visit with the dive team in this undated picture taken at sunset from Christopher Narrows Park.



This is the largest piranha I've seen pulled out of the lake. Actually, just an Asian carp.

Bob Fox, Facebook community



That looks like one of our Triploid Carp. The association put them in the lake in the early 90's and has restocked several times over the years. The fish are sterile and don't reproduce; feed only on plants, not on fish eggs or young fishes; go dormant during the winter and resume intensive feeding when water temperatures reach 68°F; live for at least 10 years; grow rapidly and may exceed 60 pounds and are difficult to catch with conventional fishing methods. Congratulations Mark, it must of been a thrill to catch. How much do you think it weighed? And thanks for putting it back, they do such a good job keeping the plants and grasses under control.

Karen Pearce Cagni  
Facebook community

# More from the Bottom of the Lake

Annual water testing results for bacteria and fecal matter are again excellent in 2020. However, fertilizer runoff and excessive biomatter (leaves, etc. ) all impact the natural balance of the lake, often resulting in algae growth increases.

The lake is treated annually with Cutrine® to help control algae, but its not a magic bullet. The entire community has a role to play!



Rob Rice, Facebook community

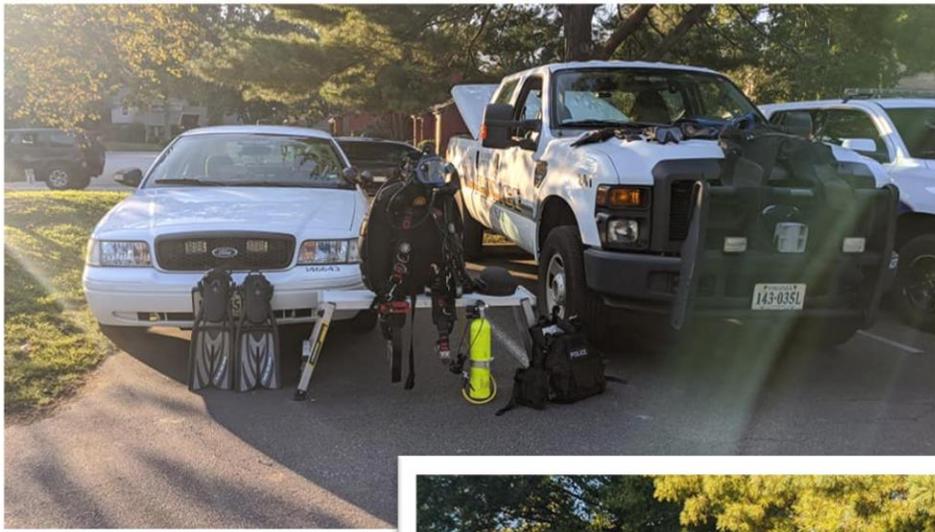
Grass is good for our lake, but over fertilizing is BAD! For the sake of our beautiful lake, please make sure you are properly applying fertilizer. Don't let fertilizer run off your yard and into the storm sewer, which as you know goes straight into our lake. Talk to experts about the maximum amount your yard can consume, and allow time for the fertilizer to soak into your yard before pending rain events.

Christene Pyne Mitchell  
Facebook community



Aerial photo – May 2020  
Steve Rogovich, Facebook community

This is why the LCHA stresses keeping the curb area clear of leaves and debris, because all community storm drains empty into the lake. All that biomatter is food for algae, and the more we can keep out of the lake, the better!



Postponed due to COVID, National Night Out took place on Tues, Oct 6th 5:30-7:30

Police, EMS, divers and K-9's gathered at Christopher Landing to meet members of our community.





Kona Ice was Free!  
And the weather  
was just right.

The K-9 unit did a  
demonstration!  
And the mounted  
police were an  
awesome sight to  
see.



