

# The Legacy



July – August 2007

## The Legacy Goes 21<sup>st</sup> Century!

You received this newest issue of the *Legacy* newsletter by US Postal Service mail. While we appreciate all the USPS does for us, we will now provide for electronic delivery of each bi-monthly issue of the *Legacy*. There will be two new modes for delivery: e-mail and web site.

**E-mail:** We can send the *Legacy* to your email box *electronically*. You will receive it before any of the USPS issues are delivered. It will be an Adobe Portable Document Format (PDF) file. You can use the free Adobe Reader to display and print the *Legacy*. (see [www.adobe.com](http://www.adobe.com))

**Web Site – Going:** Lake Christopher is changing its web site. The existing site did not meet our needs. We want something better.

**Web Site – Coming:** There will be a new web site coming! We will post the *Legacy* newsletter so that you can read it, download it, print it, etc. The new site is under construction. We will announce the URL in our next issue.

**How Do I Sign Up?:** For e-mail delivery, send a request to me, Paul Flanagan, at [pdflan@mindspring.com](mailto:pdflan@mindspring.com). You will receive future copies of the *Legacy* by e-mail, not US Postal Service mail.

**Remember:** You need to add my e-mail address to your address book to allow the *Legacy* e-mail message through your spam filter and fire wall. Also, if you change your e-mail address, you *must* let me know.

**USPS Still Available:** You can stay with USPS delivery. If you don't sign up for e-mail, your USPS mail delivery will continue. Even if you sign up for e-mail, you can still get USPS mail. Just tell me if you want both deliveries.

## Good Neighbors

We all like living in this community for many reasons. We have a beautiful lake – for its beautiful scenery and the wonderful water activities. While we do have some traffic issues, in general the community does well handling the traffic. We're only 2+ miles from the Interstate. (A blessing and a curse!) There is an isolated feel – as if the community is one big cul-de-sac. Yet we are very close to stores of all kinds for our needs. Our homes, while aging, have many more years of useful life. The community keeps a good appearance.

But for many of us, none of this would matter if we did not have wonderful neighbors. When all is said and done, the quality of this community depends primarily on our willingness to be good neighbors. We need to remember that.

Good neighbors consider the other person as well as themselves. When there is a problem, neighbors talk to each other *first*. Good neighbors do not send anonymous notes, send letters to their neighbor's employer or post public signs complaining about each other. That doesn't help resolve issues.

Many problems passed to the Board are beyond our control. Speeding cars and noisy parties at 3 AM are issues for the Police, not the Board. We can't fix those.

When the Board is asked to resolve an issue, we do so by talking with the parties. While these talks are not public, we are not anonymous accusers. We try to resolve issues by consensus at the simplest level – between neighbors – not everyone in the community.

Help us out – be a good neighbor. Talk to each other first to solve the problem quickly.

- Fertilize your annuals, including vegetables, perennials and roses during the growing season.
- Deadhead spent flowers to preserve their blooming season.
- Keep an eye on hanging baskets and containers. Water every day during hot and dry weather.
- Inspect roses and other plants for signs of disease.
- Protect yourself from mosquitoes, Eliminate areas of stagnate, standing water.
- Watch for signs of lawn disease; keep your lawn watered.
- Keep birdbaths filled with fresh water for our feathered friends.
- Sit outside, drink some lemonade, and enjoy time in your garden.

**New Lake Christopher Garden Club Officers for 2007 – 2008**

The Lake Christopher Garden Club enjoyed beautiful weather, camaraderie with friends, and an array of wonderful dishes at the Annual Pot Luck meal held at the lovely lakeside home of gracious hosts, Patty and Mike Rapp. At this last meeting of the season, the Club bade farewell to the outgoing officers and inducted the following slate of officers for the coming year:

President:	Patty Rapp
Vice Presidents:	Geri Linnenball / Ann Cezares
Secretary:	Donna Christensen
Treasurer:	Mary Ann Kincaid

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**Architecture Committee: Maintaining Exterior House Color Coordination With Siding Materials**

One of the most frequent architectural review requests is for the installation of vinyl or other types of synthetic siding materials. In fact, there are now 176 out of 361 (49%) homes with some type of replacement siding installed. It's been noted repeatedly that many homeowners are failing to maintain a consistency in the overall color scheme of the house when applying these siding materials.

