



POCONO MOUNTAIN WATER FOREST

Community Association Newsletter

BOARD MEMBERS

Pat Mastrocovi - President
 Bill McCarthy - Vice Pres
 John Grohl - Board Secretary
 Debra Mead - Treasurer
 Jane Opfer
 Marc Wetzel
 Bill Smart
 Matthew Schwenzer
 Christina Salisbury

PMWFCA COMMITTEES

Roads – Pat Mastrocovi
 Police – Bill McCarthy
 Recreation –
 Christina Salisbury
 Building – Marc Wetzel

DISCLAIMER

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A Message From The President

Dear Membership,

It has been a difficult and challenging year and I hope that all of you have remained healthy and safe. Because of the ongoing health crisis some of our community plans had to be canceled, but we are looking forward to fully reopening once it is safe to do so.

Despite the challenges this year presented we were still able to make some improvements. Our ongoing road work initiative has continued and will keep going this year with both paving and pot holes repair. We have also completed a few projects around the community that have made a marked improvement. One such improvement was the addition of the aeration system in the community lake. The system has made the lake water cleaner and more enjoyable for everyone.

Our recreation committee has purchased new tables with benches and umbrellas to update the look of the pool area. Some much-needed repairs were made to the chain link fences around the pool and tennis court areas. We have also begun the process of removing some of the dead trees around the baseball field and we also replaced the gutters at the clubhouse.

I wish all of you safety and health during these difficult times and hope that things can return to normal soon.

Sincerely,
 Patrick Mastrocovi
 President

LIFEGUARDS WANTED

PMWFCA is hiring Lifeguards for the 2021 summer season. You must have all certifications & be at least 16 years old and have the necessary working papers.

If interested, call (570) 686-2989 for an application

POOL OPENS

The Pool will open on Saturday June 26th, 2021 at 12:00pm

PROPERTIES OWNED BY PMWFCA

LOT #	SECTION #
116.....	2
88.....	2
117.....	2
118.....	2
51.....	6
96.....	2
95.....	2
94.....	2
49.....	6
4.....	1
28.....	1
14.....	6
16.....	6
35.....	6
340.....	4
121.....	2
Total.....	16

A Message From The PMWF Police Department

Everyone involved with the Pocono Mountain Water Forest Community Association Police Department, would like to thank our residents for their continued support. Our Officer continues to patrol the roads and the common areas. This year we have received several complaints regarding speeding throughout the community. As a reminder the speed limit on the community roads is 25 miles per hour. Our records indicate that the majority of those stopped for speeding and stop sign violations are residents who live within the community. We ask that everyone respect the speed limit and come to a full stop at the stop signs. We all need to make an effort to be courteous and respectful of our neighbors by driving in a safe manner. Our department’s goal continues to be community policing, and overall, the feedback we have received has been positive. Please remember, that in the event of an emergency, you still need to call 911. We know that with the ongoing help of the Community we can continue to make this program a success.

Thank you,
Bill McCarthy



Board Member Resumes

Bill McCarthy

My name is Bill McCarthy and I would like to submit my name for reelection to the Board of Directors here in Pocono Mountain Water Forest.

After serving as a Detective for the NYPD for 25 years I worked in the private security sector for another 12 years before moving to this community where my wife and I have lived for over 12 years. During our time here I have volunteered for many projects relating to the maintenance of the community. Ten years ago I joined the Board of Directors taking on roles in both overseeing the community Police department and becoming the head of the maintenance committee.

I believe that the Board of Directors has been making significant strides to improve the community and would like to ask for your vote to continue what we have begun.

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Jane Opfer

My name is Jane Opfer and I would once again like to submit my name as a candidate for the Board of Directors. My husband, Bill and I, have been residents for 41 years. I graduated from St. John's University with a B.S. in Education. After moving to Pa., I became the director of the Good Shepherd's Child Care Center in Milford for 10 years. I am currently retired from the Commonwealth of Pa. in Milford. As a member of St. Vincent's Church, I serve on a number of committees. I have served on the Board for 15 years and have found these 15 years to be quite a learning experience. I have seen board members come and go and came to the conclusion that it's important to keep some consistency. There is work to be done and decisions to be made. Many of the current board members are working very hard to keep our community running efficiently and smoothly. This is no easy task. I would like to continue to do whatever I can to be part of this hard working team. You, the property owners should be part of this team also. Support your Board ! Come to meetings and give us your input. With your vote, I'll be there to listen!!!

