

Brynfield Homeowner's Association Fall Newsletter, 2013

Brynfield 2014 Budget. Enclosed with this newsletter is your copy of the 2014 Brynfield Homeowners' Association Budget. **Please note that monthly dues will increase by \$6.00 per month effective January 1st, 2014.** This is the first dues increase in 6 years. Some of the increase is due to inflation while there are other expenses not previously budgeted for in the past. This year we have experienced new expenses relating to stronger enforcement of the Chesapeake Bay Watershed laws and the need for higher maintenance standards to our detention basins. Seal coating and maintenance of the asphalt walking paths are also new anticipated expenses.

Five Percent Discount for Lump Sum Payment Continued. When the Board approved the budget, it also voted to continue the 5% discount for Homeowner's who pay their entire annual dues on or before **January 15, 2014.** This offer only applies to Homeowner's who DO NOT have any outstanding balance. The discounted amounts are as follows:

Townhouses: \$59 per month; Reduced one-time pay rate: **\$673.**

Quadplex: \$69 per month; Reduced one-time pay rate: **\$787.**

Duplex: \$74 per month; Reduced one-time pay rate: **\$844.**

Please Note: Checks for the reduced rate will be deposited by Penn Equity after January 1st, 2014 so that they will appear on the 2014 Financial Statement.

Executive Board News. Brynfield welcomes Tim Albright to the Executive Board. Tim was elected at our Annual Meeting in June. Tim is serving as the Secretary for the board. Tim is also serving on the West Hanover Township Planning Commission.

Tree Replacement. Home owners are responsible for replacing dead, diseased or storm damaged trees at their own expense in a timely manner. New trees shall be of the same "type" and shall be at least 5' high. Letters are being sent to home owners who have not complied with the requirements.

Fall Clean-up. Team Lewis will begin fall clean-up as soon as the leaves are done dropping.

Leaf Waste Collection. Waste Management now collects Leaf Waste in West Hanover Township from April through November, and will collect Christmas trees in January. Additional information can be obtained from Waste Management at 717-232-0878. Pick up is scheduled once per month, and will be on our regular garbage pick-up day. Schedules were mailed by Waste Management earlier this year. If they miss a pick-up date, please notify the Township Manager's Office and they will contact Waste Management. Please do not use plastic bags for brush, leaf waste or Christmas trees. Larger brush greater than 2" diameter must be taken to the Township drop off facility at 402 Fairville Ave. Leaf Waste Collection truck will not pick up containers with solid waste or grass clippings.

Priority Snow Removal. We would like to do our best to accommodate any homeowners who need to have snow removed as soon as possible due to medical reasons and/or any homeowners who are employed by companies who provide Emergency Medical Services. If you feel you need priority snow removal service, please contact Penn Equity for a request form. All requests will be reviewed by the Executive Board before priority removal is granted.

Rules, Regulations, and Enforcement Policies, etc. All of Brynfield's Rules, Regulations, Covenants, By-Laws and Architectural Review Forms are found on the Brynfield web site: www.Brynfield.com. If you do not use the internet you may obtain an Architectural Review Form and other documents pertaining to Brynfield by calling Penn Equity at 566-8550.

Architectural Approval. All homeowners that wish to make alterations or changes to the exterior of the buildings and/or grounds are required to submit, in writing, an "Architectural Review Request" to either Joe Rutter at 324 Baumgardner Drive, or to Penn Equity at PO Box 228, Palmyra, PA 17078. Failure to obtain Architectural Approval prior to making exterior changes may result in a fine as per the Rules, Regulations, and Enforcement Policy of Brynfield.

Automatic Debit (Direct Payment). Direct payment has been available since Penn Equity has managed our property. Direct payment is an electronic payment service that is designed to debit funds from your checking account (monthly) regardless of where you bank. This form of payment is not available for the one time annual payment (5% Discount). Auto-Debit is a useful option for monthly payments to avoid the inconvenience of check writing every month or for those who

have difficulty remembering to send their dues on time. If interested, contact Penn Equity at 566-8550 and they will forward an authorization form.