The Lake Christopher Architectural Guidelines specify that houses are to have two colors in low to moderate contrast; one each for the siding (main body) of the house and for the trim. (See pages 11 and 12 for a complete copy of the Architectural Guidelines.) Very often, after approved siding and trim materials are installed, homeowners are neglecting to paint the areas not covered by siding material. These areas include garage and entrance doors, rain gutters, previously painted fences, and mailboxes and mailbox support posts. The overall appearance of an unbalanced color scheme becomes immediately obvious, especially in the case of garage doors which are a very large and prominent feature of Lake Christopher homes. Its interesting to note how those garage doors painted properly seem somewhat less obvious initially – especially garage doors painted to match the siding (main body) color.

As a reminder of the Guidelines' requirements, the Architectural Committee has been including details of paint requirements with all approvals given for siding installations. Failure to maintain color scheme will be noted as an Architectural Violation.

Similar articles in this column will be written during 2007 in order to emphasize and clarify particular parts of the Architectural Guidelines.

Steve Rogovich      Chairman of Architecture Committee      467-9790      [stever@infionline.net](mailto:stever@infionline.net)

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Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

**Deter identity thieves by safeguarding your information.**

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry you Social Security card in your wallet or write your Social Security number on your check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know with whom you are dealing.
- Never click on links sent in unsolicited e-mails; instead, type in a web address you know. Use firewalls, anti-spy ware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- Don't use an obvious password Such as your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

**Detect suspicious activity by routinely monitoring your financial accounts and billing statements.**

Be alert to signs that require immediate attention.

- Bills that do not arrive as expected.
- Unexpected credit cards, statements or account information changes that you did not make.
- Denial of credit for no apparent reason.
- Calls or letters about purchases you did not make.

*Continued on next page ...*



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**Defend against identity theft as soon as you suspect it.**

Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. Three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

1. Equifax: 1-800-525-6285
2. Experian: 1-888-397-3742
3. TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you have not contacted, accounts you did not open, and debts on your account that you can't explain.

In addition to the above, if you have been victimized, close your accounts; file a police report, and report the theft to the Federal Trade Commission online: [ftc.gov/idtheft](http://ftc.gov/idtheft) or by phone: 1-877-438-4338.

**Common ways identity theft happens:**

Skilled identity thieves use a variety of methods to steal your personal information, including:

- Dumpster Diving. They rummage through the trash looking for bills or other papers with your personal information on it.
- Skimming. They steal credit/debit card numbers by using a special storage device when processing your card.
- Phishing. They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- Changing your address. They divert your billing statements to another location by completing a "change of address" form.
- "Old-fashioned" Stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

**Steve Azar 467-4166 [biazar@cox.net](mailto:biazar@cox.net)**

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## FRIENDLY REMINDER – TRASH CONCERNS

Several complaints have been lodged with the Management company, Select Group, regarding the improper placement of trash bags and containers. Trash bags have been placed or left on curbs for several days prior to trash collection. Not only is this practice unsightly, but also invites unwanted scavengers to the property!

As a reminder, the Architectural Guidelines (see pages 11 and 12) of the community state, "...trash and recycling containers are to be kept out of public view. They are not to be put out on the street until the night before trash collection day (currently Fridays), and are to be returned to their out-of-sight storage areas by the evening of collection day."

This is a problem with yard waste bags as well. When we have piles of bags and yard waste on the streets or curbs for days and days, it makes the community look unkempt. Please be mindful of the community's rules and regulations, and ensure that all trash and containers are stored out of view until the night prior to refuse collection. (That's Thursday night.)

The City trash collectors arrive any time after 7 AM on Fridays. In the Summer, they tend to arrive earlier than in the Winter. Yes, it's a tight time fit from Thursday night to 7 AM Friday, but we can do it. The main violators leave the bags out for days; which makes us all look messy.

Any homeowner renting their home should also ensure that tenants remain aware of the rules and regulations of the community. The homeowner is responsible for notifying the tenants of the rules.

Keeping our streets and curbs clean is another way we can be good neighbors. Thank you!

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## LOOKING FOR A TREE?

You want to plant a new tree in your yard but you're not sure which one to buy?

The Hampton Roads Agriculture Research and Extension Center (HRAREC) on Diamond Springs Road has two specialty areas to help you make the best choice.

The Tidewater Arboretum includes a variety of trees and shrubs of all sizes suited to the 8A zone climate in southeastern Virginia. The Tidewater Arboretum is located adjacent to Diamond Springs Road.

