

Bayberry Cove Bulletin



Next HOA Meeting

Tuesday, October 11th

Manager's Corner

Why Do I Have to Pay for Resale Package?

Many homeowners occasionally think that because they pay assessments every month they should not have to pay for a resale package. They are of the opinion that it is a bunch of pages all put together that just sits and waits for us to push the button when they place their order.

It is important to clarify why it is essential that management companies prepare these documents individually for each owner. First, it is a legal document required by law in the state of Virginia as it protects the buyer from purchasing into a community association without first obtaining full disclosure. It contains a disclosure statement that includes the legal or pending legal status of litigation involving the association. It contains up-to-the-minute information about the assessments owed, outstanding special assessments and even pending assessments as required in many states. It provides the association's financial status and any outstanding loans owed by the association. It also provides any covenants restrictions or violations



on the unit. All of these questions are answered and are entered in real time by the manager when the order is placed. The document is not static; it requires keen oversight as the questions are researched and completed.

Secondly, the resale package contains the governing documents. Many homeowners think these are the same as when they bought their homes. The truth is that over a period of time the board, with an owner vote when required, makes amendments, resolutions and changes to the Rules and Regulations on a regular basis. It takes staff to keep up with all the changes and add, delete, and replace the documents as they receive the new ones.

Next, the state of Virginia requires that the last six months of approved minutes are attached. This requires continually adding and replacing them each month. In some states a physical inspection of the home (specifically with a condominium) is either included in the price or is an added request, but the manager actually has to make a visit to the unit. Many times they have to make an appointment with the responsible party, only to show up but the person does not, requiring an additional trip before an inspection report can be obtained. The budgets, audits, reserve studies, certificates of insurance, annual reports and all other documents require removal and replacement when the current ones expire. This all requires diligence and time to obtain the appropriate documents before an order is filled.

Once the preparer confirms they have all the correct documents in place, the button is pushed and the purchaser receives his or her packet. There is a cost involved to the management company for these services. So, all in all, it is quite an involved process that takes a large amount of oversight and staff to provide a legal document that complies with state statutes.

Why should the homeowner, not the association, pay for a resale package? It wouldn't be fair for all owners to pay for resale certificates through their maintenance fees, since the average annual turnover of homes in a community ranges from 10-20%. Just as an association should not pay for Realtor commissions, real estate processing fees, etc. that pertain only to one home, so should it not be responsible for the preparation and issuance of resale packages for an individual owner.

Hopefully this information helps to give some clarification and explanation as to the importance and necessity of resale packages if you're a recent purchaser or are planning to sell in the future.

Association Times

President's Corner

Bayberry Cove – A Fast Year

It's now a few weeks out from Irene. I think we really dodged the bullet this time though. It was just a heavy wind and rain event with a loss of power. At least everyone's house is still standing and we have power now. Where did July and August go? This has really been a fast year for me and there are lots of changes on the horizon too. I'm leaving a long time job for a new and different one. It's a bit scary, but a welcome change. The dogs too have enjoyed their summer walks and with the cooler temps, they like them even better.

BMP's: This issue is just about complete and we hope to turn the maintenance and upkeep over to the city soon. They are two big headaches.

Shed: the purchase of this has been a little tedious, but I think we have come through the red tape and should see it appear soon.

Recycling: Apparently the city is pushing an effort for the residents to start recycling using the blue cans. The new fee of \$17.50/month for this service is not just for recycling, but is to fund the whole of operations for the City of Suffolk Sanitation Division (I don't believe this includes sewer/wastewater treatment since that is paid through HRUBS) since the City determined to no longer fund the Division from the General Fund. Therefore the \$17.50 includes curbside pick up for recycling, trash/garbage, bulk pick up, salaries, operations, and overhead of the Division. Here is the site I found for the recycling effort. Please review this site thoroughly to understand the new process.

<http://www.suffolkva.us/trashcollection.html>

A few key notes from the FAQs:

1. If I don't want these services, can I choose not to participate (opt out)?

All eligible properties in the City of Suffolk will be provided and billed for residential trash and recycling services. Should you choose not to actively participate, the fee will still apply.

2. What if I don't want to recycle, will I still receive the container?

Yes, the City is providing recycling containers to all residences receiving residential trash removal services. We hope you choose to participate, but you will have the container should you choose to do so at a later time.