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Debra Mead

It's been three years that my husband and I have been living in this great community. Prior to 2018 we lived in a small town in Ulster County, NY where there aren't HOA communities. I have learned a lot about community living in Pennsylvania by being on the board. So much goes into making it all work and trying to do the best for all. So proud of the improvements we have made along the way, with more to come. I would love the opportunity to continue serving all of our neighbors with another three-year term by submitting my name as a candidate in the upcoming elections. We all have a voice. Hope to see you all at the upcoming General Meeting.



Standard Payment Plans

(Amounts Below Reflect 2021 / 2022 Dues)

- 1) PAY THE ENTIRE CURRENT DUES payment of \$875.00 in full by June 30th, 2021. By choosing this plan you avoid the service charges associated with plans 2, 3 & 4
- 2) PAY HALF of the current dues payment of \$437.50.50 by June 30th, 2021. Then pay the remaining half of the current dues payment of \$437.50 plus a \$7.00 service charge by August 31st, 2021.
- 3) PAY A QUARTER of the current dues payment of \$218.75 by June 30th, 2021. Then pay the second payment of the current dues payment of \$218.75 plus a \$7.00 service charge by August 31st, 2021. Then pay the third payment of the current dues payment of \$218.75 plus a \$7.00 service charge by October 31st, 2021. Then pay the fourth payment of the current dues payment of \$218.75 plus a \$7.00 service charge by January, 31st, 2022.
- 4) a) Pay By June 30th, 2021 \$218.75 + a \$6.50 service fee by cash, check, or charge.
b) Pay By Sept 28th, 2021 \$72.91 + a \$2.17 service fee electronically deducted from account.
c) Pay By Oct 28th, 2021 \$72.91 + a \$2.17 service fee, electronically deducted from account.
d) Pay By Nov 28th, 2021 \$72.91 + a \$2.17 service fee electronically deducted from account.
e) Pay By Dec 28th, 2021 \$72.91 + a \$2.17 service fee electronically deducted from account.
f) Pay By Jan 28th, 2022 \$72.91 + a \$2.17 service fee electronically deducted from account.
g) Pay By Feb 28th, 2022 \$72.91 + a \$2.17 fee charge electronically deducted from account.
h) Pay By March 28th, 2022 \$72.91 + a \$2.17 service fee electronically deducted from account.
i) Pay By April 28th, 2022 \$72.91 + a \$2.17 service fee electronically deducted from account.
j) Pay By May 28th, 2022 \$72.91 + a \$2.17 service fee electronically deducted from account.

**And declaration by the bank of insufficient funds will result in a \$35.00 fee from the bank
Current balances should be paid before June 30th, 2021**

*Please understand that we cannot and will not make any exceptions due to legal reasons.
We apologize for any inconvenience this may cause but we must be fair and have equal rules
for all of our residents*

We now accept major credit cards with a 2% service charge.

All costs incurred by Pocono Mountain Water Forest Community Association in an effort to recover collection agency fees, legal fees, or any other fees associated with collecting the Associations money, will be charged to the delinquent property owner according to the communities bylaws. If placed into collections these costs will be included in the amount sent to the collection agency and a minimum of 28% of the entire amount owed will be added to the balance.

Treasurers Report

Dear Fellow Residents,

As we look back at the previous fiscal year (June 2020 – May 2021) we have managed to once again stay under budget and we have collected more than we had anticipated. All overage funds will be funneled back into projects within the community such as road repair and maintenance.

We are still aggressively taking steps to collect back dues and overdue payments so that we can continue to remain within budget and proceed with our plans to improve our community.