Of special interest to homeowners with small lots is the Utility Arboretum. This unique planting was created to enable landscapers and homeowners to view the variety of small trees and shrubs available in Zone 8A. Although it was originally designed to help choose trees to be planted under utility lines, the Utility Arboretum continues to help owners of small lots to choose trees that will not overpower their homes. The Utility Arboretum currently includes nine rows of 20 small trees and large shrubs. The Utility Arboretum is located at the far end of the Theme Gardens that begin adjacent to Diamond Springs Road. More information is available at

<http://www.vaes.org.vt.edu/HRAREC/Utility/Utility.htm>.

Hampton Roads AREC is located at 1444 Diamond Springs Road, just north of Northampton Boulevard. Parking is available in a small lot adjacent to Diamond Springs Road. HR AREC is open to the public at no charge, 7 days a week, sunrise to sunset.

Mary Ann Kincaid

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### REAL ESTATE NEWS

by Sharon White, ABR, GRI

William E. Wood & Assoc.

#### *What's In, What's Out for Homebuyers*

1. A **soft decline** in home sales prices: Our market has settled and we have a clear look at what Selling prices are now: FYI: the average market time in Lake Christopher is currently 72 days; high average, 126 days.

2. Houses that are **priced right**: This isn't the boom of 2005. The market follows the sales of the past 6 months. Forget what your neighbors sold their house for last year or the year before. Overpricing is the top reason houses won't sell.

3. **Market Timing**: Spring is high market, Summer, Fall and Winter good. This is a transient market, thanks to our Military, so sales are steady year-round in Hampton Roads.

4. **Savvy Buyers**: Buyers are knowledgeable. They are represented by Agents working exclusively for them to guide them through the process. They are able to access enormous amounts of technical data concerning home buying, available listings and loan information. They are still enjoying good interest rates.

#### 5. **What's In:**

- Home offices
- Finished Garages with storage systems
- Upscale kitchens
- Hardwood Floors

#### 6. **What's Out:**

- Buyer incentives like TV's and other gimmicks.
- Too small Bedrooms
- Stainless Steel Appliances are a fading trend
- Stale secondhand smoke or pet odors

For more information or if you have any questions, you can reach me:

by phone: 757-286-9375

by email: [sharonsellshmz@cox.net](mailto:sharonsellshmz@cox.net)

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## Home Assessments – What can you do?

We all recently received our new assessments from the City of Virginia Beach. Wow! [At least, that's the reaction suitable for print in a family newsletter.] With a typical rise in the square foot rate of 23<sup>o</sup> from \$65 to \$80 and land assessments rising as well for many; it's a real shock. This year, the Lake Christopher community saw an average increase of 25.48%. The average assessment is \$323,330. The mean assessment is \$304,356. Especially for long term residents who lived through decades of slow rises in home values, these past few years have been startling.

But what can you do? The process is open. Everyone's assessments are public records (Code of Virginia §58.1-3122.2 (1998).) The easiest way to obtain these records is over the Internet. The main site address is: [www.vbgov.com/e-gov/real\\_estate/](http://www.vbgov.com/e-gov/real_estate/). (**Important note:** the City is updating this website. The current site's data will not be updated until the new site is ready.)

**Your first step** is to look at your assessment and check its accuracy. While the Office of Real Estate Assessor has attempted to ensure that the assessment data contained in the file is accurate and correctly reflects the property's characteristics, the City of Virginia Beach makes no warranties, concerning the accuracy, completeness, reliability or suitability of the data. And, several of our neighbors have found inaccuracies. For example, some houses are listed with two garages. Some are listed with attached rooms that don't exist, etc. You can help the City produce fair and equitable assessments by verifying the information contained in your property's assessment record.

If you believe any real estate assessment data provided is inaccurate, or if you have any comments about the online property assessment search, the City would like to hear from you. Comments may be made by telephone at (757) 385-4601 or via e-mail to [assessor@vbgov.com](mailto:assessor@vbgov.com).

The site also has links to relevant topics, such as:

- The Assessment Process
- Real Estate Tax Relief
- Land Use Assessment Process
- Reassessing A Residential Neighborhood
- Frequently Asked Questions

If you have questions regarding your assessment, or if your opinion of the value of your property differs from the assessor's, the City staff is available to provide you with answers about the appraisal process and your specific assessment. They will also explain the procedure for requesting a review of the assessment. The phone number for the Assessor's Office is (757) 385-4601. Office hours are from 8:30 a.m. to 5:00 p.m., Monday through Friday.