Photos courtesy of Cecelie Battilana  
Facebook community

# 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.

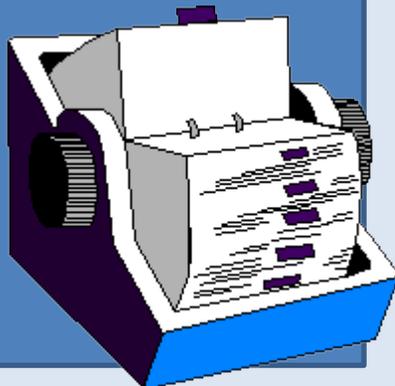
Also, make sure emails from [legacy@lakechristopherhomes.com](mailto:legacy@lakechristopherhomes.com) are not getting caught or refused by your spam filters.

## "The Directory"

Every year the LCHA Board distributes an electronic copy of the directory to all residents. Inclusion in "The Directory" is voluntary, but all residents (owners and tenants) are encouraged to include basic contact information.

The Directory is a searchable PDF electronic document that is emailed to residents. It is not published online.

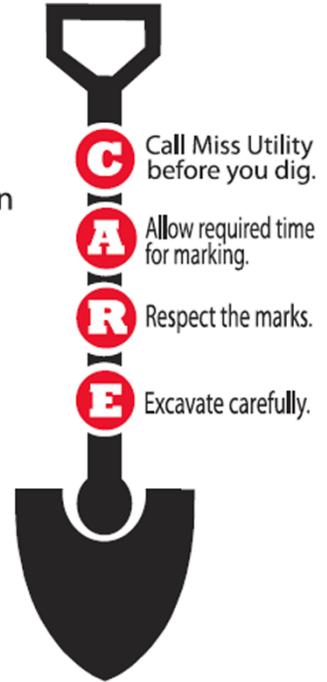
If you have any questions or changes, visit the Resident Directory page on our website.



# Dig With C.A.R.E. Keep Virginia Safe!

Marking Colors

-  Electric
-  Gas-Oil
-  Communication
-  Water
-  Sewer
-  Temporary Survey
-  Irrigation
-  Proposed Excavation



**Call Miss Utility @ 811**

COVID-19 put a halt to many things this summer, but it couldn't stop our residents from enjoying our beautiful lake. Our 2020 park attendants made it their mission to make sure our lakes were clean, ready and safe to enjoy all summer long. We would like to take this opportunity say "THANK YOU!"



SATURDAY, APRIL 4TH  
10:00AM



*Easter Bunny  
around the  
Lake*

THE EASTER BUNNY WILL BE  
DRIVING AROUND ALL LAKE  
CHRISTOPHER STREETS &  
WAVING

MAINTAINING SOCIAL DISTANCE WHILE  
WAVING FROM YOUR YARD



COVID didn't stop the Easter Bunny this year! The famous Bunny brought his driver along and made the rounds throughout the community.

Photos courtesy of Jennifer Townsley & Markus Pfeiffer  
Facebook community



When the fog rolls in

Photo courtesy of Elizabeth Madry, Facebook community

# 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.



Dates for Christmas decoration judging  
**December 15 - 18**

# Please remember to keep your dog on a leash. Its more than just neighborly, it's the law.

We cannot over emphasize the importance of keeping your dog under control at all times when in public. Whether large or small, the leash law applies (excerpts below).

If you have any questions about the laws as they apply to your dog, or if you have questions about how to address neighborhood dogs that menace people walking, riding, or running by; please call Animal Control or the Police Non-Emergency number.

## VIRGINIA BEACH CODE OF ORDINANCES

### SEC. 5-530. DOGS OR CATS RUNNING AT LARGE.

(a) Any person owning, keeping or harboring any dog or cat within the city that is found running at large shall be guilty of a class 4 misdemeanor. For the purposes of the section, a dog shall be deemed to run at large while roaming, running or self hunting off the property of its owner or custodian.

(b) It shall be the responsibility of any person owning, keeping or harboring any dog or cat within the city to keep such dog or cat confined to the premises of such person. The words "confined to the premises" shall be construed to mean that such dog or cat shall be kept on the owner's or custodian's premises, unless in the custody of a responsible person.

