



The Oaks Homeowners Association, PO Box 163, Palmyra, PA 17078

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MESSAGE FROM THE BOARD

Warmer weather means more people out walking, riding bikes and walking their dogs. **Please**, watch your speed on our streets and observe and obey stop signs.

Keeping Your Home Safe – Best way to keep crime away is to be aware. Is your garage door shut at night? Are your doors locked? See something suspicious? Call the police or a neighbor.

Preventing and Detecting Fraud

Recently there was a forum hosted by State Representative Ron Marsico. The subject focused on taking charge and preventing identity theft. It can happen to anyone, but thieves often focus on senior citizens. The information discussed is listed below:

Avoid using information such as birth dates, last four numbers of your social security number or phone number as personal identification numbers (PINS) for accounts. ☹ Shred financial documents and paperwork with personal information before you discard them. ☹ Protect your social security number. ☹ Don't carry your social security card in your wallet or write your social security number on a check. ☹ Don't give out personal information over the phone, through the mail, over the internet or in person unless you know with whom you are dealing and you know why they need the information. ☹ Check your financial information regularly and look for irregularities. ☹ Maintain careful records of your banking and financial account to compare to statements. ☹ Periodically check your credit report to make sure it is accurate.

Message from the President

The year 2015 was an interesting one for the Oaks Homeowners Association Board. Seven homes sold throughout the year and three more have sold in the first quarter of 2016. We had one board member change and some unusual expenditures in our common area. We did not have to spend any of our reserve funds although we had to raise our maintenance fee slightly in order to meet the proposed 2016 budget.

Warren (Mack) Copeland our ACC completed his third term on the board and requested that he be replaced. He was replaced by Tom Zimmerman of 39 Truman Street. Tom is a retired high school English teacher and has served on Homeowner Boards in Palmyra prior to moving to the Oaks. We all welcome Tom to the board and look forward to working with him in the coming years.

With the changing technology of light bulbs, we have been looking forward to upgrading our street lights with new LED bulbs. Two new bulbs were installed this past year, one on Truman Street and one on Hickory Street. The bulbs are of two different wattages and give off a white light as compared to the original bulbs utilized on our streets. The bulbs are fairly expensive and the light they emit is not pleasing to the eye (as pointed out by several of our neighbors). With the technology changing almost monthly we have decided to wait until prices drop and the light emitted by the LED bulbs is not quite so stark.

Message from the President (continued)

Last summer during an especially violent wind and rain storm, one of the tall pine trees in the common area snapped off about 20 feet from the ground. It fell toward the town houses on Pine Oak Circle and caused damage to one home. If it had fallen over from ground level it would have caused far more damage to the townhouses. As a result, the board decided to have several taller pines cut down in order to head off any future problems. The trees were cut and left in place so that money could be saved by not having them cut into smaller lengths. Within 50 yards of these trees there were two others that were dead and a hazard to another group of townhouses. They were also cut down to avoid future problems. During 2015 several small sink holes developed in the common area behind Hickory Street. Luckily they were small enough that the maintenance committee was able to fill them with rocks and dry concrete without engaging a contractor.

Financially the Homeowners Association remains in good shape. Based on increased costs in 2015 we were not able to add our usual \$2000 to our "rainy day" fund, but at the same time, we did not have to dig into that same fund to pay current bills. We've noted that costs are rising to the point that we added \$10 to our maintenance fee in order to meet our 2016 budget. We have already set the dates for the 2017 Annual Meeting and the 2017 Yard Sale.

I have asked our Secretary to have these dates shown on the home page of the website and will be prominently displayed there from year to year. Thanks for you cooperation throughout the past year.

Message from the Vice President

Ed Kenyon would like to remind everyone that the goal of the board is to keep the neighborhood in pristine condition for all to enjoy. Ed's role as vice president includes maintaining street lights and the common areas of the Oaks. There are 32 streetlights and approximately 14.5 acres of common ground within the homeowner's association. He is hopeful that the two gentlemen helping the previous vice president will continue in that role. Ed has also asked Dave Zulich to assist which would give the vice president three gentlemen on the maintenance committee. This will allow for further consultations and discussions to improve upon the common areas within the Oaks Community.

Since I have taken office in August we have replaced three globes, three bulbs, two sensors and fixtures. The HOA is maintaining inventory of globes, bulbs, sensors and fixtures. The common area gets mowed by Brownie Lawn Service along with the retention ponds (once a month), broadleaf weed control is sprayed throughout the common area by the groundskeeper and the hill below Pin Oak Circle gets cut/maintained. The sink hole in the common area is filled in and being monitored. The president pointed out that it may be a good idea to consider LED lighting. In order to convert to LED lighting we would have to replace everything at the top of the light poles...globes, bulbs, fixtures and most likely the sensors. The cost structure would most likely be the same as what we pay now to replace these items. However, at the present time, it is not cost advantageous because we would need to order all new parts for every pole.

The Oaks entrance sign looks satisfactory at the present time, however, we are currently looking into a cost to refurbish going forward. It has been noted that some residents are continuing to deposit lawn trash and dead bushes in certain areas of the Oaks common areas. The North Londonderry Township does pick up tree branches and bush cuttings the first Monday of each month. Also, Waste Management will pick up 6 bags of grass clippings on trash day.