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***Lake Christopher Homes Association  
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- The sponsor (resident) hosting the function must be in attendance at the function and must be in good standing with the association (i.e. *all dues paid and no violations*).
- No alcoholic beverages are allowed unless specifically approved in writing.
  - No underage drinking.
  - No drunken behavior.
- No electronically amplified music or public address systems allowed.
- No animals (including ponies and petting zoo animals) allowed.
- All functions are to be concluded by 10 pm.
- The sponsor is responsible for cleanup of all utilized areas.
- Trash used by the party must be removed by the sponsor. Park trash cans may NOT be used for parties.

I, \_\_\_\_\_ (print name) understand and accept the regulations set forth by the *Lake Christopher Homes Association*.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Please submit this page along with the application for permit to:**

Jenny Pfeiffer  
1525 Lake Christopher Dr  
Virginia Beach, VA 23464  
jennpfe@regent.edu



**Lake Christopher Homes Association**  
**Private Group Permit Application**

Name of Resident Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Nature of function: \_\_\_\_\_

Date of function: \_\_\_\_\_

Time period requested: \_\_\_\_\_

Maximum number attending: \_\_\_\_\_

Desired location (*circle one*):    Landing (big park)        Narrows        Beach

Alcoholic Beverages Served (*circle one*):    YES        NO

Additional Comments or questions: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*I understand the regulations and rules for the use of Community Parks in Lake Christopher.  
I agree to comply with all these rules should I receive a permit for my requested party.*

Signature: \_\_\_\_\_

You will be mailed a permit for the party once it has been approved for your party.  
If you have any questions feel free to contact  
**Jenny Pfeiffer at [jennpfe@regent.edu](mailto:jennpfe@regent.edu) or 757-532-5457**

# Lake Christopher Homes Association

## ARCHITECTURAL GUIDELINES

(Revised March 2006)

**General:** The intent of the Architectural Guidelines is to establish standards for maintaining the overall appearance of our community in order to preserve the value and amenities of Lake Christopher as a quality place to live. The Guidelines also outline approval procedures to be followed by homeowners when making repairs and improvements. The Architecture Committee (AC) serves as the source of information and advice on matters concerning these guidelines.

### 1. STRUCTURAL CHANGES, MODIFICATIONS, AND ADDITIONS TO HOMES:

1.1 **General:** Any additions, exterior alterations, modifications, or changes to the external appearance of an existing home or any detached structure must have written approval granted by the AC before any work is undertaken. Examples of these projects shall include, but not limited to decks, fences, siding replacement, storage sheds, driveways, sidewalks, roof replacements, new windows or doors, docks, bulkheads, home additions, and exterior painting. Any addition, exterior alteration, modification, or change in external appearance must be compatible with the design character and style of the neighborhood. Each alteration must be specifically approved prior to installation even though the intended alteration or improvement conforms to the adopted guidelines or a similar or substantially identical alteration has been previously approved on another home.

**ARCHITECTURAL REQUEST FORM:** Homeowners are to submit an Architectural Request Form in writing to the Lake Christopher Property Manager or the AC Chairman for each project. This form can be found in the "Legacy" newsletter or obtained from the AC. No oral requests will be considered and no oral approval will be granted. Each request form should contain sufficient drawings, samples, specifications, and details for the AC to make an adequate evaluation. In general, each request should include dimensions, materials, colors, location, and specifications. In the event insufficient information has been provided, the AC may ask for more specific details. The AC meets monthly (currently the first Tuesday) and residents are asked to submit their requests at least 30 days in advance of the anticipated start of the work.

1.3. **MAINTAIN:** Homeowners are required to maintain the appearance and structural integrity of their property in order to sustain the quality and value of the community. Structural maintenance shall include, but not limited to repainting or staining where the paint/stain has deteriorated, cleaning off mildew or other discoloration, replacing missing or damaged wood or vinyl siding and trim, and replacing broken, missing or deteriorated roof material, etc.