7. How much is the fee and how is it paid?

For the months of July & August, the fee is \$13.50/mo. (covers trash pickup only); beginning September 1st (when you receive your containers and recycling begins), the fee is \$17.50/mo.; the fee will be on your real estate tax bill (billed twice annually).

10. If my rental property is unoccupied for a substantial period of time, do I still have to pay for services I'm not using?

Yes; the service is available, and the fee assessed, to all properties with a valid occupancy permit, even if vacant.

17. Why do I have to pay an extra fee for trash pickup when I already pay for the service in my taxes?

The cost for refuse collection and recycling services is no longer paid from property taxes collected.

18. Who do I contact if I have questions?

Please contact our Refuse Hotline at 514-7670.

See ya round the cove.....

Todd Breeding
Bayberry Cove HOA President 2009-2011
"A Board that works..."

Architectural Review Board

Hello neighbors. Well, it is now fall and the temperatures are starting to decline. Once again, looking back over the summer, we had some of the most beautiful yards in the area. If you have ever looked at one of those beautiful yards and said, “wow, I wish my yard looked like that”, it’s really not that difficult. The secret to having a beautiful yard lies in the amount of effort that is applied in the fall season. The fall is the correct time to plant new grass since the cooler months ahead allow the root system of your grass to grow strong and deep. Grass planted in the spring hasn’t had a chance to develop a good strong root system by the time the higher temperatures arrive.

To get started, rent a core aerator from one of the hardware stores, keeping in mind that the expense can be shared with other neighbors wanting to aerate, and run the aerator over your entire yard. This allows fresh air into the ground while introducing fresh dirt to the surface. If you have a sprinkler system make sure that your heads are marked with flags to prevent damaging your water system.

Next, cut your grass short as you will not be able to cut it again for three to four weeks after seeding. Choose a good blended grass seed and evenly seed your entire yard. Apply additional seed to any bare or thin areas in the yard. Now choose a good starter fertilizer and apply according to the directions taking great care to not apply too much as this will ultimately kill the newly planted seed. At this point you simply need to water the freshly planted seed every day for at least two weeks, preferably three. At the end of the germination period, and initial growing period, you may need to cut your lawn one or two more times before its dormancy period arrives. To really give your lawn a boost, apply a winter fertilizer in the middle of winter to keep the proper nutrient levels where they should be. Once the spring season arrives you’ll notice a beautiful, green lawn appear.

In our next newsletter I’ll give you additional steps to take to prepare for the summer and prevent all of those nasty weeds from taking over your lawn.

Good luck and try to enjoy the cool weather.

James Rivoir



Social Committee



Let's Expand the Social Scene

The Social Committee continues its efforts to bring neighbors together throughout the year. Recently the members met to plan for the Back-to-School Ice Cream Social to help our young neighbors get off to a good start this school year. All residents were invited to come on down to the park with their children and lawn chairs for a great time munching on hot dogs, hamburgers and chips, drink lemonade, and then finish it off with your own custom-made ice cream sundae. Unfortunately, the weather has created some challenges and this event had to be rescheduled.

Meanwhile, the committee has already mapped out the fun and activities for our Halloween parade and party in the park. We're still seeking volunteers to help with the various events, even if it's for only one event during the year. For those of us who usually attend, there's always plenty of fun and friendly conversation. You'll never know how much fun we have until you join us.

Finally, the committee would like to revive "An Evening of Caroling at Bayberry Cove" as part of its Christmas event. If you can spare an hour to usher in the Christmas spirit with your neighbors, please contact a social committee member or go to the Bayberry Cove website to sign up.

Spiced Pumpkin Dip

Ingredients:

- 1 (8 ounce) package cream cheese, softened
- 2 cups confectioners' sugar
- 1 (15 ounce) can pumpkin puree
- 1 tablespoon McCormick® Pumpkin Pie Spice
- 1 teaspoon McCormick® Pure Orange Extract
- 1/2 teaspoon McCormick® Ground Ginger
- Gingersnap cookies



Directions:

1. Blend cream cheese and confectioners sugar until smooth in a food processor. Remove cover, add pumpkin and remaining ingredients. Blend thoroughly.
2. Chill 30 minutes or until ready to serve. Serve with Gingersnap cookies.