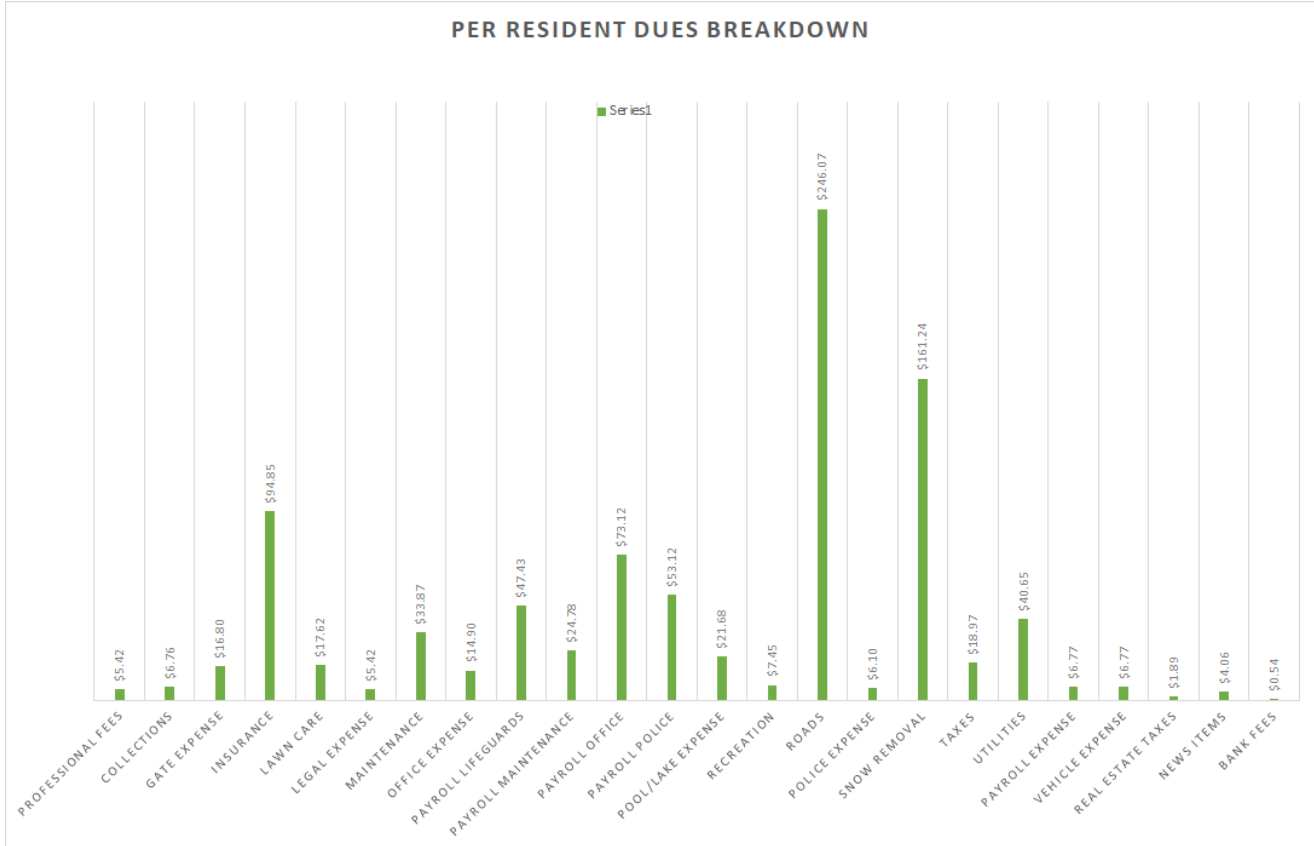
In the proposed budget we have outlined the option of, \$25.00 or \$50.00 dues increase. As you can see from the proposed budget it will allow us to compensate for price increases in services provided to us and special projects.

We have begun several new projects that we will continue and we hope to institute some new ones that will improve everyone in the community's quality of life. To do so it is imperative that everyone pay their dues in a timely fashion.

The Board of Directors are all volunteers. They are your neighbors who choose to give their time to help maintain our beautiful community, and make improvements. We all try to direct the funds to where they will do the most good to help everyone within the community. I would love to see all of you at the annual meeting this year.

