

# The Acorn Newsletter



## Special Interest Articles

- Annual Assessments
- 2026 Culvert repairs
- Resale Certificates
- Annual Meeting
- Exterior Modifications
- Solar Panels
- Messages from the Board
- FAQs

## Important Dates

- Annual Meeting: April 6, 2026 at 7pm
- Annual Garage Sale: May 16, 2026 at 7am

## Contact Information

The Oaks of North Londonderry Twp.  
1200 E. Main St. Ste. 2 #105  
Palmyra, PA 17078

[info@palmyraoaks.com](mailto:info@palmyraoaks.com)

[www.PalmyraOaks.com](http://www.PalmyraOaks.com)

Scan the QR code to visit our [Facebook Group](#)



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## Message from the Board

The HOA Board is charged with maintenance of the streetlights and Lot 50, where our stormwater management system is located, formerly referred to as “the common area.” The Restrictions and Covenants control how properties in the Oaks are maintained so that property values increase with the overall economy. This should help all of us sell our homes in a timely manner when the time comes to sell our homes.

The following is a list of things individual homeowners can do to keep our neighborhood attractive:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Keep lawns well maintained</li> <li>• Eliminate lawn weeds</li> <li>• Keep playground equipment in rear of property out of sight</li> <li>• Duplexes use designated door &amp; shingle colors</li> </ul> | <ul style="list-style-type: none"> <li>• Do not blow grass clippings into the street</li> <li>• Keep bushes and trees well-trimmed</li> <li>• Store trash cans out of sight</li> <li>• Reach out to ACC about exterior modifications</li> </ul> |
|---|---|

We have a very active community which means residents are out walking, riding bikes and dog walking.



Please watch your speed on our streets and observe and obey stop signs. **Twenty-five (25) miles per hour** is our designated speed limit throughout The Oaks neighborhood.

The roads are owned by the Township and we encourage you to reach out to them directly with speeding concerns:

- Township M-F 7:30am-4:00pm 717-838-1373
- Non-emergency Police department: 717 838-5276
- Lebanon County dispatch number is 717-272-2054

The next township board meeting is Monday, August 18 at 7:00pm at 655 East Ridge Road. For more information visit [www.nlondtwp.com](http://www.nlondtwp.com)



## 2026 Elections

We are looking for volunteers for our 2026 Board positions.

In addition to keeping the Oaks running smoothly, electing board members is a requirement of the HOA by-laws.

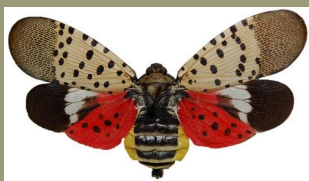
All board members who complete one year of service will be reimbursed the full amount of the current assessment fee.

The positions that will be on the ballot in 2026 are:

- President
- Architectural Committee Chair

To learn more about the duties and responsibilities of each role, you can view a PDF on our website: [www.PalmyraOaks.com](http://www.PalmyraOaks.com)

If you have any questions, you can reach out to the Secretary for more information at [Secretary@PalmyraOaks.com](mailto:Secretary@PalmyraOaks.com)



## Spotted Lanternfly

We do not encourage the use of sticky tape. Sticky bands placed around tree trunks have been found to trap unintended targets, including songbirds.

For more recommendations:

<https://extension.psu.edu/spotted-lanternfly>

## 2026 Culvert Repairs

In October, in an effort to become proactive rather than reactive and to be financially prepared, we again contracted with ALW to provide us with a comprehensive study on the current conditions associated with our stormwater management (SWM)

conveyance throughout the development. There are a number of repairs that will need to be performed over the next two years. We have evaluated the priority of those repairs with our excavation partner, Starner, and have begun to budget for them and expect to address 2 culvert repairs in 2026. The report can be found on our HOA Meeting Minutes page.

## Annual Assessment

Since our Special Assessment didn't pass in 2024, the Board voted to increase the HOA assessment rate by 25% in 2025, 2026 and 2027 in order to recoup expenses on our 2024 culvert repair and to maintain the \$25,000 in reserve required by our Resale Certificate.

The rate for the 2026 Assessment will be \$318.75.

In 2025, we budgeted to start repairs on the street lights and for additional mowing sessions with K&K in case we had a wetter season. We also know that in 2026 we will need to complete 2 culvert repairs and are budgeting for that as well.

As a Board, we also strongly agree that we need to maintain an additional full year of operating expenses (\$35,000) in order to account for any unforeseen expenditures since we are unable to borrow money to cover any repairs. We expect to reach this target in 2027. In Q3 of 2027, we will reassess the development's needs and determine the rate for 2028.