### 2. PAINTING AND STAINING:

2.1 **General:** The community policy for house painting is that all houses must have a two-color paint scheme: a primary color for the siding, and a complimentary color for the trim. However, a third accent color may be added to the color scheme for only the main entrance door to accent this feature of the home. This third accent color must compliment the siding and trim colors and be approved by the AC. The type of paint and color to

### PAINTING / STAINING CRITERIA

	TYPE of PAINT			WOOD FINISH	MATCH COLOR		
	FLAT	SATIN	SEMI GLOSS		SIDING	TRIM	3RD COLOR
SIDING	X			X	X		
TRIM	X	X	X	X		X	
MAIN ENTR. DR.	X	X	X	X	X	X	X
GARAGE DOOR	X	X	X		X	X	
OTHER DOOR	X	X	X	X	X	X	
WINDOWS	X	X	X	X	X	X	
MAILBOX & POST	X	X	X		X	X	
RAIN GUTTERS	X	X	X	X	X	X	
CONCEAL FENCE	X	X	X	X	X	X	
PROPERTY FENCE	X	X	X	X	X	X	

match is indicated in the PAINTING/STAINING CRITERIA above.

2.2 **UNPAINTED SURFACES:** Only the areas that are described may be painted. Unpainted surfaces such as brick shall remain unpainted. No painting of the exterior of a home or structure except to restore original appearance after minor repairs shall be made without the express written authorization of the AC.

2.3 **COLORS:** Paint colors traditionally have leaned toward earth tone colors. The color range for siding should fall within the following: browns, grays, beiges, taupes, tans and gray-greens. Colors strictly prohibited include yellow, gold, red, blue, black, white, orange, purple, and pink. Trim colors must be complimentary to the basic siding color and must also be in low to moderate contrast. The approval of paint colors will include consideration of the existing colors of adjacent homes.

2.4 **SAMPLE:** When an architectural request is submitted for painting, samples must be applied side by side directly on the home to an area measuring at least one foot by three feet for each color. If the third accent color is utilized a sample shall be submitted along with samples of the siding and trim colors.

### 3. VINYL SIDING

3.1 **General:** With AC approval, installation of vinyl siding is permitted on all homes. This includes vinyl or aluminum material covering the trim and under-eave soffit areas. Texture and finish: Vinyl siding material must have a flat (non-glossy) finish and a wood grain texture.

3.2 **Dimensions:** The siding must have a minimum exposed width of 4 1/2 inches and a maximum exposed width of 6 inches.

3.3 **Colors:** Color combinations will be considered case by case. In general, the same color guidelines apply as for paint colors. Vinyl siding that simulates natural wood siding is acceptable within the color

guidelines and is recommended for existing cedar sided homes. Siding and trim colors must coordinate with roof and brick colors and must be different from adjacent homes. While vinyl windows are permitted, the white vinyl color for the windows is not.

3.4 **Installation:** Vertical hanging of vinyl/aluminum siding is not permitted. Application designs will be evaluated case by case.

3.5 **Approval Procedure:** When submitting an Architectural Request for vinyl siding and vinyl or aluminum trim, include at least a six inch long sample in the actual color, material and width requested. If trim is to be painted, an adequately sized paint sample must be included.

### 4. MAINTENANCE OF CEDAR-SIDED HOUSES:

4.1 **General:** Excessively discolored and deteriorated cedar siding should be restored to its natural state by power washing and/or bleaching. The siding must be preserved with a transparent/semi-transparent stain, solid color paint, or a wood preservative. Stain and paint colors are subject to approval by the AC for color compliance.

### 5. PROPERTY FENCING:

5.1 **General:** The AC must approve all fencing installations. Fencing must meet VA Beach City Codes regarding placement on corner and interior lots and fence height restrictions. In no case may fencing in Lake Christopher exceed six feet in height, and a height of less than six feet is encouraged. The submittal for approval shall show elevation, cross section, and plan views indicating support members, dimensions, locations of the fence and any gates or openings.

5.2 **LOCATION:** Fences are normally limited to extend only from the rear property line to the forward corner of a house. No fencing is to be constructed on waterfront lots that would obscure the view of the lake from the street or adjacent

homes. Any fence visible to a roadway or common area of Lake Christopher must be constructed with the finished side facing the exterior of the property.

5.3 TYPE: Only wood fencing is authorized. Stockade, board on board, post and rail, and types similar to existing fencing are the generally accepted types. Stockade fencing must be installed with the points down. The top edge must be even, preferably with some type of trim cap to give a more finished appearance. Metal chain link or metal panel fencing is not permitted. All fencing must be maintained in good repair. Screen wire may be used on split rail fencing, but it must not extend higher than the top of the vertical fence posts.