Note: May substitute Red Delicious apples or pears, cored and cut into 1/2-inch slices, leaving skin on for color. Toss fruit with a little lemon juice mixed with water to prevent browning.

Helpful Hints

We all seem to be busier and more on the go than ever before. So anything that cuts down on time or makes life just a tiny bit easier is great to know. Heloise always has helpful hints. According to her:

- ✓ To help keep away pests while eating outdoors, try wiping down the picnic table and chairs in a solution of 5 drops of lavender essential oil in 32 ounces of water. Then pour it into a spray bottle and wipe.
- ✓ For a natural skin repellent, mix 2 drops of oil of peppermint or lavender with 2 teaspoons of almond or sweet oil and dab on the skin
- ✓ Those micro fiber cloths that are so popular today are wonderful when used to dust off the dashboard, radio and steering wheel of your vehicle. Be sure to keep several of them underneath the front seat.

Local Community Events

Suffolk

34th Annual Suffolk Peanut Festival

October 6-9, 2011

Family-friendly event honors city's agriculture heritage/devotion to peanuts

Suffolk Executive Airport: 1410 Airport Road

Free admission / parking \$10 per vehicle

Contact: (757) 514-7264 or info@SuffolkFest.org

Swamp Roar Motorcycle Rally

October 9, 2011

Trek the scenic 80-mile perimeter 'of the Great Dismal Swamp National Refuge

Staging of bikes at 9:00 a.m.

\$20 donation per person

Contact: Suffolk Visitor Center at 757-514-4130

Legends of Sleepy Hole Hayride

October 28-29, 2011

Park will transform into a place full of surprises and scares

4616 Sleepy Hole Road

\$5 per ride: 6:00 p.m. (event for ages 10 and up)

Call 757-514-7268 for more information

Chesapeake

Bark in the Park

October 2, 2011

Bring your canine out to City Park for a dog-gone good time

Chesapeake City Park: 900 Greenbrier Parkway

Free to public: 12:00-5:00 p.m.

Contact: (757) 546-5355 or www.CityofChesapeake.net/PRevents

Chesapeake (cont.)

Ghost Train at Northwest River Park

October 20-22 and 27-29, 2011

Ride the terrifying train; see the haunts and ghouls of the haunted woods

Northwest Community Park/1733 Indian Creek Road

Contact: (757) 421-7151 or 421-3145 for more information

Virginia Beach

Craft Beer Festival

October 22-23, 2011

Live music sets the stage for tasting some of the best brewed beer

Event stages at 24th St. Ocean Front

Starts at 12 noon

Contact: (757) 425-3111 for more info

Boardwalk Astronomy

October 11, 2011

Bring night skies closer with equipment costing thousands of dollars

Free and open to public

24th Street Park Boardwalk: 6:00-11:00 p.m.

Contact: (757) 425-3111 for more info

Norfolk

Kiwanis Harbor Party and Seafood Festival

October 6, 2011 (Thursday)

Features all-you-can-eat seafood

Town Point Park Downtown

Tickets \$35 in advance/\$40 at the gate: 4:30-7:30 p.m.

Contact: (757) 441-2345 for more information

Stockley Gardens Fall Arts Festival

October 15 & 16, 2011

Stockley Gardens Park in Ghent

For more information: <http://www.hope-house.org/arts/fall-stockley-gardens-arts-festival/dates-facts.php>

Hampton

Haunting of Hampton

October 29, 2011

A downtown town Block Party to celebrate Halloween

Queens Way Downtown

Free and open to public: 6:00-11:00 p.m.

Contact: (757) 727-0900

Autumn Health and Safety Tips

Follow these tips to help you, and your family, stay safe and healthy this autumn!

1. Keep your kids safe and healthy.
2. Take steps to prevent the flu.
3. Get smart about antibiotics.
4. Have a safe and healthy Halloween.
5. Test and replace batteries.
6. Keep food safe.
7. Learn your family history.
8. Be prepared for cold weather.
9. Don't drink and drive.
10. Wash your hands.



For more information access the Centers for Disease Control and Prevention web site. <http://www.cdc.gov/family/autumn/>

Continue to stay informed about your community.

Keep checking bayberrycove.org for additional issues of the Bayberry Cove Bulletin newsletter.