



Pitman Creek North Homeowners Association Newsletter

Board Members:

President
Clifford Cockrell
president@pcnha.org

Vice President
John Kowtun
vice_president@pcnha.org

Treasurer
Jim McGuire
treasurer@pcnha.org

Secretary
Claudia McGuire
secretary@pcnha.org

Membership
Susan Nichols
membership@pcnha.org

Activities
Denise Gooding
activities@pcnha.org

Communications
Kathleen Martin
communications@pcnha.org

Crime Watch
Thomas Martin
crime_watch@pcnha.org

Welcome Wagon
Betty Argüello
welcome_wagon@pcnha.org

Yard of the Month
Jane Tecklenburg
yard_of_the_month@pcnha.org

PCNHA
2701 W. 15th St.
Box 540
Plano, Texas
75075

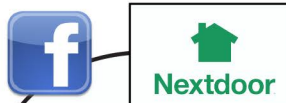
Be sure to sign-up for
email alerts at
www.pcnha.org



President's Message

As we quickly approach yet another Fall season I am reminded of how quickly time has passed since we moved to Pitman Creek North. My wife Nora and I have lived in the neighborhood since 2006 and have had the pleasure of getting to know many of you over the years. We chose Pitman Creek North as our home because of its quiet and cozy streets, with its many well-maintained lawns and beautiful homes. We also liked the fact that there was a park nearby where children play almost every evening. We regularly walk around our neighborhood and wonder at all the new and interesting things we see along the way. On several occasions we have passed by the eight neighborhood gardens that are maintained by our Homeowners Association and we feel a great sense of appreciation for all the hard work our volunteers have performed. I am sure you all have noticed the landscape improvements as you enter our neighborhood through the main entrances. Pitman Creek North HOA funds and the tireless efforts of our volunteers have made our neighborhood beautiful and a wonderful place to call home. When we go on our evening walks through the park, we are reminded of the "Picnic in the Park" and "Fall Fest" where our HOA funds provide the means to help pay for food, fun, and musical entertainment for all the residents of Pitman Creek North residents to enjoy. When we pass by individual members homes and see the distinctive PCN HOA sign out front, we are reminded of the other fun events offered by our volunteers. Supper Club, Yard of the Month, and book club are all activities where neighbors can interact and feel a sense of community. Yes, we feel truly blessed to live in such a wonderful community with such caring, friendly neighbors. I hope all of you will consider joining us this year with a \$50.00 membership to our voluntary HOA. All the proceeds really do go toward making Pitman Creek North a special place to call home.

Clifford Cockrell
President, Pitman Creek North Homeowners
Association, Inc.
president@pcnha.org



Be sure and check
out our PCNHA
social media
information!



For additional information and community updates, visit www.pcnha.org



Come Join Us at Fall Fest!

Hello PCN Residents!

Our PCNHA Membership Drive is underway for the year 2018-2019. We want you to know that we appreciate every single one of your memberships, and we wouldn't be able to keep Pitman Creek North subdivision looking as welcoming and beautiful as we do without them!



Our 'little' subdivision actually has 491 homes in it (well, 490 and 1 vacant lot). Each of our streets is almost ½ mile long! You have the potential of knowing a lot of neighbors!

At the end of August, with the membership drive under way for 3 months, we have 187 members, or 38% of the neighborhood active members of the PCNHA. We can usually bump that number up significantly with memberships coming in during the Fall Fest in October at Hackberry Park.

Here is our breakdown by street of how many members we have:

Amazon	22 of 44 homes - 50%
Brazos	18 of 48 homes – 38%
Callaway	26 of 55 homes – 47%
Danube	18 of 56 homes – 32%
Geneva	20 of 72 homes – 28%
Huron	27 of 72 homes – 38%
Sacramento	30 of 72 homes – 42%
Tawakoni	26 of 72 homes – 36%

Congratulations to all Amazon residents for your support! I think you should go for a perfect score... talk it up and get those PCNHA yard signs up!!

If you enjoy seeing seasonal decorations – flowers in the gardens, flags flying on patriotic holidays, pumpkins in the fall, and holiday decorations at the end of the year as well as our spring and fall events in the park – please be a part of that by paying your small yearly dues. We can't do it without you! With your \$50 yearly dues, you also get a PCNHA Member yard sign. We will deliver it to your door with your membership!