## Resale Certificates

The Board would like to remind residents that you need to request a resale certificate before closing on your home, so that we have ample time to perform an inspection, address any issues that may arise, and issue you a certificate so that it doesn't impede the sale.

It's important that you, the homeowner, contact the Board (not your realtor) so that we can coordinate the timing of an exterior inspection directly with you.

To request a resale certificate and schedule an inspection please contact the Board via the website.

## Annual Meeting

Our Annual Meeting is April 6, 2026 (The first Monday of the month). Please mark your calendars. We will be holding elections for the positions of President and Architectural Committee Chair (ACC).



## Online Assessment Payments

In order to make online payments, you will need to sign up for an account.

You can do that by:

- Visiting the website [www.PalmyraOaks.com](http://www.PalmyraOaks.com)
- Clicking on the REGISTER link in the top right corner and filling out the information
- Each property will have ONE account, but you can list multiple people on the account so you and your family members can have access to it as well
- It's VERY simple to do, and you can also email the Secretary with any questions you have at [Secretary@PalmyraOaks.com](mailto:Secretary@PalmyraOaks.com)

**NOTE:** You will still be able to make your Annual Assessment payment via check and mail.

## Selling your home?

If you are in the process of selling your home, you are welcome to share the listing with fellow residents in our private [Facebook group](#). Group members may wish to share the info with people in their network, which could make the sale of your home go faster.

## Exterior Modifications

If you are looking to make exterior modifications to your home, you will need to have approval from the Architectural Committee before anything is done to your property.

We have lots of information available on the website to answer any preliminary questions you might have.

Approval is needed for:

- Roof replacements
- Window replacements
- Landscaping; including tree removals
- Swing set, Pool, Fence, & Solar Panel installation
- Exterior painting

When requesting approval on changes to your property please include a detailed description of the changes requested, and any building plans or images available. The Association will also need copies of any Building and Zoning permits necessary for the work being done.

**IMPORTANT:** If you submit a request to the HOA please be sure to check your SPAM folder in case your response is diverted there.

If you are looking to make exterior modifications to your home, you will need to have approval from the Architectural Committee before anything is done to your property.

You can submit a request via the website.

## Solar Panels

PA Law allows residents to install solar panels on their property, unless otherwise stipulated in the HOA's governing documents.



Currently, our Restrictions and Covenants **does not** contain any guidance regarding Solar Panels. The Board thinks green energy is an important option that should be available to all homeowners, however, we think it's crucial that we limit the installation of panels to roofs in order to avoid panels attached to the sides of homes and in yards.

The Board will be proposing an Amendment to the Restrictions and Covenants that will require a 2/3 majority to pass. If you would like to avoid seeing solar panels on the sides of homes or in yards, it's important that you return your ballot and vote accordingly.



# Message from the President

Greetings to The Oaks HOA residents:

I said this last year and it is worth repeating that I am so fortunate to serve on The Oak's HOA board with four highly qualified individuals. Kay, Michael, Lauren, and Bill bring a wide range of experience, knowledge and a high level of professionalism to our HOA board. Most importantly, they are open-minded in listening to the various points of view being presented prior to making unified decisions. That is an important trait for all aspects of life and contributes to our board serving our residents in a responsible manner. I want to thank Kay, Michael, Lauren and Bill for their service to our neighborhood.

Our 2025 Annual Board Meeting was held in-person at the Rothermel-Finkenbinder Funeral Home on April 7th. Votes were counted from the ballots regarding two board positions, a signage change, and a special assessment to cover culvert repair due to a sink hole. The Vice President, Treasurer and Secretary positions were elected (all unopposed) and Kay Black, Bill Campoll and Lauren McCullough are serving the Board in those positions. A signage amendment and solar panel amendment did not receive the required 2/3 votes (out of 151 households) to pass.

The 2026 Annual Meeting will be held Monday evening, April 6 at 7 p.m., at the same location. Please mark your calendars now and plan to attend either in person or virtually through our HOA Facebook group.

Five resale certificates were issued in 2024, and as of August 2025, we have issued six resale certificates and a duplex is currently listed for sale.

*We need to take pride in our development, and I am again asking everyone to take a critical and unbiased look at your own property. If you were your neighbor on any side of your home, would you enjoy looking at what they see? I hope the answer is a resounding YES. If it is NO, do your part to keep your property looking its very best. Be PROUD of your home and contribute to making our neighborhood the best it can be.*

Continue to show kindness to one another and be respectful of others' property.

