



Frequently Asked Questions

Q. Why does Twin Harbors have a Home Owners Association (HOA)?

A. The developer of this neighborhood determined that an HOA would be beneficial to the future residents, and submitted this requirement to the County along with the request for approval for the subdivision. The Twin Harbors Homeowners Association (THHA) is a result of this approval.

Q. Can I live here and not belong to the THHA?

A. No, the HOA Covenants pass with the land. This is why you are given disclosure documents to review and accept before your purchase contract becomes irrevocable. If there are conditions in the THHA Covenants or By-Laws that you do not wish to be bound by, you can elect not to purchase the property. Once you complete the purchase, you have agreed to be subject to the THHA's restrictions and rules.

Q. What are some of the pros and cons of an HOA in general?

A. Pros:

- Studies have found that neighborhoods with HOAs retain their value and often have better appreciation due to the 'homogeneity' of the adjoining properties.
- HOAs allow shared assets (such as playgrounds, docks, etc.) for the Community to be created and maintained.
- Owners know what can and can't be done on neighboring properties.

Cons:

- Owners must abide by the terms and conditions stated in the HOA's documents. You may have always dreamed of a bright orange house with lime-green shutters, but this probably won't be approved by your HOA..
- Property owners must plan ahead when doing projects that will require approval from the HOA Board.
- Certain land uses or structures that are allowed by local zoning may not be allowed by the HOA.

Q. What about dues? I am concerned about my costs.

A. HOA dues are a homeowner's share of the costs of amenities used by the neighborhood. These costs can be monthly or annual, depending on the level and complexity of the shared amenities. Examples of these costs maintenance costs for items such as picnic benches, fences, play equipment; services for common areas such as mowing, mulching, landscaping; administration funds for communication to the members; and funds put into the Reserve (the HOA's saving account) to pay for replacement or damages to the neighborhood amenities. Just as the costs of services

and goods rise, HOA dues must keep up with inflation. Inadequate reserve funds to ensure the upkeep and presence of amenities in a neighborhood may cause a buyer to choose another property.

Q. Do I have a say in what the THHA does?

A. Yes! All members have a say in managing their community. The Board of Directors is elected from community members by community members, and major decisions are put to community vote. Board meetings are open to attendance by any resident; the Annual Meeting is for participation of all Members.

Q. Who maintains the roads in Twin Harbors?

A. The Virginia Department of Transportation maintains the roads in Twin Harbors.

Q. Can I make changes to my property?

A. Yes, as long as your projects meet the Covenants and Restrictions, and are approved by the Architectural Control Committee. You will need to submit an application, found in the Forms section of this book.

Q. What is the Common Property in Twin Harbors?

A. Residents share a community beach and picnic area located off Watermans Way; a community launch and dock and a boat storage lot, all located on Twin Harbor Road. The community also owns the bottom rights to north Owens Pond, and ½ the bottom on the south Owens Pond.

Q. When are the Home Owner Meetings?

A. The Annual meeting for all members is held the third Saturday in September or October (rotating years) at 11:00 AM. Notice is sent out each year, and will contain location and any change in the time. The Board meets several times a year at a location within Twin Harbors. Notice of an upcoming meeting will be posted, or you may request personal notification. If you wish to observe a Board meeting, please verify the meeting date and location with a member of the Board 5 days prior to the posted meeting time. The Board is composed of elected volunteers.

Q. I have a problem with a neighbor who won't discuss the issue with me. What do I do?

A. If you wish the Board to take action on your behalf on a violation of the Declaration of Covenants, you must submit the request in writing to the Board. A complaint form is in the Forms section of this book. Please note: The Board can only take action on complaints of violations of HOA covenants. For example, a complaint about excessive noise would require a call to the Sheriff's Office for resolution.