Thank you for making PCN a fabulous place to live!

Susan Nichols
Membership@PCNHA.org

Membership Form is also
available for download on
www.pcnha.org/membership



Pitman Creek North Homeowners Association, Inc.

2018-2019 Membership Form

NAME: _____

STREET ADDRESS: _____

PHONE: _____

EMAIL: _____

MEMBERSHIP FEE: **\$50.00**

(Additional donations toward landscaping and/or HOA projects are always appreciated!)

Mail above Membership Form and check to:

PCNHA
2701 W. 15th Street, #540
Plano, TX 75075

PCNHA now accepts credit cards for payment of Membership Dues. We will be accepting yearly payments in person at both the Annual General Meeting as well as neighborhood social events or you may mail your information below.

Credit Card Type: _____ VISA _____ MC _____ DISC _____ AMEX

Credit Card Number: _____

Expiration Date: _____

Card Identification Number (CCV)
 (3 digits located on the back of the credit card) _____

Amount of Charge: _____
 (Additional donations will be spent on landscaping
 and/or HOA projects) _____

Billing Zip Code: _____

Signature: _____

Date: _____

Print Name on Card: _____

Cell Phone Number (for receipt): _____

Thanks for supporting PCNHA!



We believe the best way to keep our neighborhood a safe place for all our neighbors. When we know one another well, we can watch out for each other's ownership and accountability to the rest of the group since we have experience, neighbor friends are the absolute best kinds of friends. Let the dog out? Your neighbor could probably help you!

With this philosophy in mind, it is my passion to connect my neighbors. I have personally enjoyed living in our neighborhood for the last 10 years. This kind of experience.

Here's what you can do:

- ◆ Come to Supper Club! It is by far the easiest, fastest way to meet your neighbors. Not a huge crowd, so you can really have a chat.
- ◆ Come to an Event! Our Fall Festival is coming up in October. Cooler weather (fingers crossed).
- ◆ Join Book Club! Whether you love to read or only have a few minutes, it's a perfect atmosphere for you to make some great friends.
- ◆ Join our events team! Whether you have a supper club or not, we need you! Email activities@pcnha.org for more information.

Denise Gooding
Activities Chair
activities@pcnha.org



VOLUNTEER

Interested in helping the neighborhood? Volunteers are needed for holiday decorating. Please contact us at membership@pcnha.org if you have some time to help make our neighborhood holiday festival!



BOOK CLUB

PCN Book Club - Come join us (usually the third Tuesday of each month). Check PCN calendar on home page of our website - pcnha.org. Contact activities@pcnha.org for meeting place.





beautiful, and enjoyable place to live is to know our
out for suspicious behavior. There is a pride to home
they are no longer strangers. Finally, from my own
friends. Out of sugar? Call your neighbor. Forgot to

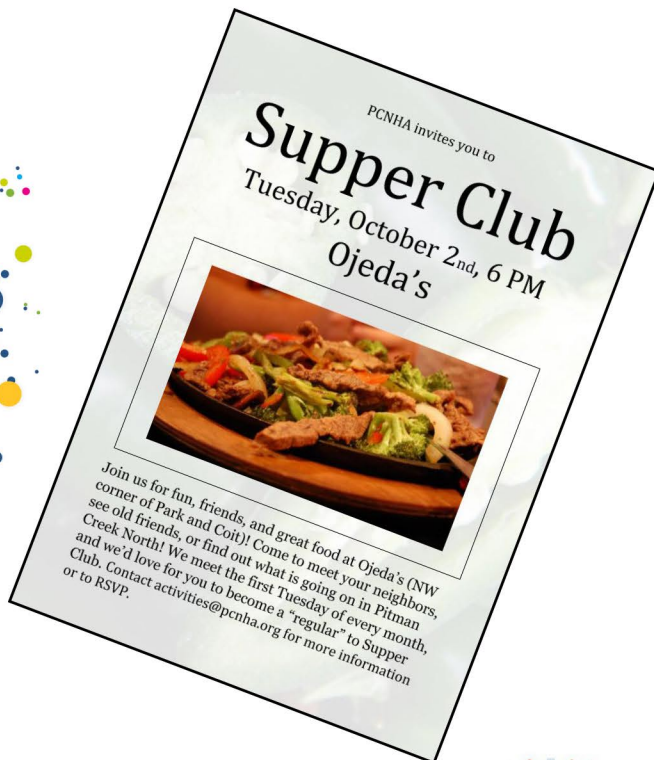
y neighbors to myself and to one another. Because I
last nine years so much, I want others to have that

ay to get to know about 20 neighbors in one night. It's

tober, and we'll have a great time welcoming the

time to listen to the audio book, our book club is the
. And yes, we really DO discuss the book!

suggestion or know a great band, I need your help!