(c) This section shall not apply where the owner, custodian or trainer has released a dog for the express purpose of hunting game in an area zoned agricultural, where it is lawful to hunt, or competing in field trials or training, and such dog becomes temporarily out of control of such owner, custodian or trainer or is returning to the place of release after the hunt or chase. If such dog is observed violating any other section of this Code, or committing an unlawful act under state law, it shall become subject to impoundment; and the owner, custodian or trainer shall be liable for all fines as prescribed by law.

## VIRGINIA BEACH CODE OF ORDINANCES

### SEC. 5-531. KEEPING DOGS UNDER RESTRAINT; LEASH LAW.

(a) It shall be unlawful for the owner or custodian of any dog to permit the dog to go upon any city park, public street, sidewalk or right-of-way, excluding the public beaches of the city, unless it is kept secured by a leash or lead or other means of restraint not harmful or injurious to the dog and under the control of a responsible person capable of physically restraining the dog.

(b) Any person who does not restrain his dog, in accordance with this section, whether such person be the owner or custodian of such dog, shall be guilty of a class 4 misdemeanor. The animal control officer or police officer may issue a summons to any person he finds in violation of this section.

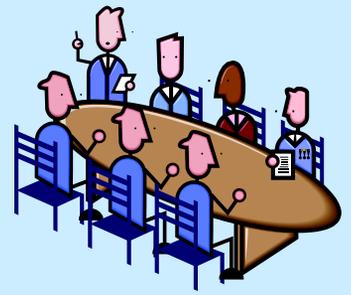
(c) For the purpose of this section "city park" means any city-owned and operated property open to the public for general recreational use, including, but not limited to traditional park areas, canoe and kayak launch areas, and the disabled children's beach playground known as Grommet Park.

Note: While Christopher Beach is a private park, LCHA rules require dogs to be on a leash when not in the water. See the website for a complete list of park rules.



Resident volunteers help make our neighborhood a great place to live. The front page of *The Legacy* lists the active committees at Lake Christopher.

If there's an area of interest to you, contact the committee chair to get involved!



## Did you know?

Lake Christopher homes were available from the builder in at least two exterior designs, or "elevations". For example, the May Yard of the Month and Honorable Mention winners are both the *Lucerne* model. Note that one has narrow second story windows over the living room, while the other has a higher roofline negating the narrow windows. Inside, the floor plans are the same. The September Yard of the Month winner is also a *Lucerne*, but this home has had modifications which include an enclosed breezeway.

One notable exception to each model having two elevations is the *Ontario*, which had a third elevation for homes built without the loft option (see *The Legacy*, Jan-Feb 2019 article).

## Ten Things Every Remodeling Contract Should Include Realtor Magazine April 2018

1. The contractor's name, address, phone number and license number
2. Details on what the contractor will and will not do
3. A list of materials for the project in your contract. This includes information about the size, color, model, brand name and product.
4. The approximate start date and completion date.
5. All required plans. Study them carefully for accuracy. Insist that you approve them and that they are identified in your written contract.
6. Written notice of your right to, without penalty, cancel a contract within three business days of signing it.
7. Financial terms, spelled out in a way that you can understand. This includes the total price and payment schedule.
8. A binding arbitration clause which you'll need in the event a disagreement occurs. Arbitration may enable you to resolve disputes without costly litigation.
9. Everything you've requested. Consider the scope of the project and make sure all items you've requested are included. If you do not see a specific item in the contract, consider it not included. Never sign an incomplete contract.
10. A warranty covering materials and workmanship for a minimum of one year. The warranty must be identified as either "full" or "limited". The name and address of the party who will honor the warranty (contractor, distributor, or manufacturer) must be identified. Make sure the time period for the warranty is specified.

