



The Pines



VOL. XV ISSUE 1

Newsletter of the Pocono Pines Community Association, Inc.

JANUARY 2020

WHAT'S IN MY HOA FEE?

Hello all and Happy 2020! Enclosed you will find your 2020 PPCA Assessment Invoice. The fee for PPCA improved properties for 2020 is \$785 and Unimproved Properties is \$525. This is a \$25 increase to both categories. As Management prepared the budget, an in depth analysis of the three Contracted Services (Security, Administrative and Maintenance) that are provided to the PPCA and billed to the PPCA by the Lake Naomi Club were studied using payroll reports, work logs and actual time spent for each entity that the Lake Naomi Club services. Those entities being the Club itself, the PPCA, the TTCA and the 940 Sewage Association. The actual and true services provided to each entity were separately analyzed and each entity is charged accordingly. The Boards then reviewed the proposed budgets along with the analysis and approved the operating budgets for 2020. As part of this analysis, Management was asked to prepare a list of the services that each category provides to the PPCA.

Contracted Services Maintenance includes litter patrol, and some roadside work that is needed above and beyond what the township provides. An example of this is when a tree comes down across a township road. The Township will come and cut the tree, removing it from the road surface to the side, where it will remain to naturally degrade or to be taken for firewood. In order to maintain a better aesthetic, the Maintenance Department will remove those trees to the natural storage area off of Route 423 to either naturally degrade there, or to be burned during a controlled burn of that area.

Contracted Services Security is pretty obvious, 24-7 community patrols, call response, medical assistance, alarm calls, yearly property inspections, etc. (see page 3 for a full list).

Contracted Services Administrative is a bit more complicated and elaborate. The Administrative staff was required to individually track their hours so a more detailed and accurate cost for each entity could be determined. A list was compiled of the duties of the Administrative Staff. The staffing includes 15 employees with the office open and staffed 7 days a week, 6 days a week off season. Included in the 15 Administrative employees are the Club's General Manager, the Club's Assistant Manager, the Community Association Manager, the Chief Financial Officer and the Manager of IT, all of which play a supervisory role to support staff and

the liaisons to several Boards and Committees. The Administrative support staff of 6 employees handles all day to day business for the Lake Naomi Club, the Pocono Pines Community Association, the Timber Trails Community Association and the 940 Sewer Association. Day to day business for PPCA includes receptionist duties for the Administrative office, all Membership related duties, all real estate transactions, all Architectural issues, new construction, permitting and neighbor disputes. Community Association programs such as bar codes, garbage, septic monitoring, Sex Offender Program Management, Rental/Guest Control. The administrative staff also handles all bulk mailings and all publications, not limited to maintenance and management of the Service Booklet, Association Newsletters, Senior Booklet, eblasts. special projects such as propane pricing and electric price monitoring, homeowner assistance, wildlife management, township and local government liaison, data base management, property file maintenance, resale certificates, violation management, Code of Conduct management. Also included in the Administrative staffing are four Accounting and Human Resource employees that handle annual and quarterly billing, monthly statements preparation and mailing, accounts payable, collection assistance, financial information for resale certificates, A/R management, banking and credit card management, intercompany management, budget preparation and monitoring, financial statement preparation, audit preparation and audit work, payroll and employee issues.

The Operating Budgets also contain other costs such as insurance, audit fees, printing and posting, speed control, wildlife management, office supplies, utilities and the like. While the services listed may not cover everything the staff does, the PPCA is hopeful that this gives you some insight into what your HOA Assessment is used for. If you have any questions regarding the PPCA Budget or the services provided, please always feel free to contact the PPCA Manager Wendi Freeman any time at wfreeman@lakenaomiclub.com.

The Pines

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PPCA, INC. BOARD MEMBERS:

John Alexander

Nancy Dressel

Gale Smith-Gosser

Steve Harker

Tom Hasselmann

Dominic Parisi

Fred Tomlinson

Annual Meeting

July 25, 2020

Lake Naomi Clubhouse

9:00 am Social

9:30 am Meeting

Association Manager:

Wendi Freeman, CMCA, PCAM

Email: wfreeman@lakenaomiclub.com

Annual Budget

The PPCA Board of Directors approved the PPCA Budget for 2020. The following is a summary of the Operating Budget. If you would like a copy of the detailed budget please stop by the Administrative Office or contact Association Manager Wendi Freeman at wfreeman@lakenaomiclub.com or by calling 570, 646-9191.