Snow Removal and Driveways. Please note that Team Lewis has installed polyurethane blade covers on its snow removal equipment. This will **not**, however, stop all white marks from appearing on the driveways that have been plowed. It will significantly reduce them, but some marking will still occur.

If you do not wish to have any markings on your driveway, you should opt out of snow removal service, as there is no absolutely certain way to prevent this. Please contact Penn Equity in writing by sending your request via US Postal Service or by email: Mail@PennEquity.com if you wish to opt out of snow removal services and provide your own snow removal.

Snow Removal Policy for Brynfield HOA:

- A. Removal of minimum snow accumulation:** The contractor shall be responsible for the removal of snow deposits over two inches (2") on the common area sidewalks, driveways, and private walkways to the front doors of each home. **Timing of snow removal:** Snow removal shall commence within one (1) hour after the snow has stopped. The length of time it will take the contractor to complete the snow removal process will vary based upon the depth of the snow.
- B. Ice removal:** The ASSOCIATION (or contractor) is **not** responsible for chipping ice from walkways, driveways, roofs or gutters. The removal of ice deposits that are the result of the melting and refreezing of ice and snow from the roof, gutters, or other areas is **not** the responsibility of the ASSOCIATION or CONTRACTOR. Please use extreme caution when using any ice melting chemicals because they may damage the concrete sidewalks. From the feedback we have received from concrete professionals over the years, Magnesium Chloride is recommended if any chemicals are required; **HOWEVER, IT IS IMPORTANT TO UNDERSTAND THAT ALL ICE MELTING MATERIALS MAY CAUSE DAMAGE IF THE CHEMICALS REMAIN ON THE CONCRETE SURFACE. THEREFORE, IT IS RECOMMENDED TO SWEEP ALL CHEMICALS FROM THE CONCRETE AFTER THE ICE HAS MELTED.** Please do NOT use SALT on any concrete surfaces, at any time.
- C. Vehicle removal from driveway.** Homeowners who do not remove vehicles from driveways, parking areas or any other area that would impede the snow removal process, forfeit having those areas cleared.
- D. Snow drifting.** The contractor shall **not** be responsible to remove snow that has blown back into the cleared areas after the service has been completed.
- E. Removal process, beginning location:** The contractor is **not** required to begin the snow removal process in any specific location within the development. The location will be determined at the contractor's discretion; however, residents on the snow priority list should receive snow removal first.
- F. Snow removal that is less than 2":** The removal of snow accumulations that are less than 2" is excluded from ASSOCIATION responsibility. Snow that is 2" or less, **IS THE RESPONSIBILITY OF THE INDIVIDUAL HOMEOWNER.** The homeowners may contract for services for snow that is 2" or less at their own expense. This includes the clearing of the common sidewalks in front of your home.
- G. Heavy snow accumulations:** When parking spaces and/or walkways are compromised by piled up deposits of snow, the contractor shall have the option of either disposing of excessive deposits on the homeowner's side of the curb or hauling snow deposits to the closest common area for disposal.
- H. Township responsibility:** The Township is responsible for plowing all dedicated streets; therefore, depending on the timing of the township's arrival they may plow snow back in front of the driveways and mailbox area after they have already been cleared.

Penn Equity Associates, Inc. would be happy to answer questions you may have from time to time. If have not already done so, members should familiarize themselves with the Declaration, By-laws, Rules and Regulations etc., to gain a better understanding of the Association and how it works. Again, all these items can be found on the website or by contacting Penn Equity at (717) 566-8550.

