

To: All Property Owners in Glebe Harbor and Cabin Point

We (the Glebe Harbor – Cabin Point Property Owner’s Association, or POA) are sending this survey to ALL PROPERTY OWNERS in Glebe Harbor and Cabin Point to gather data to develop an approach to assure the inlets, creeks and beaches in both subdivisions are navigable and maintained now and in the future. Even if you are not a boater, even if you rarely (or never) use the beaches, these amenities add significant value to your property as part of a waterfront community.

Here’s the problem we all face: tides and storms pull sand off the beaches and fill in the creeks. Dredging has kept them open so far but is expensive. The POA just spent \$160,000 to dredge the inlets and nourish the beaches. Structural improvements like breakwaters and geotubes reduce the need for dredging and ultimately save money, but are costly up front. We estimate the additional work now needed to protect the inlets and beaches would cost in excess of \$400,000, completely out of reach for the roughly one-third of property owners of Glebe Harbor – Cabin Point (GHCP) who are members of the current POA. Option 2, outlined below, addresses this concern.

In researching options, we learned that the original property owners of GHCP were all members of the POA, because membership was included in the purchase price of the lot. Payment of annual dues allowed the property owners to maintain membership and access to amenities. For any number of reasons, many property owners today are not members. But recognition of the early history and vision of our communities led to a serious discussion about an approach to embrace the early GHCP vision. This proposal – Option 3 – allows all property owners full access to its benefits and amenities and a voice in how they operate and is also proposed below.

Under Option 2, and especially Option 3, the financial contribution of all property owners through a Special Tax District ensures our waterways, our communities, and other amenities will be viable for years to come.

Here is how we see the three approaches operating:

1. **Voluntary Property Owners Association**: Continue to rely on a voluntary POA to pay for dredging and beach maintenance. Access to the beaches and boat ramps would remain limited to full members of the POA. The POA could plan to dredge and maintain the waterways as it has in the past, but only as funds permit. Needed structural improvements to protect the waterways, however, would be unaffordable. The community would live with the increasing risk that severe storms would close waterways, devastate the beaches, and result in lower property values for all lot owners.
2. **Glebe Harbor – Cabin Point Beaches, Waterways & Boat Ramps District**: Create a Special Tax District solely for the purposes of dredging, beach & waterway maintenance and maintaining the Glebe Harbor and Cabin Point boat ramps, piers, and adjacent amenities. Those activities would be funded by a special tax added to the property tax for every property in GHCP. All property owners in GHCP would thus have access to the beaches and boat ramps and a voice in how they operate. The POA would continue to manage and operate all other amenities – pool, clubhouse, picnic area, tennis courts, etc. - for the exclusive use of its voluntary members.
3. **Glebe Harbor – Cabin Point Full Access District**: Create a Special Tax District that would include the waterways, ramps, and beaches as above, plus all the recreational facilities of the POA, including the

swimming pool, clubhouse, tennis court & basketball courts, playground, and picnic pavilion. The maintenance and operation of all amenities and facilities would be funded by a special tax added to the property tax for every property in GHCP. All property owners in GHCP would have access to these facilities and a voice in how they operate.

We cannot provide a full analysis of the pros and cons or specific details for these approaches because we do not have all the answers and we are not asking you to choose among these approaches today.

We do know the financial costs for Option 1 are high for property owners who are members of the POA, and zero for those who are not members of the POA. We do know a Special District could borrow money at lower costs than the POA to invest in structural improvements, and could receive disaster aid unavailable to the POA in an emergency. We know Option 2 provides fewer services and lower costs than Option 3, but the actual cost to each property owner would depend both on that Option's budget and how the county assesses those costs among all property owners. With all that said, we estimate such an annual tax would be in the range of \$50 (Option 2) to \$160 (Option 3) if assessed on a flat rate per-lot basis. If the tax were assessed based on property values (ad valorem) costs would vary with the assessed value of your property.

If a Special District is recommended, it can only be established by the Westmoreland County Board of Supervisors or the Circuit Court. In order for any Special District to be created there must be advance notice to the public and public hearings held; this ensures an opportunity for public comment to gauge community support. Any special tax required to fund a district would be set by the county, based on an approved budget to provide and support the included services, but we have every reason to expect that the property owners would have a critical input in all decisions.

Your responses will help us identify an approach that is likely to have the greatest support and assure success. Keeping the waterways open and broadening owner access to all facilities could both benefit the community and increase property values, but we don't know what facilities and amenities owners value and support.

There will be a special meeting for POA Members on Saturday, October 18, 10 am at the Clubhouse to discuss POA Considerations for Establishing a Special Service District or Sanitary District.

There will be a Town Hall information meeting for All Property Owners in Glebe Harbor and Cabin Point at the GHCP Clubhouse at 10AM on Saturday, October 25. You will have an opportunity to ask questions, and there will be a presentation by Westmoreland County officials on establishment of a Special Service District or Sanitary District. (These are the two types of Special Tax Districts that could be established under options 2 and 3.)

Please mail your completed survey using the included return envelope by October 10, or just drop it off at the Erica Mall. If you include your email address, we will share a summary of the results with you directly.

Jeanne Axtell, President, GH/CP POA