



Twin Rivers Community Trust

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Dear Homeowner,

Since April the Board of Directors has been following the impact the Covid-19 virus has been having on Twin Rivers. Ultimately, we have to consider the health and wellbeing of our residents and staff above all else. Facts we have to consider are temperature screenings won't catch asymptomatic or pre-symptomatic carriers of coronavirus, who don't feel sick but are still contagious, and an estimated 40% of coronavirus transmissions happen without any symptoms, according to the CDC.

At the end of April, we directed our pool contractor to start preparing the pools to open in June. Then Governor Murphy issued an executive order locking down the State and prohibiting their opening. Not only did his order stop the pools from opening, it also mandated the closing of our other recreation facilities. Some of these executive orders were gradually lifted allowing recreational areas to open, but they have restrictions as to how they may open. Some are still in place.

The Board and Administration have been following all these developments to see when or if we could safely reopen our facilities in compliance with the guidelines. Unfortunately to date the answer is we can't. In the case of the basketball and tennis courts we would need to have someone present to monitor and clean them. In the case of the pools the additional personnel to meet all the guidelines is astronomical. To open the pools would cost an additional estimated expense of \$130,000. This would only cover the pools being open for two 2-hour sessions per day with a limited number of residents allowed.

Additionally, we have been advised by legal counsel, insurance professionals and numerous articles of the possible liability the community would be exposed to. One recurring comment is, this is uncharted territory and our insurance carrier may say any claims related to virus are not covered.

We would like to address a comment that has been made to the Trust office several times. This is if the pools don't open there should be a refund of maintenance fees. We have a clause in our contract with our pool vendor that deducts the costs of lifeguards from the total, however the costs of maintaining the pools does not go away. We are negotiating with them to reduce the maintenance costs and are hopeful there will be some savings.

There is also a cost attached to issuing refunds, our policy is if there is a surplus at the end of the year the money goes toward the next year's budget. This is part of the reason the past two years have seen a zero increase in maintenance fees.

Currently however we are already expecting a deficit in the 2020 fiscal year. To start the year, we were surprised with a \$430,000 increase in our insurance costs, additionally because of the Statewide lockdown we have lost the income we anticipated from renting the community room and guest passes at the pools.

We regret the inconvenience and disappointment the decision not to open the pools will cause. We hope you realize it is for all of our safety and the financial protection of our community.

Respectfully
TRHOA Board of Directors
July 10, 2020