2014 Brynfield HOA Budget

	<u>Jan 2014</u>	<u>Feb 2014</u>	<u>Mar 2014</u>	<u>Apr 2014</u>	<u>May 2014</u>	<u>Jun 2014</u>	<u>Jul 2014</u>	<u>Aug 2014</u>	<u>Sep 2014</u>	<u>Oct 2014</u>	<u>Nov 2014</u>	<u>Dec 2014</u>	<u>TOTAL Jan - Dec 2014</u>
Income													
Association Dues	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	21,538.00	258,456.00
Initiation Fee	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	3,600.00
Other Income	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1,800.00
Total Income	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>21,988.00</u>	<u>263,856.00</u>
Expense													
Accounting	0.00	0.00	0.00	0.00	300.00	2,100.00	0.00	0.00	0.00	0.00	0.00	0.00	2,400.00
Electric	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	360.00
Insurance	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Landscaping & Lawn	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	13,300.00	159,600.00
Legal	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	1,440.00
Mailers & Administration	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3,000.00
Management Fees	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	1,875.00	22,500.00
Miscellaneous	225.00	0.00	0.00	225.00	0.00	0.00	225.00	0.00	0.00	225.00	0.00	0.00	900.00
Pest Control	0.00	0.00	0.00	0.00	0.00	0.00	4,500.00	0.00	0.00	0.00	0.00	0.00	9,000.00
Printing & Postage	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	3,000.00
Common Area Maint.	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	7,000.00
Snow Removal	9,526.00	9,526.00	9,526.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,811.00	9,811.00	48,200.00
Total Expense	<u>26,276.00</u>	<u>26,051.00</u>	<u>26,051.00</u>	<u>16,750.00</u>	<u>16,825.00</u>	<u>18,625.00</u>	<u>21,250.00</u>	<u>21,025.00</u>	<u>16,525.00</u>	<u>16,750.00</u>	<u>26,336.00</u>	<u>26,336.00</u>	<u>258,800.00</u>
Net Income (cumulative)	-4,288.00	-8,351.00	-12,414.00	-7,176.00	-2,013.00	1,350.00	2,088.00	3,051.00	8,514.00	13,752.00	9,404.00	5,056.00	5,000.00
Capital Reserve Goal													

NOTES:
 Turnover Initiation Fee: This assumes 12 homes will resale in the year.
 Other Income: from late charges, fines, interest, etc.
 Accounting: projected fees for annual financial review by Certified Public Accountant and tax prep.
 Electric: lighting for front entrance and flag pole.
 Insurance: premium for general liability insurance for common areas and Directors & Officers Insurance.
 Legal: projected legal expenses.
 Mailers and Administration: office employees expense to prepare various items sent to homeowners.
 Management Fees: cost of our property manager and occasional overtime for extra meetings, etc.
 Miscellaneous: budgeted for unforeseen expenses.
 Printing & Postage: cost of producing multiple copies of various documents and postage for mailing to homeowners.
 Common Area Maintenance: expenses relating to walking paths, detention basins, sidewalks, trees, etc.
 Pest Control: treatment and prevention of bag worms, beetles, grubs, and other infestations.
 Snow Removal: expenses for snow & ice events.
 Reserves: The board's goal is to put \$5,000 into this account in 2014.

Penn Equity
 Associates, Inc.

Prepared by M. Blouch
 & Jim Gibbs, Treasurer

BRYNFIELD HOMEOWNER'S ASSOCIATION

P.O. BOX 228

PALMYRA, PA 17078

2014 PAYMENT COUPONS

<p>BRYNFIELD HOA <u>JANUARY, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>	<p>BRYNFIELD HOA <u>FEBRUARY, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>
<p>BRYNFIELD HOA <u>MARCH, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>	<p>BRYNFIELD HOA <u>APRIL, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>
<p>BRYNFIELD HOA <u>MAY, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>	<p>BRYNFIELD HOA <u>JUNE, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>
<p>BRYNFIELD HOA <u>JULY, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>	<p>BRYNFIELD HOA <u>AUGUST, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>
<p>BRYNFIELD HOA <u>SEPTEMBER, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>	<p>BRYNFIELD HOA <u>OCTOBER, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>
<p>BRYNFIELD HOA <u>NOVEMBER, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>	<p>BRYNFIELD HOA <u>DECEMBER, 2014</u> <i>Send to: P.O. Box 228, Palmyra, PA 17078</i> Name: Address: Amount: Due the FIRST</p>

Assessments are due on the FIRST day of the month. Late Fees of \$15.00 will apply to any payment received after the 10th day of the month.