Best regards,  
Betsy Jamison  
President

[President@PalmyraOaks.com](mailto:President@PalmyraOaks.com)

# Message from the Vice President

Hello fellow Oaks neighbors!

Welcome to our new homeowners! Along with my fellow board members I am happy to see our community flourishing. I'll take a quick minute to share that I have extensive experience serving on HOA boards. From committee member, to ACC Chairperson, to past President. I believe I bring much to the table in working for the betterment of our community. Our current board is composed of five members who share my passion for representing the community as a whole. Again, this year I am thankful to those of you who have reached out with ideas and suggestions for us to explore. Please continue to reach out to any of your board members as we all value your input.

We continue our professional relationship with K&K Landscape LLC in providing all necessary landscaping services for the 2025-2026 growing season. The use of their GPS program ensures they are cutting only Lot 50 and do not inadvertently cut individual homeowners' lawns. Our culverts are well maintained in order to eradicate anything growing that would impede water flow into our storm water basin.

Our storm water maintenance is key to the success of everything flowing properly within our community. There are a number of repairs involving some of the culverts that will need to be performed over the next two years, we have made this a priority within our budget. It is our hope that this work will be able to be completed in 2026.

In 2024, you will remember that we increased the perimeter of snow fencing around our largest section of sink holes on Lot 50. This is an area where we have observed some notable growth in size and will continue to monitor. This location poses no threat to any of our homes.

The Oaks is a unique community in that we own and maintain our street lights. We have a total of 32. We all want to keep the lights on. If you notice a street light is out or has been damaged, please notify me as I will make sure it is addressed in a timely manner assuming we have funding.

Best regards,  
Kay Black  
Vice President  
[VP@PalmyraOaks.com](mailto:VP@PalmyraOaks.com)

# Message from the ACC

Hello neighbors-

For our newest residents, I'm Michael Wheeler, the Architectural Committee Chairperson. While my duties are many, my primary duty is oversight and approval of all exterior home changes to properties within the community.

Currently, I am continuing to struggle with our information gap that was discovered some time ago. Unfortunately, the only time I find that information is missing is when a resident requests approval for a new project or a Resale Certificate is requested.

I appreciate the assistance residents have given when additional information concerning improvements made to their properties have been requested.

As we get into the heart of the summer season I know many folks are eager to start exterior projects.

**Please remember to get those projects approved prior to starting them.**

These projects include, but are not limited to:

- roof and **window** replacements
- milling and paving of a driveway (not just a reseal)
- swing sets
- raised garden beds
- additions
- patio coverings/extensions
- **tree removal or planting**
- and any major landscaping changes

Additionally, should your project require multiple steps, please submit your projects individually. For example, if your roof needs to be replaced AND you're planning to add a covered patio, please submit this project as two different requests. This will ensure that one project can get approved independently from the other. Ensuring that each part of the project can begin along the schedule that is needed.

If you are considering putting your home on the market. Please be aware of the need to obtain a Resale Certificate. This is a process that is *required* by PA state law. This process, while often simple, is not always guaranteed to go quickly. We do not want the resale process to interfere with the closing of your sale. Therefore, it would be prudent to reach out to the Board as soon as your property is placed on the market to ensure all modifications made to the property are documented in our records. An inspection and certificate will not be issued until there is a pending sale, but we can begin the process as soon as the house is active on the market.

**I also say when in doubt submit your project.** I'd rather you get approval for something that doesn't require it, then to need to do a post approval years later.

If you have any questions please feel free to reach out via the website form. I continue to strive to reply to initial requests within 24 hours of receiving them.

Enjoy the rest of your summer!

Thank you,  
Michael Wheeler  
Architectural Control Committee Chairperson  
[ACC@PalmyraOaks.com](mailto:ACC@PalmyraOaks.com)

# Message from the Treasurer

Hello everyone,

As of August 15, our cash balance was \$40,159 which compares to our budget of \$37,331 as of July 30. The favorable variance of \$2,828 is primarily due to unbudgeted interest earnings of \$400, lower street light maintenance expense of \$1,400 and lower lot 50 maintenance expense of \$1,000. Earlier this year, we moved our bank accounts to Fulton Bank from Wells Fargo. Thus far, we have had no extraordinary or unbudgeted expenses. While we have incurred some street light repair expenses in August which have yet to be paid, at this point expenses continue to trend favorable to the budget.

As mentioned at the annual meeting, our 2024 financial statements were reviewed by Parks & Company in Palmyra. These are available via our website.