5.4 COLOR: In most cases fences should be painted, stained, or treated to match the house siding or trim color. Exceptions are granted based on the type and characteristics of the wood used.

#### 6. STORAGE SHEDS

6.1 Small storage shed structures are permitted on Lake Christopher properties provided that they are well constructed and architecturally compatible with the home. Sheds will not be placed in such a manner that blocks the lake view or is in plain sight from the street. Additionally, all requests for storage sheds must meet the following guidelines:

6.2. The shed must be a rectangular structure with a floor area not exceeding 150 square feet. The floor must be constructed of wood decking over a post and beam foundation. Alternate permissible floors are concrete slabs or a wood pallet firmly anchored to the ground.

6.3. The total height measured from ground level to the peak of the roof may not exceed 11 feet.

6.4. The shed structure shall be located in an area of the property that is as unobtrusive as possible. In situations where the planned location is close to property lines, full consideration shall be given to the desires of the affected neighbor(s). On lakefront homes, sheds will not obstruct views of the lake from any direction. *In all cases, final shed location will be approved by the AC.*

6.5. The shed shall be single wall construction and sided, trimmed and gable roofed (approximately 5 on 12 pitch) to match the architectural style of the main house structure. All established architectural guidelines apply. Specifically, no mansard, gambrel, shed or flat roof styles are permitted.

6.6 Commercially purchased shed kits and pre assembled sheds will be considered provided they are installed and modified (if necessary) to meet these and all other existing Lake Christopher architectural guidelines.

6.7. The shed must be painted (or sided) to match the existing colors of the house and trimmed to match the main house structure style. Roof shingles must match the color and style of the main house.

6.8. A Lake Christopher architectural request form must be submitted with the planned location clearly marked on a plat or scaled property map with conceptual views of the floor plan and elevation. Additional information must include siding and roofing material samples, window/door catalog cuts (or samples) and/or paint samples.

6.9. Plastic snap-together storage containers produced by manufacturers such as Rubbermaid are not considered sheds for the purpose of these guidelines.

6.10. Electrical service to the shed by underground cable is permitted provided the appropriate permits are obtained from the City of Virginia Beach and City Code officials inspect the installation.

6.11. Building permits (if required by the city) must be obtained prior to the start of construction. Shed placement may require city zoning (setback) approval

#### 7. MISCELLANEOUS

7.1. Exterior Lighting - Exterior lighting does not normally require approval. However, no Permanent exterior lighting shall be directed so as to create an annoyance to neighbors. Security lighting should be directed or shielded so that it is contained on the homeowner's property and does not pose a blinding hazard to vehicles on the street.

7.2 Antennas - Satellite TV receiving dishes and over-the-air TV receiving antennas are permitted under the guidance of Federal legislation. Certain restrictions apply:

a. Satellite TV receiving dishes cannot exceed one (1) meter (39.3 inches) in diameter.

b. The location of any such antennas must be approved by the AC. The guideline is that the antenna or dish must be placed in an as visually unobtrusive a location as possible, while still allowing reception of signals. Any exterior wires for antennas or cable TV service must be kept neatly secured in place. Wires must not be laid across roof surfaces.

7.3. Basketball Poles & Backboards - Basketball backboards can be installed on the roof above the garage door, mounted on a portable pole in driveways or mounted on a pole not visible from the street. They must meet commercial standards and appearance. Backboards mounted on garage roofs must be painted the same as the existing house siding or trim color in order to blend in and not stand out from the general appearance of the house. All backboards, nets and poles must be kept in good condition and not be allowed to rust or deteriorate. Basketball poles are not to be kept in the street.

7.4 Clotheslines - Outside clotheslines are not allowed except umbrella-type or retractable lines which are to be stored out of sight when not in use.

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.

7.6. Roof Shingle Replacement - Roof colors are to be complimentary to the house trim and siding colors. One consistent color is to be used on the entire roof. Samples of material intended for roof replacement must be provided to the AC for approval of color, style and appearance. White roofs are not acceptable.

7.7. Signs - Contractor signs can only be displayed while work on a home is in progress and should not exceed 2 sq. ft in size. Garage sale signs must be removed promptly at the completion of the sale.

7.8. Flag Poles - A flag pole may be installed no taller than 16 feet in height. Lakefront flag poles may not exceed 12 feet in height.

