

The Plantations Community Association, Inc. Post Office Box 222
Damascus, Maryland 20872-0222

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Invoice Letter for 2025 Homeowners Association Assessment

21 December 2024

Payment is due by January 31, 2025

Dear Plantations Resident,

This is your invoice for the PCA annual assessment. The assessment covers the 2025 calendar year. The detached-house (base) assessment level is \$238/year, and the town-house assessment level is \$322/year. Please contact the PCA prior to the payment deadline if you need more time to pay, or if you want to enter a payment plan.

The assessment levels have increased this year. The increase is in part driven by the results of our 2023 Reserve Study, which tells us that we need to make larger annual contributions to our two reserve funds. The General Reserve Fund is used for long-term maintenance of capital assets such as our park, asphalt areas, and common-area sidewalks. The Town-House Reserve Fund is used exclusively for maintenance of the town-house parking spaces.

The base assessment amount is in effect paid by all property owners and is used for the general expenses of the Association. These expenses include lawn care; landscaping; playground maintenance; the pruning, removal and replacement of trees; lighting repairs; snow removal from common-area sidewalks; legal costs; financial audit costs; information technology; County, State, and Federal taxes and fees; and the annual contribution to the General Reserve Fund. The additional amount paid by town-house owners goes into the Town-House Reserve Fund.

Please note that payment of this assessment is an obligation of all property owners in The Plantations, and that it is not paid by your mortgage lender. To properly fund the organization, and to be fair to those residents who do promptly pay their annual assessment, the PCA does pursue collections activities when necessary.

Payment Options to Choose From

- (1) Pay by check, mailed back to the PCA in the enclosed envelope. Postage must be applied to the envelope. Please remember to write a valid date on the check (e.g., 15-Jan-2025, **not** 15-Jan-2024).
- (2) Pay the full 2025 assessment on-line at the PCA website, using a credit card or your PayPal account. An additional 3.49% + 49 cents per transaction is added, and that entire fee goes to the website payment processor.
- (3) Use the "bill pay" feature of your personal on-line banking account to request that your bank send the payment to the PCA. You will need to provide our mailing address to your bank (see the top of this page).
- (4) To pay the 2025 assessment in two, three, or four monthly Web-based payments, contact the PCA, and we will e-mail you a link to a customized invoice that will allow you to make the series of on-line payments. We also support paper-based monthly payment plans so you can mail in checks.
- (5) To pay using more than four monthly payments, contact the PCA to apply for a monthly payment plan. We will ask you to sign a promissory note. You can make on-line payments through an invoice we e-mail to you, or we can mail a paper invoice to you, with payment stubs for each payment, and you can mail checks to us.
- (6) To pay on-line for past years, look for the correct payment button on the PCA website (detached-house or town-house, and the correct assessment year). 6% per year interest is added to past due payment amounts.

Please contact the PCA with any questions regarding the annual assessment, or this invoice. The PCA budget and monthly finance reports are available at the PCA website.

The PCA Treasurer

P.S. If you have not been receiving the PCA's monthly resident e-mail, **please send us your e-mail address** so we can stay in touch. We will not share your contact information with anyone.