**Sharon White**

*Your Neighborhood Real Estate Connection*

Howard Hanna Real Estate Referral Agent

757-286-9375

Handling Your Needs to Buy, Sell, Relocate since 1996

# History corner

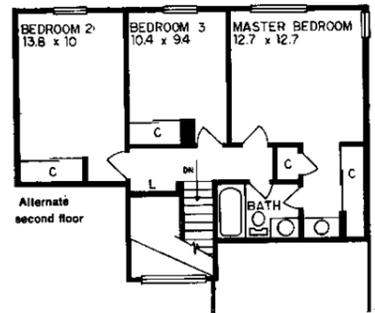
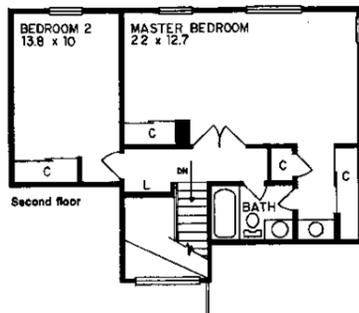
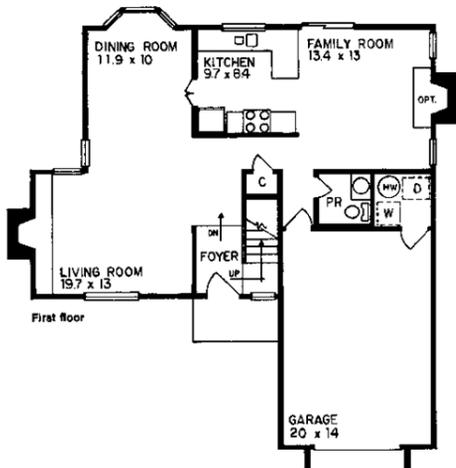
## Introducing, **THE CHRISTINA**

A marketing brochure from 1978 reads, "This exciting home has you in mind. Handsome stained cedar siding and the soaring 2-story foyer sets the tone for stylish living. You step down into a formal living room with wood-burning fireplace. The formal dining room has a sunny bay window. And Indoor-outdoor living is built into the family room that opens off the fully-equipped kitchen. Have a fireplace in the family room if you like. Have your home with 2 bedrooms including a super-size 22-ft. master suite with sophisticated double-door entry. Or, choose it with 3 large bedrooms! A first-floor powder room, handy laundry area, built-in garage with space for your workshop make this home as practical as it is prestigious."



The Christina is among the rarest models in our community of 361 homes. Just 4 were built.

# THE WOODS AT LAKE CHRISTOPHER



All dimensions approximate and subject to slight variations or modifications according to field conditions.



Developed and built by The Christopher Companies  
Phone: 467-5555

# “Lake Christopher Community” FaceBook Group

A Facebook Group has been created to help foster communication within the community. Unlike the LCHA Facebook **Page**, this **Group** is closed, meaning it is only available to residents (owners, and renters) in Lake Christopher. When a request to join is received, the moderators verify residency in Lake Christopher before approving new members to the group. If you’re a resident, log into Facebook and join today!



## 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 90% complete. Dominion Energy has completed the design for their facilities and the remaining private utility companies are designing their relocations. Additional survey and environmental work has been completed due to changes in the Dominion Energy Design. Proceeding towards 100% final design. Plats are being submitted for review.

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

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



# Board & Committee

(Through September 2020)

Update on your Board of Directors 2020 through September:

- Ensured clean lake quality for this year (no geese)
- Installed new Swing Set at Christopher Landing
- Installed new Volleyball Net at Christopher Landing
- Replenished sand on beach, playground and volleyball court at Christopher Landing plus beach at Christopher Beach
- Installed Security Cameras at all 4 Parks (this includes Christopher Woods)
- Hired full time Park Attendants earlier this year plus extended their work hours to address trespassing issues
- Replaced broken ladder at Christopher Woods
- Scheduled Food Trucks on Weekends
- Hosted great 4th of July event despite COVID-19
- Discussed all matters of concerns brought to the Board's attention.



**LAKE CHRISTOPHER**

*Are these important numbers programmed in your cell phone?*

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

**City Wide Security**  
*24 hour Lake Christopher*  
**757-652-4467**



# LAKE CHRISTOPHER

Geneva	Huron
Victoria	Lucerne
Christina	Ontario
Laguna	Tahoe
Maplewood	
Oakwood	



- 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