PPCA BUDGET FOR 2019

EXPENSE:

Safety and Security	\$290,752
Maintenance	54,168
Administration	228,496
General (Legal, accounting, taxes, insurance, printing, postage)	75,095
Gatehouse-Dispatching Fee	17,985
Deer Management	11,250
Capital Reserve Contribution	643,737
Allowance for Uncollectable Reserve Assessments	-30,000
Prior Year Surplus	-18,375
Total Expense	\$1,273,108

REVENUE:

Improved Assessments (1,557 x \$758.00)	\$1,222,245
Allowance for Unpaid Assessments 5%	-48,900
Unimproved Assessments (190 x \$525.00)	99,750
Allowance for Unpaid Assessments 5%	-4,987
Resale Certificate Income	5,000

Total Projected Revenue \$1,273,108

Road Maintenance

Tobyhanna Township has asked that we pass along this reminder regarding road maintenance and snow plowing on Lake Naomi Roads. As you are aware, the roads in Lake Naomi are owned and maintained by Tobyhanna Township. Not only does the Township own the paved area of the road they also own the shoulder area, referring to it as the Township Right-of-Way. In most cases your property line is anywhere from 5 to 15 feet back from the paved area of the road. The township would like to remind all property owners not to place any type of private property including landscaping, signs, bear bins, light posts, etc. in the right of way area. Also included in this category is your new address sign! During road maintenance and snow plowing these items may become damaged. The township is not liable for damage to personal property in the Township Right-of-Way. Residents are also reminded not to park cars in the Right-of-Way during the months when snowstorms are possible. If you are not sure of what the Right-of-Way is for your road, please contact the Township Office.

Association Fees & LNC Club Dues

The accounting department needs your help! Many Members are not aware that the Lake Naomi Club, The Pocono Pines Community Association and the Timber Trails Community Association are three separate and very different entities, each governed by different state and federal laws. Each of these entities has its own bank accounts, its own general ledger and its own audit. The Lake Naomi Club and the two home owner associations work together whenever possible to make things easier for all of their Members as we all coexist as one large happy group! However, please remember that when paying your Lake Naomi Membership dues and when paying your PPCA association fees, the two should not be combined on one check! A separate check to each entity is required to satisfy GAAP set forth by the Club's and Association's auditors. The PPCA and the Club appreciate your timely payments and your assistance with keeping the books in good order!



PPCA or
TTCA or
LNC ?

PPCA SEPTIC

As you are aware the PPCA has a **5 year** Septic Maintenance program (for non lake/non stream front properties) and a **3 year** septic program (for all lake front and stream front properties) to maintain clean drinking water, ground water and lake quality. Lake Naomi Lots have on-site septic systems. This means that everything that goes down your drains goes in your yard. Solid wastes go into a tank on your property and sink to the bottom where hopefully they are biodegrading naturally. The liquid wastes are pumped from that tank into a septic bed on your property, (or for 153 home owners, it is pumped into the 940 septic bed) where they filter through the system and become ground water. In order to insure that the filtered product is healthy for our environment, and our lakes and streams you must have your tank inspected periodically. An inspection is done to check the level of solid waste (sludge) in your tank. If the level is too high, the solid waste will get pumped out into your septic bed and it will become clogged & will malfunction. Currently a new septic bed can cost in the vicinity of \$25,000 or more. A simple inspection is under cost of \$100. What a great insurance policy! Reminder letters will be sent to those who have exceeded their **5 year** inspection period. Lake Naomi Preferred Septage Inspectors and Haulers are Gotta Go Septics at 570-839-9228 and All State Septic at 610-498-3111, however any Monroe County Approved Septage Hauler of your choice can be used. Please mention that you are from Lake Naomi to receive the preferred rate and both companies have the forms required by the PPCA. **Please send a copy of the invoice for the PPCA records.**

Safety Services.....A Year End Review!