Best regards,

Debra Mead - Treasurer PMWFCA



Roads Report

Dear Fellow Residents,

Road work will be start as soon as mid-April. Pot holes will be repaired along with prep work done on roads that will be getting resurfaced with chip seal throughout the community. Please drive carefully and keep an eye out for road crews. Please check our website for updates and/or attend our monthly board meetings. Thank you for your continued support.

Sincerely,
Patrick Mastrocovi
Road Committee



Community Reminders

Within the Pocono Mountain Water Forest all dogs must be kept on a leash if they are leaving your property. Permitting a dog to run at large is not only prohibited, but is against the community’s rules and is against the law in the state of Pennsylvania. Any resident’s dog that is running loose is subject to a forty dollar per incident fine from the community and can result in the local Dog Warden being called.



The posted speed limit on all roads within Pocono Mountain Water Forest is 25MPH. Our Police Officers use radar to monitoring speeds. your family members and guests and at all times.



For the safety of all parties please talk to remind them to do the posted speed limit

All drivers on Pocono Mountain Water Forest roads are expected to come to a full and complete stop at all posted stop signs. Failure to do so will result in a citation.



Please remember to keep your garbage cans on your property and not in the roadway. There is a 10ft right of way between the road and our properties that must remain free and clear. The roads are narrow to pedestrians. In multiple days Also, if



begin with and the cans make our roads hazardous for drivers and addition, garbage cans should not be left at the end of your driveway for after garbage pick up. Please bring in your garbage cans promptly. garbage falls out of the can or is left behind after pick up please clean it up.

All children under the age of twelve years old must be accompanied by an adult at the pool/clubhouse areas.

RENTING OF PROPERTY WITHIN THE COMMUNITY REGULATIONS:

- A) A member must notify the Pocono Mountain Water Forest Community Association office of his or her intent to rent his or her property, and the duration thereof, and shall complete and submit the registration form available at the Association office. Before rental can occur, the rental fee and deposit must be paid, together with all dues and assessments so that a member is a member in good standing
- B) A member must provide any real estate agent seeking to rent his or her property with a copy of the community's Rules and Regulations, Deed Restrictions and Covenants. A member must submit a receipt signed by the prospective tenant, or tenants, acknowledging a receipt of these documents, and an agreement to abide by same.
- C) Each renter must comply with these Rules and Regulations, Deed Restrictions and Covenants, a copy of which must be provided to him or her by the Member renting to them.
- D) Members will be responsible for any violation of these Rules and regulations, Deed Restrictions and Covenants and for damages to PMWFCA property caused by renters.
- E) Rental Fee: there is a Non-refundable Rental Fee of \$250.00, per contract, subject to change.
- F) In addition to the rental fee, a deposit of \$250.00 per contract is required and must be paid by owner prior to rental. Any fines incurred by a tenant will be deducted from this balance, which must be maintained by the member at \$250.00. Any remaining balance will be refunded when the renters depart from community.

RENTALS/LEASING:

- A) All homeowners are required to register their tenants with the PMWFCA office on the appropriate tenant registration form which must be signed by the Member or a fine will be imposed. In addition, any violations on these rules and regulations will result in a fine of \$750.00 per offense. In the event that a violation continues the member will be prohibited from renting the unit.

The Following information and or documents are required for lease properties

- (1) Total number of persons who will be residing at the leased property.
 - (2) Names of all persons residing at the leased property.
 - (3) Prior address of all persons listed on the tenant registration Form.
 - (4) Length of tenancy and a copy of the lease.
 - (5) Such other information as may be required from time-to-time.
- B) Gate entry cards will be made available for a deposit of \$100.00 per tenant's vehicle. If card is not returned immediately after the period of registration, the deposit will be forfeited and the card deactivated.

INSURANCE REQUIREMENTS:

- A) All Owners who are renting their homes within PMWFCA shall carry Fire and Liability insurance and shall provide a copy showing proof of the current Fire and Liability insurance policy to the PMWFCA office. Upon the expiration of the Fire and Liability insurance policy, it is the property owner's responsibility to show proof and the coverage period of the new insurance policy or be subject to a fine.
- B) All renters must carry Renter's Insurance. A copy of the Renter's Insurance policy must be supplied, together with the Registration form.