N Supper Club - Come join us
ually the first Tuesday of each month).
eck our PCN social media,
ghborhood email blasts as well as the
N calendar on home page of our
osite - www.pcnha.org



Front Entry Sign Update

Earlier this year there was some discussion about possibly replacing or redesigning the Pitman Creek North sign at the entrance to our subdivision. While I think we all agree that the sign could use a replacement or at the very least a more modern redesign from the dated structure we have now; the plan to change or replace the sign is complex and not easily solved. The board has had numerous discussions on the topic and continues to partner with city officials and various contractors in order to come up with a workable solution. We will continue to keep the community updated on any progress that is made.

CRIME WATCH

Pitman Creek North has been reasonably quiet this year as far as crime is concerned. But there is always going to be crime of some kind going on and we will continue to work hard to keep it at a minimum. We need to give thanks to all our neighbors for being aware and vigilant in this effort, sharing information with everyone on social media and contacting the law enforcement as appropriate.

Please be sure to keep all your doors locked (even when you are at home) and alarms are set when you leave. Also, when someone comes to the door, always answer (even if you do not open the door) so that they know someone is there. When cars are parked on the street or in our alleys (driveways) they need to be locked, with nothing to steal in sight. If we all continue to do these things as well as being alert and watchful, we can keep our neighborhood safe.

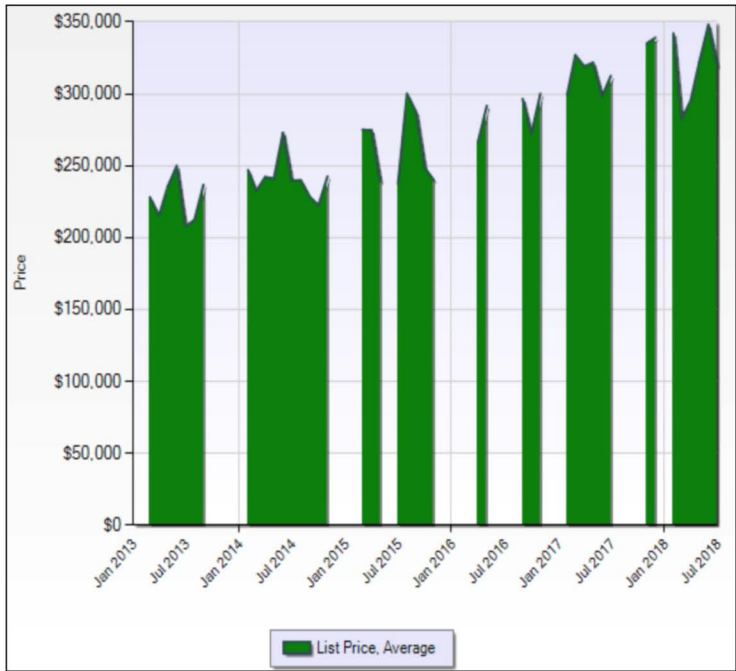
Thomas Martin
Crime Watch Chair
crime_watch@pcnha.org



Neighborhood Housing Information

Have you noticed many houses for sale around Pitman Creek North, and do you feel like they seem to stay longer on the market than usual? Have you thought that the financial housing bubble may burst anytime soon? Are you wondering why and what is happening that is affecting today's Real Estate Market? Let's go over some facts that might help us understand what is affecting the Real Estate in our neighborhood and community,

The Average List Price in North Pitman Creek in the last 5 years went from less than \$250k in 2013, to almost \$350k in July 2018. The average list price increased 40% in the last 5 years, and as a result, property taxes have increased.