Finally, all suggestions and observations concerning the street lights and/or common grounds are more than welcome. Direct all communications concerning these two areas to the vice president, Ed Kenyon, at 641-3084 or email edkenyon@hotmail.com

Message from the Treasurer ---

In accordance with our By-Laws, the annual audit was completed by Garcia Garman and Shea, PC in February 2016. The Financial Statements, December 31, 2015 and 2014, and 2016 budget have been posted online.

We ended 2015 nearly on budget, having spent about \$80 more than was budgeted for the year. We were able complete minor sinkhole repairs and limited damaged/dead tree removal without withdrawing any funds from our money market account. Seven resale certificates were issued in 2015 for homes in our development.

In 2016, 126 homeowners took advantage of the \$10 discount on the assessment fee by paying in January, while 14 paid the face value assessment of \$175 and 11 paid the standard fee plus an additional \$25 late fee. Thank you for making prompt payments of your annual assessments, ensuring that funds are available for timely payment of our financial obligations.

Please remember that if you place your home on the market, you are required to obtain a resale certificate in order to complete the transaction at closing. Resale certificates ensure that prior maintenance assessments have been paid and any exterior modifications to the property are within the guidelines of the Restrictions & Covenants. You or your realtor should contact President Jim Graeff with a request for a resale certificate at least two weeks prior to closing to ensure all paperwork can be completed. The cost is \$50.

Message from the Secretary

Greetings! The web address is still the same www.palmyraoaks.com. Homeowners can view such things as past newsletters, board meeting minutes, the yearly financial analysis, exterior modification request form, legal documents, announcements and homeowners can also contact the board members via email directly from the website. A new feature has also been added enabling residents to submit pictures to be posted on the website. It is also very important that homeowners inform the board of any changes to your email addresses if there are changes to your email addresses, please contact one of the board members so that our records can be updated. In the last email blast that was sent out a number of emails were sent back as being undeliverable. With the addition of Verizon in our area, if you switch over please inform the board of those changes. Emails are usually only sent out to alert members to problems such as construction work in the area a lost pet, a burglary or robbery as well as election news and the newsletter.

Message from the Architectural Control Chairman

Now that spring is, hopefully, finally here, I would like to remind all homeowners of their responsibility in deciding to make any external modifications to their structures and/or landscaping. In order to comply with the Oaks HOA guidelines and by-laws, any such changes are to be approved by the Architectural Control Chair.

This requirement enables all of us to maintain sound property values, while ensuring that no one places structures/shrubbery/fencing that would overlap property lines or township easements. The ACC has plot maps to help you avoid such errors. Therefore, for any such project you may be considering, please contact the ACC by phone, e-mail, or by filling out an ACC form which is available on our web site.

As your outgoing ACC, I would like to again thank all homeowners for their cooperation during my 6 years in this position. Your newly-elected ACC is Tom Zimmerman, who may be reached at 838-3544 or by e-mail at tomzimm39@gmail.com. Additionally, as mentioned above, the ACC form for submitting a request is available on our web site.

Mack Copeland ACC(outgoing)

FAQ's of Homeowners

When is the annual yard sale? The annual Oaks yard sale is always scheduled in May. For the exact date please refer to your maintenance assessment letter you receive in January. Once we establish the date we will also be posting the date on our website (www.palmyraoaks.com). If you would like further information on the yard sale, please contact one of the board members.

Why do we have an Association? Any development in PA that owns common ground and their own street lights falls under the "Planned Community" law and must register as an Association.

What legal documents apply to the Oaks Homeowners Association? 1) Articles of Incorporation; 2) the By-Laws plus 1st & 2nd Amendments and 3) Declaration of Restrictions & Covenants plus 1st, 2nd and 3rd Amendments. A copy of these documents are given to all new owners at settlement. Ask for a replacement copy if you need one.

What exterior modifications must be approved? Check the Restrictions and Covenants, plus the 3 amendments, for a list of items requiring approval from the Architectural Control Chairman. Call the Architectural Control Chair for further clarification and to submit your request.

Why do I have to pay "dues" each year by March 1? The term "Dues" is actually not correct since this term is normally used when one belongs to a Social Club. The correct term, per our legal documents, is "Annual Maintenance Assessment" which goes toward upkeep of the Association.

When is the Annual Meeting held and why should I attend? The annual meeting is normally held on the first Monday in April. Exact date, time and location of the Annual Meeting will be announced when you receive your Assessment in January. Each year, either 2 or 3 of the 5 Board Member positions are up for election.

The President, Treasurer and Architectural Control Chair positions are elected in even years; 2010, 2012, etc and the Vice President and Secretary positions are elected in odd years; 2011, 2013, etc. Each Board member provides a formal report at the meeting and voting may occur on an issue. Volunteers are selected from the attendees to count the sealed election ballots with the new Officer's names being announced at the end of the meeting. The new Officers will receive their respective Oak Board Member Books at the end of the meeting and arrange for briefings with the outgoing Board Member. The Annual Meeting is important to you since it is an opportunity to have your voice heard, find out where your money has been spent, and future plans and to meet your neighbors.

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