2021/2022 Proposed Budgets

Income	Dues @\$875.00	Dues @\$900.00
Membership	\$322,875.00	\$332,100.00
Past Dues	\$3,450.00	\$3,450.00
Clubhouse Rental	\$2,000.00	\$2,000.00
Act 180 (Resale Packet	\$1,200.00	\$1,200.00
Capital Improvement	\$3,000.00	\$3,000.00
Blue Ridge	\$5,400.00	\$5,400.00
Gate Cards	\$400.00	\$400.00
Gate Damage Restitution	\$1,000.00	\$1,000.00
Total	\$339,325.00	\$348,550.00
LINE ITEM	<u>\$25.00 INCREASE</u>	<u>\$50.00 INCREASE</u>
PROFESSIONAL FEES	\$2,000.00	\$2,000.00
COLLECTIONS	\$2,400.00	\$2,400.00
GATE EXPENSE	\$6,200.00	\$6,200.00
INSURANCE	\$35,000.00	\$35,000.00
LAWN CARE	\$6,500.00	\$6,500.00
LEGAL EXPENSES	\$2,000.00	\$2,000.00
MAINTENANCE	\$12,500.00	\$12,500.00
OFFICE EXPENSES	\$5,500.00	\$5,500.00
PAYROLL LIFE GUARDS	\$17,500.00	\$17,500.00
PAYROLL MAINT.	\$9,144.00	\$9,144.00
PAYROLL OFFICE	\$26,981.00	\$26,981.00
PAYROLL POLICE	\$19,600.00	\$19,600.00
POOL/LAKE EXPENSE	\$8,000.00	\$8,000.00
RECREATION	\$2,750.00	\$2,750.00
ROADS	\$90,800.00	\$100,025.00
POLICE EXPENSE	\$2,250.00	\$2,250.00
SNOW REMOVAL	\$59,500.00	\$2,250.00
TAXES	\$7,000.00	\$59,500.00
UTILITIES	\$15,000.00	\$15,000.00
PAYROLL EXPENSE	\$2,500.00	\$2,500.00
VEHICEL EXPENSE	\$2,500.00	\$2,500.00
REAL ESTATE TAXES	\$700.00	\$700.00
NEWS ITEMS	\$1,500.00	\$1,500.00
BANK FEES	\$200.00	\$200.00
TOTAL	\$339,325.00	\$348,550.00

Official PMWFCA Ballot

This ballot may be duplicated for additional lots owned
In order to vote you must be a member in good standing

Ballot form information:

The 2021 General Membership Meeting will be held on Sunday, **May 16th, 2021 at 1:00 pm** with registration beginning at 12:00 pm.

If you are not able to attend the General Membership Meeting please complete this ballot with your name, lot and section number and signature. If there are two owners on the deed, both must sign the form to make it valid.

Absentee ballots must be completed and received no later than **1:00 pm on Friday May 7, 2021.**

If you are mailing your ballot please mark the envelope “ballot” and send to:

Pocono Mountain Water Forest
250 Lakewood Drive, Miford PA 18337

If you are able to attend the general meeting, please bring this ballot with you

Candidates for the Board of Directors (You may select all)

Please Note: There are currently (9) openings. We have (3) candidates (resumes in newsletter)

Bill McCarthy

Jane Opfer

Debra Mead

THE CURRENT ANNUAL DUES ARE: \$850.00

Increase the annual dues \$25.00 to \$875.00 a year

Increase the annual dues \$50.00 to \$900.00 a year

Signature _____
(Owner)

Signature _____
(Co-Owner)

Lot # _____ Section # _____

Contact Information For Pocono Mountain Water Forest

Phone: 570-686-2989

Fax: 570-686-1195

Email: pmwf@ptd.net

Website: www.PoconoMountainWaterForest.com

Office Mailing Address: 250 Lakewood Drive, Milford PA 18337

Office Hours: Wednesday, Thursday, Friday, & Saturday / 11:00am to 6:00pm

See You Sunday May 16th at the Annual Meeting!

The End

Newsletter Created & Designed by Fred Alan for PMWFCA/@2021