As also discussed at the annual meeting, our goal is to achieve and maintain a minimum cash balance of \$60,000. See below as presented at the meeting. We are making progress toward that goal, and should meet it by mid-2027, barring any unforeseen extraordinary expenses.

25% Assessment Increases in 2026 and 2027

	2025	2026	2027
Assessments	\$26,725.00	\$34,546.25	\$43,072.81
Next Year Assessment Payments	\$13,585.00	\$17,091.25	\$17,091.25
Resale Certificates	\$200.00	\$200.00	\$200.00
Interest Income	\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>\$40,510.00</b>	<b>\$51,837.50</b>	<b>\$60,364.06</b>
<b>Expense</b>			
Postage - Annual Meeting	\$224.40	\$230.01	\$235.76
Annual Invoicing Expense - Treasurer	\$350.00	\$358.75	\$367.72
Board Member Fees	\$2,450.00	\$3,087.50	\$3,884.38
Printing	\$95.40	\$97.79	\$100.23
Annual Tax Return - Parks & Co	\$350.00	\$358.75	\$367.72
Annual Review of Statements - Parks & Co	\$1,000.00	\$1,025.00	\$1,050.63
Annual Liability Insurance	\$689.00	\$716.48	\$734.39
Street Light Repair - Eye of the Beholder	\$2,400.00	\$2,460.00	\$2,521.50
KK Lawn & Landscape	\$16,098.00	\$16,500.45	\$16,912.96
<b>Lot 50 Maintenance</b>	<b>\$0.00</b>	<b>\$11,800.00</b>	<b>\$0.00</b>
Tree Removal	\$1,000.00	\$1,025.00	\$1,050.63
UPS PO Box Renewal	\$155.40	\$159.29	\$163.27
HOA Express Renewal	\$237.60	\$243.54	\$249.63
Met-Ed	\$4,551.00	\$4,664.78	\$4,781.39
<b>Total</b>	<b>\$29,610.80</b>	<b>\$42,727.32</b>	<b>\$52,420.19</b>
Beginning Cash	\$35,477.53	\$46,376.73	\$55,486.91
<b>Ending Cash</b>	<b>\$46,376.73</b>	<b>\$55,486.91</b>	<b>\$63,430.78</b>
Assessment - Annual	\$255.00	\$318.75	\$398.44
Assessment - Special	\$0.00	\$0.00	\$0.00
Inflation Factor		2.5%	2.5%

**Goal: Minimum Cash Balance of \$60,000 : \$25,000 per resale certificate requirement plus \$35,000 (1 Year) Operating Expenses**

Thank You,  
Bill Campoll  
Treasurer

[Treasurer@PalmyraOaks.com](mailto:Treasurer@PalmyraOaks.com)

# Message from the Secretary

Hello neighbors!

A quick reminder that homeowners can view such things as past newsletters, board meeting minutes, the yearly financial analysis, exterior modification request form, legal documents, and announcements on the website. You can also contact the board members via email directly from the website. The web address is still the same [www.palmyraoaks.com](http://www.palmyraoaks.com).

It's also very important that homeowners inform the board of any changes to your email addresses. Please reach out to me to update your contact information at [Secretary@PalmyraOaks.com](mailto:Secretary@PalmyraOaks.com). Occasionally, email blasts are sent out to alert members to problems such as construction work in the area, a lost pet, community concerns, as well as election news and the yearly newsletter.

Don't forget to join our private [Facebook group](#)! It's a great place to connect with your neighbors, gather recommendations, and locate missing/found items.

All the best,

Lauren McCullough

Secretary

[Secretary@PalmyraOaks.com](mailto:Secretary@PalmyraOaks.com)

# FAQs for Homeowners

**When is the annual yard sale?** The annual Oaks yard sale is always scheduled for the Saturday after Mother's Day in May. Details are posted on our website ([www.palmyraoaks.com](http://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 streetlights 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 Amendments 1-4) Declaration of Restrictions & Covenants plus Amendments 1-3. A copy of these documents is given to all new owners at settlement. Ask for a replacement copy if you need one, or view them on the website.

**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. Email 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 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's common spaces and street lights.

**When is the Annual Meeting held and why should I attend?** The annual meeting is held on the first Monday in April. The 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 and Architectural Control Chair positions are elected in even years (2026, 2028 etc.) and the Vice President, Treasurer and Secretary positions are elected in odd years (2025, 2027 etc.) Board members provide a formal report at the meeting and voting may occur on an issue. Volunteers are selected 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 Board Member binders 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 to meet your neighbors.

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