

The Oaks Board Meeting Minutes
Tuesday, October 14, 2025 at 6:00 pm

The President opened the meeting at 6:01pm and stated that we had a quorum.

Board Members in attendance:

- President, Betsy Jamison, president@palmyraoaks.com
- Vice President, Kay Black, vp@palmyraoaks.com
- Secretary, Lauren McCullough, secretary@palmyraoaks.com
- Architectural Control Committee Chairman, Michael Wheeler, acc@palmyraoaks.com
- Treasurer, Bill Campoll, treasurer@palmyraoaks.com

Treasurers Report:

As of the end of August, we had a combined money market and checking balance of \$40,000 which is just above our planned budget of \$36,000. There are no anticipated significant expenses expected in the fourth quarter and we are on track to end the year with \$49,000 compared to our original budget of \$46,000.

We have begun working on the 2026 budget. We have budgeted for culvert repairs on Lot 50 which are expected to be in the \$12,000 range, as well as anticipating a 5% increase on other expenses due to inflation, but we are not anticipating the budget to change significantly from 2025.

With our 2026 Annual Assessment increase to \$318.75 we expect to end 2026 with a total of \$57,000 cash. As discussed at our annual meeting, our goal is to maintain a cash balance of \$60,000 and without any unforeseen expenses this should be met in early 2027.

Vice President Report:

We are preparing to send out requests for landscaping quotes for 2026. We've been working with K&K Landscaping for 2 years and they have done a phenomenal job and we haven't received complaints about the services they're providing, so we will be requesting a quote from them for the 2026 season as well. The HOA is expected to request bids periodically to ensure we are paying a fair market rate for the services we need.

We have contacted and confirmed with Rothermel-Finkenbinder funeral home that we are able to reserve their reception space for our annual meeting on April 6, 2026. We had a few minimal light repairs needed that cost around \$200. We encourage homeowners to reach out to the HOA via the website if they ever notice a street light is out or having issues since we may not be aware of it and we can quickly address the issue. No other unexpected problems have arisen.

ACC Report:

Since the annual meeting we have received 35 inquiries via our website.

- 8 Post application requests which were approved
- 22 Standard requests which were approved
- 3 resale inspections were completed
- 2 general inquiries which required no action
- 0 denials

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Please remember if you are going to do **anything** to the outside of your home, submit a request via the website. It's always better to have it on file and not need to take further action versus not submitting and it becoming an issue when you try to request a resale certificate. If it wasn't approved, it may need to be removed before a resale certificate can be issued which can hinder the selling of your home.

Whenever a request is submitted in addition to getting those approved, we have started verifying our records with the homeowner. You will receive an email with all the information we have on file for the property that we are asking you to review to make sure that all our information is correct and up to date. If there is anything that needs post-approval or needs to be corrected, we can get that done at the same time so that in the future there will be no delays on issuing resale certificates.

If we notice that your home is placed on the market, you will receive an email asking for a verification request which is separate from a resale certificate request. This will hopefully make it a much smoother process to issue the resale certificate once your home has a pending sale and it's time to do an inspection.

Our goal is that in the next 18-24 months we will be able to get verification from all 151 households in the Oaks. This will ensure that when the next ACC is elected they will have verified and up to date records moving forward.

Requests to the ACC include and are not limited to: window placements, foundation repairs, roof repairs, color changes to the exterior, tree removal and landscaping, fence installation, etc.

On the 2026 ballots we intend to put a sign amendment on the ballot. As of right now, all residents are NOT ALLOWED to have any signs on their property. This includes school spirit, fundraising, no dogs allowed, and election signs. We understand that you are proud of your student athletes, but our Restrictions and Covenants state that signs are not allowed. If we receive a complaint about the signs, we will be asking you to remove them and if they are not, it will be considered a nuisance and handled accordingly.

If you would like to display signs in your front yard for your student athletes, you will need to vote YES on the amendment. We will require 101 yes votes in order to achieve a $\frac{2}{3}$ majority to pass.

There will also be an amendment regarding solar panels. **Pennsylvania state law requires that we approve all requests for solar panels** unless otherwise outlined in our by-laws. The HOA is looking to add language to the restrictions and covenant that restricts installation to roof tops only, in order to avoid installation in yards and on the walls of the home. We think green energy options are great and we've received requests from homeowners to get them installed. However, until we add language to our restrictions and covenants we have no control over WHERE they are installed on the property.

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If you would like to prevent solar panels from being installed in yards or on the facades of homes, you will need to vote YES on the amendment to restrict installation to the roof. We will require 101 yes votes in order to achieve a $\frac{2}{3}$ majority to pass.

Secretary Report:

The website has been updated with 2026 information regarding the election, annual meeting, and yard sale. If you ever come across a broken link on the website, please reach out so that we can get that corrected.

Emails have been updated since our last mailing to remove any that have bounced or for residents who have recently moved. If you have any changes to your email, send a message via the website to get that updated so you can continue to receive information from the HOA.

We are currently drafting up the 2026 annual assessment letters that will be sent out by the end of the year. We also have two HOA Board positions that are up for election in 2026: President and ACC. Our current officers are seeking re-election, but if you are interested in being placed on the ballot, please send me an email at Secretary@PalmyraOaks.com

President Report:

We have issued 7 resale certificates in 2025, and 1 home is currently on the market.

Thank you to our Kay, Vice President for her diligent work on managing our landscaping needs. Her vigilance all throughout the mowing season resulted in multiple requests of our automatic service to be postponed due to lack of growth from no rain which helps us save money. She has walked the property many times with different vendors to make sure our storm water management system is being maintained properly and she handles any issues that arise, including fallen trees on Lot 50.

Michael, our ACC, has revamped our entire records keeping system. We truly appreciate all the time and hard work he has put into getting 25 years of records organized and up to date.

Bill, our Treasurer, has so much knowledge and expertise on financial information that we are so grateful for. Lauren is our resident tech expert and helps keep us on track with what our next steps are. All 4 of these Board members have helped to update our entire HOA and provide a strong vision for the future of the Oaks.

Our next board meeting will be Tuesday, January 20, 2026 at 6:00pm.

Meeting adjourned at 7:30pm.