7.9. Garage Doors - Replacement metal or fiberglass garage doors are allowed but are subject to AC approval. Doors should be paneled similar to the original doors and must be painted within painting guidelines. Deteriorated, split, warped, or dented doors must be replaced or repaired.

#### 8. GENERAL PROPERTY MAINTENANCE

8.1 Maintain: Homeowners are required to maintain the overall neat and orderly appearance of their property and yards. This shall include keeping lawns, shrubs, hedges, trees or any other plants trimmed/cut/pruned and weeds eliminated. Stumps and trees may not be allowed to become an obstacle to pedestrians on sidewalks or to create blind spots for vehicles on streets. No healthy tree of six inches or more in diameter (as measured to a point two feet from the ground) shall be cut down without the written authorization of the AC. Dead trees and tree stumps must be removed completely.

8.2 Yard Appearance: Miscellaneous items left strewn about which give the appearance of an unkempt property are prohibited. Firewood is to be neatly stacked behind the front edge of the house. No lumber, metals, bulk materials, refuse, trash, yard maintenance equipment, etc. shall be allowed to accumulate on any lot, except while in conjunction with an approved construction project in progress. Propane gas, water, or similar tanks must be concealed with fencing similar in appearance to the siding or existing fences on the property. Miscellaneous equipment, yard tools, and materials, etc. must be stored out of view from adjacent homes and the street. Likewise, trash and recycling containers are to be kept out of public view. They are not to be put out on the street until the night before trash collection day (currently Fridays), and are to be returned to their out-of-sight storage areas by the evening of collection day.

8.3 Parking and Storage of Vehicles, Boats and Trailers: Motor vehicles must be parked only on the street, on paved driveway surfaces or in garages. No motor vehicles are to be parked on any common areas, lawns, landscaping, flowerbeds or sidewalk including the front, sides and rear of any home. Vehicles which are disabled, not currently licensed or registered, or are otherwise inoperable, may not be stored on any property in view or in the street.

No RV's, campers, utility trailers or commercial or business machinery shall be stored in any driveway or lot except in a garage. Boats and associated trailers shall be kept in backyards or side yards behind the front edge of the house. No mobile home, camper, RV or trailer shall be utilized as a residence on any portion of the lot at any time either temporarily or permanently

#### 9. HOMEOWNER RESPONSIBILITY

Homeowners are responsible for complying with all architectural guidelines. They should make arrangements for someone to comply with any and all of the above guidelines in their absence, including a prolonged vacation or business trips. Owners who rent their property shall inform the Association Property Manager of the name of their Realtor or Rental Agent in case they need to be contacted on any matter concerning their property. Owners should ensure that tenants possess a copy of the guidelines and are briefed on what is expected of them in matters that they will routinely be handling.

**LAKE CHRISTOPHER HOMES ASSOCIATION  
REGULATIONS FOR THE COMMUNITY PARKS AND LAKE**

*Revised and approved August 15, 2005*

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 the consequences. 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. No alcoholic beverages are permitted, unless advance written approval is obtained from the Park Security Committee Chair.
6. No glass containers of any type are permitted.
7. Persons using the facilities shall remove or properly dispose of their trash.
8. The feeding of waterfowl and other wildlife in any park or in the lake is prohibited.
9. No pets of any kind are allowed at any time.
10. No open fires are permitted unless advance written approval is given by the Parks Staff Chair.
11. 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.

Boats, sailboards and other watercraft shall be launched and removed from the lake parks only at the ramps provided.

13. 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.
14. 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.
15. 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.
16. Only electric motors rated no higher than 45 lbs. thrust are permitted.
17. Everyone using the parks shall conduct themselves civilly, so as not to infringe on or disrupt others.
18. Inappropriate or dangerous behavior, or not adhering to these rules, may result in the use of all the parks being revoked.



**- LAKE CHRISTOPHER HOMES ASSOCIATION -**  
**ARCHITECTURAL REVIEW REQUEST**  
**(Revised 5-1-07)**

**Date:** \_\_\_\_\_

**From:** Name of homeowner \_\_\_\_\_  
 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](mailto: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** \_\_\_\_\_

**PLACE AN AD IN THE LEGACY**

Want ads, For Sales, Lost and Founds, and small service ads are **free** to Lake Christopher Residents. Business ads are \$15 per issue or \$75 for six issues for a Business Card size ad. Other sizes comparable. Call Paul Flanagan at 467-2357 for more information. Deadline for the September 2007 issue is August 20.