The Safety services Department continues to be an asset to the Lake Naomi-Timber Trails Community by providing 24-hour Community patrols (69,897 miles in total), crime prevention, random property checks and property owner assistance. The Patrol Rangers are all medically trained and are always first on scene when a medical or ambulance call comes in. They are highly respected by not only the local ambulance personnel but also by the Regional Police Department and the Fire Departments. The Patrol Ranger Program consists of 14 employees, including Chief Ranger John Lamberton, full time Rangers Andrew Bird, Kevin Clark, Patrick Ednie, Bob Goin, and Tom Jaeger along with 6 to 8 part time Rangers depending on the season. Ranger Pat Ednie will be back again to work the Kids Club Program for the summer season at the Community Center. The Patrol Rangers completed 2040 random property checks in 2019. During these foot patrols, properties are checked randomly for things such as open doors and windows, suspicious activity and architectural violations. The Rangers also completed 720 paid house checks for those choosing to contract for different levels of service such as interior house checks, heat adjustment, etc. at an additional cost. Along with these scheduled activities, the Patrol Rangers are also on 24-hour call to Pocono Pines homeowners. The activity of the Patrol Ranger Program for 2019 was as follows:

Automatic Alarms	278 calls	Suspicious Vehicle or Individuals	118 calls
Burglaries	1 call	Noise Complaints	109 calls
Vandalism	7 calls	Theft	7 calls
Trespassing	147 calls	Traffic Accidents	23 calls
Game Law Violation	0 calls	Ambulance/Fire Calls/First Aid	644 calls
Property Owner Assistance	1765 calls	Dog/Animal Problems	126 calls
Gatehouse/Dispatching Assistance	344 calls	Boat Issues	26 calls
Police Assists	104 calls	ARC Inspections	209 calls
Contractor Related Complaints	43 calls	Assist LNC Departments	1943 calls
		Totals	5894 calls

2020 Pocono Pines Community Association Contractor Hours

Contractor hours have been established in Lake Naomi & Timber Trails as a means of attempting to reach a happy medium between the needs of various Contractors to get their work completed and the needs of existing residents to enjoy their homes. The following are the hours when Contractors are currently permitted in the Communities:

- Monday to Friday - 8:00 am to 5:00 pm
- *Saturday - 8:00 am to 4:00 pm
- Sundays & Holidays - Contractors are not permitted

***CONTRACTORS ARE NOT PERMITTED IN LAKE NAOMI-TIMBER TRAILS
ON SATURDAYS BETWEEN JUNE 27, 2020 AND LABOR DAY,
NOR ON ANY OF THE FOLLOWING DESIGNATED HOLIDAYS:**

New Year's Day	- Wednesday, January 1 st
Martin Luther King Day	- Monday, January 20 th
Saturday of President's Weekend	- Saturday, February 15 th
President's Day	- Monday, February 17 th
Saturday of Easter Weekend	- Saturday, April 11 th
Saturday of Memorial Day Weekend	- Saturday, May 23 rd
Memorial Day	- Monday, May 25 th
Independence Day	- Saturday, July 4 th
Labor Day	- Monday, September 7 th
Saturday of Columbus Day Weekend	- Saturday, October 10 th
Columbus Day	- Monday, October 12 th
Thanksgiving Day	- Thursday, November 26 th
Christmas Eve	- Thursday, December 24 th
Christmas Day	- Friday, December 25 th
New Year's Eve	- Thursday, December 31 st

The term "Contractors" is interpreted in the broad sense to mean "commercial traffic". Thus all commercial traffic is restricted as outlined above. The exceptions to this are as follows:

1. **Maintenance Emergencies** - Plumbers and Electricians, in particular, are permitted at non-contractor hours when the work to be performed is identified as emergency in nature. Included in this category would be Pest Control Contractors and Fuel Oil/Gas Deliveries.
2. **Meeting With Owners** - Contractors are permitted in order to meet with Property Owners to make estimates or to actually book work.
3. **Interior Work** - A Property Owner may obtain approval by prior request for Contractors who will be doing only interior, non-disturbing work.
4. **Leisure Contractors** - Representatives of Pocono Boathouse will be permitted to pick up or drop off boats, etc.

Property Owners are also respectfully requested to be good neighbors by abiding by these hours when working on their properties. It is important to note that these regulations have been instituted for the benefit of all Property Owners in the Lake Naomi-Timber Trails Community. If you have a special need, please do not hesitate to contact Safety Services at (570) 646-2550 or the Administrative Office at (570) 646-9191. You can be assured that the Community Team Members will do everything possible to meet your special needs.