(Ntreis Matrix Data)

On the other hand, since the housing crisis in 2008, mortgage interest rates stayed under 6%. Many of us were able to get a 3.31% on a 30-year fixed rate mortgage in November 2012, and a lot of homeowners took advantage of the historic low rates and they refinanced their home mortgage to a much lower rate!

On August 2017, Freddie Mac's (PMMS) Primary Mortgage Market Survey, revealed that rates average 3.86% were going to come to an end; on August 9, 2018, the interest rate for a 30-year conventional loan was at 4.59%, an increase of almost 40%! (Although Freddie Mac reports only on conventional mortgage rates, all types of mortgages experience similar increases).



Year	Lowest Rate	Highest Rate	Average Rate
2017	3.89%	4.30%	4.10%
2016	3.41%	4.32%	3.65%
2015	3.59%	4.09%	3.85%
2014	3.80%	4.53%	4.17%
2013	3.34%	4.58%	3.98%
2012	3.31%	4.08%	3.66%

(Ntreis Matrix Data)

For many buyers, the increase in the home sale price, property taxes, and interest rate has made home ownership more difficult to attain. In July, we saw a 5% decrease in homes sold in the City of Plano compared to June 2018.

Month	Sales, Number of
Sep 2017	13,497
Oct 2017	13,029
Nov 2017	12,406
Dec 2017	12,742
Jan 2018	10,098
Feb 2018	11,301
Mar 2018	14,216
Apr 2018	14,252
May 2018	16,228
Jun 2018	16,512
Jul 2018	15,675

Even when this might be concerning to some people, experts say that the market is just going back to norm. (Information provided by Betty Argüello)



Membership Dollars at Work



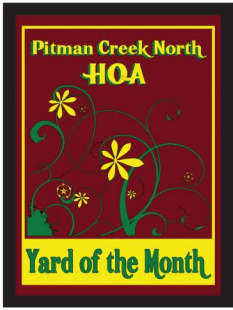
Pitman Creek North HOA

2018 Financial Report

As of 8/31/18

Checking Account Balance = \$20,426.10

<u>Category</u>	<u>2017</u>	<u>2018 YTD</u>
INCOME:		
Membership Dues	10,450.00	9,495.00
Donations	880.50	1,085.00
TOTAL INCOME	11,330.50	10,580.00
EXPENSES:		
I. Lawn & Garden		
Plants & Flowers	980.69	787.23
College Fund Landscaping	2,925.79	1,926.41
Repairs & Supplies	2,372.85	0.00
Improvement Projects	0.00	0.00
Seasonal Decorations	22.10	0.00
Total Lawn & Garden	6,301.43	2,713.64
II. HOA		
Administration & Office	842.19	273.03
Card Processing Fee	42.82	52.31
Postage	245.00	175.00
Signage	2,434.91	2,191.57
Social Events	1,381.23	845.72
Total HOA	4,946.15	3,537.63
III. Utilities		
Water	497.26	390.02
Total Utilities	497.26	390.02
TOTAL EXPENSES	11,744.84	6,641.29
OVERALL TOTAL	-414.34	3,938.71



Each month, a home in the neighborhood is recognized as our "Yard of the Month." The winner displays two signs in the front yard – one from our HOA and one from Calloway's – and additionally receives a \$25 gift card, courtesy of Calloway's Nursery, as a "thank you" for helping to keep our neighbor-hood looking great!

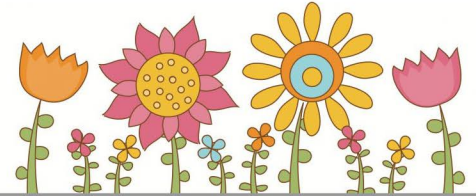
My job is choosing Yard of the Month once a month throughout the year. I'm looking for yards with color, lawns that are kept up and nice landscaping. A winner does not have to have a yard full of flowers, I have had all of different varieties of landscaping win.

Calloway's no longer sends winners gift cards. When the winner is chosen, I send in your name and address and they will notify you by email when your credit of \$25 is ready to be redeemed.

I would be happy for anyone who would like to recommend neighbors to send me an email with the label Yard of the Month and their yard will be considered to be a possible winner.

Thank you,

Jane Tecklenburg
yard_of_the_month@pcnha.org



Something for
EVERYONE!