**ATTEND THE MONTHLY BOARD MEETING**

Board meetings are held on the third Monday of every month at 7:30 P.M. **HOMEOWNERS' FORUM** is held at the beginning of each meeting. Have a gripe? Make a suggestion? Give a "warm fuzzy"? Please call our Property Manager, Gayle Piñero, at 486-6000 for the meeting location. Manager's Address: Gayle Piñero, Select Group, Inc., 2224 Virginia Beach Blvd, Suite 201, Virginia Beach, VA 23454. Email: [gayle.pinero@theselectgroup.us](mailto:gayle.pinero@theselectgroup.us)

**Attention New Residents!**



We're sorry! Your name is **not** in the Lake Christopher Directory. So you can be included in the next one, please fill out this form and drop it off to:

Richard Schwarz, 1505 Lake Christopher Dr.; 495-3650 or  
Steve Azar, 5188 Shorecrest Ct.; 467-4166.  
[dickjack@verizon.net](mailto:dickjack@verizon.net) or [biazar@cox.net](mailto:biazar@cox.net)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**COMMUNITY SERVICES**

**EVENT PLANNING**

Susan Martin ..... 467-3952

**TAI CHI**

Weekly classes with  
Gloria Bersi ..... 467-0689

**PET CARE**

Heather Harrison ..... 963-2529  
.....(cell) 373-7687  
Viktor Osipov ..... 495-1995  
Morgan Pate ..... 962-9519  
Joshua Shivaee ..... 495-1995

**BABYSITTERS**

Ashley Gonse ..... 486-2999  
Heather Harrison..... 963-2529  
..... (cell) 373-7687  
Allison Lindgren ..... 495-6133  
Rebecca Lindgren..... 495-6133  
Morgan Pate ..... 962-9519

**LAWN / YARD CARE**

Viktor Osipov ..... 495-1995  
Joshua Shivaee ..... 495-1995

**BOARD OF DIRECTORS  
AND  
COMMITTEE CHAIRS**

**President:** Sally Parsons  
467-0567 5213 Shorebreeze Ct  
[golf101sal@msn.com](mailto:golf101sal@msn.com)

**Vice-President:** Paul Flanagan  
467-2357 1552 Lakeport Ct  
[pdflan@mindspring.com](mailto:pdflan@mindspring.com)

**Treasurer:** Stephanie Haen  
479-9467 5401 Brookfield Dr.  
[brewhaenva@msn.com](mailto:brewhaenva@msn.com)

**Maintenance:** Connie Brown  
467-6572 5217 Shorebreeze Ct  
[ShoreHome@aol.com](mailto:ShoreHome@aol.com)

**Neighborhood Watch:** Steve Azar  
467-4166 5188 Shorecrest Ct  
[biazar@cox.net](mailto:biazar@cox.net)

**Park Staff:** Jenny Pfeiffer  
532-5457 1525 Lake Christopher Dr.  
[jennpfe@regent.edu](mailto:jennpfe@regent.edu)

**Litter Control Staff:**  
Elias Logothetis  
495-6539 1549 Waff Road  
[e.logothetis@att.net](mailto:e.logothetis@att.net)

**Social/Recreation:** Mitch Stevens  
222-0743 5192 Shorecrest Ct  
[mitchleigh@aol.com](mailto:mitchleigh@aol.com)

**Architecture:** Steve Rogovich  
467-9790 1612 Lake Christopher Dr.  
[stever@infionline.net](mailto:stever@infionline.net)

**Newsletter:** Paul Flanagan  
467-2357 1552 Lakeport Ct  
[pdflan@mindspring.com](mailto:pdflan@mindspring.com)

**Recording Secretary:**  
Richard Schwarz  
495-3650 1505 Lake Christopher Dr.  
[dickjack@verizon.net](mailto:dickjack@verizon.net)

Would **YOU** like to be listed as a Community Service?

Send email to [pdflan@mindspring.com](mailto:pdflan@mindspring.com) or call Paul at 467-2357



Lake Christopher Homes Association  
c/o The Select Group  
2224 Virginia Beach Blvd., Suite 201  
Virginia Beach, VA 23454

Return Service Requested

PRSRT STD  
U.S. POSTAGE  
**PAID**  
NORFOLK, VA  
PERMIT NO. 2135



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