

Planning Committee

Statistical Analysis of Member Survey Results

Phase: Demographics and Financial

December 6, 2024

The following is the first report of a phased analysis of the 2024 PMCPOA Strategic Plan Member Survey results. The Demographics and Financial Phase focuses on member feedback regarding ownership, residency, household member age and work status, as well as preferences for funding new capital investments, opinions on current assessment levels, awareness of reserve funding for clubhouse renovations, understanding of Board authority in levying assessment increases and special assessments, and views on income-generating amenity subsidies.

This phased approach will allow the Planning Committee to more efficiently release summarized and analyzed data to the Board of Directors so that member feedback may be more readily available for the process of informed decision making as well as to monitor progress in achieving the goals and action items stated in the 2021 PMCPOA Strategic Plan.

Specifically, this phase reflects the first three outcomes listed for the 2021 PMCPOA Strategic Plan outlining the theme of “education” in regards to budget formation, project approval processes, support received by amenities, and the reserve fund as follows:

***Continued education** which builds upon actions in the 2016 Strategic Plan about how the budget formation and project approval processes work as evidenced by membership satisfaction gauged by surveys.*

***Continued education** which builds upon actions in the 2016 Strategic Plan to increase satisfaction with and understanding about how the board of directors makes decisions about the amount of support to be received by amenities, the amount of each amenity's user fee, the balance between them, and the implication of the Association's status as a 501 C7 non-profit mutual-benefit corporation as demonstrated by members on surveys.*

***Continued education** which builds upon actions in the 2016 Strategic Plan about the capital reserve fund and the reserve study delivered to members and received satisfactorily. Increased knowledge of the reserve study by members as demonstrated on surveys.*

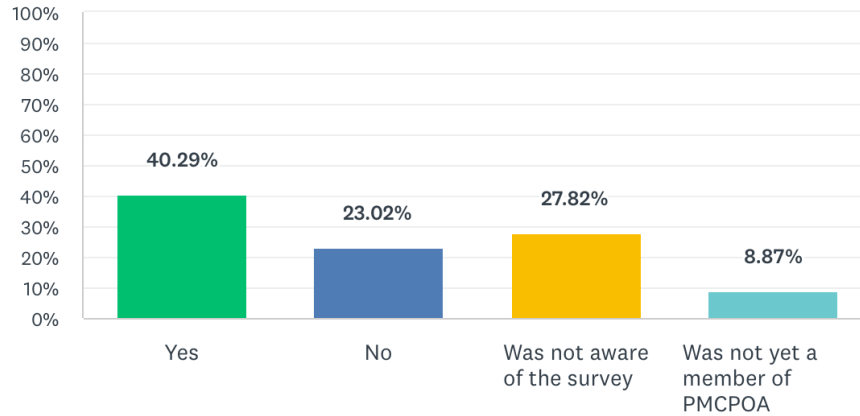
The margin of error for a sample size of 417 completed responses out of a total of 2,442 member households (as opposed to total lots) at a 95% confidence level is approximately $\pm 4.37\%$. This means that the results of this sample should reflect the views of the total population within a margin of $\pm 4.37\%$, with a 95% level of confidence.

Note: Individual (open-ended) responses must be considered supplementary information that is not held to the same statistical relevance as general data.

PARTICIPATION IN THE 2021 SURVEY

Did you participate in the 2021 Strategic Plan Survey?

Answered: 417 Skipped: 0



Participation Rate:

- **40.29%** of respondents participated in the 2021 Strategic Plan Survey.

Not Aware of the Survey:

- **27.82%** of respondents were not aware of the survey. This is a notable portion and suggests a communication gap (in 2021), as nearly a third of the population missed the opportunity to participate, simply due to lack of awareness.
 - The participation of this group in the current survey signals an improvement in communication.

Non-Participation:

- **23.02%** chose not to participate, even though they were aware of the survey. This segment might have various reasons for non-participation, including feeling disengaged, time constraints, or perceiving the survey as unimportant.
- Concerns over anonymity may have also impacted the participation of members in the 2021 survey. Major changes were made to increase the level of member anonymity in the 2024 survey, providing a greater degree of privacy to participants.
- As with the previous selection, the participation of these members in the current survey indicates a greater level of engagement from this population.

New Members:

- **8.87%** were not yet members at the time of the 2021 survey. This points to a potential for increased future engagement with new property owners.

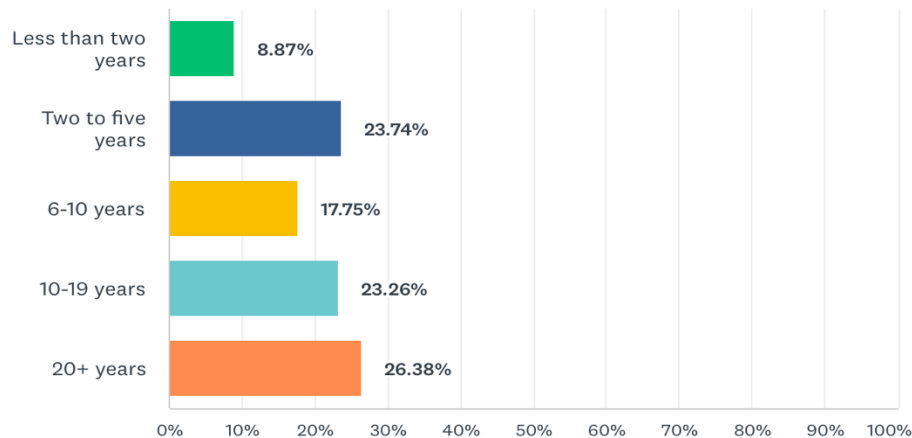
Key Takeaways:

- The results highlight a need to maintain improved communication to ensure all members are aware of opportunities to participate in strategic initiatives. Additionally, understanding why 23% of aware members did not participate in 2021 could provide insights to enhance future engagement.
- Future surveys may benefit from including an option where members who were aware of previous surveys but chose not to participate can state their reasoning.

OWNERSHIP DURATION

How long have you been a property owner?

Answered: 417 Skipped: 0



Newer Owners (Less than 5 years):

- A combined **32.61%** of respondents (8.87% who owned for less than two years and 23.74% who owned for two to five years) have been property owners for five years or less. This represents a substantial portion of the community and suggests an influx of relatively new members.

Intermediate Tenure (6-10 years):

- **17.75%** have been property owners for six to ten years. This group is slightly smaller but may represent members with a growing familiarity with the community, likely contributing to community knowledge and engagement.

Longer-Term Owners (10-19 years):

- **23.26%** fall into the 10-19 years category. This substantial portion has a long-standing presence and experience with the community, potentially leading to higher engagement or interest in its strategic decisions.

Veteran Owners (20+ years):

- The largest individual group, **26.38%** have owned property for over 20 years. This group likely has deep roots in the community, a long-term perspective, and might be more invested in maintaining the community's legacy and strategic direction.

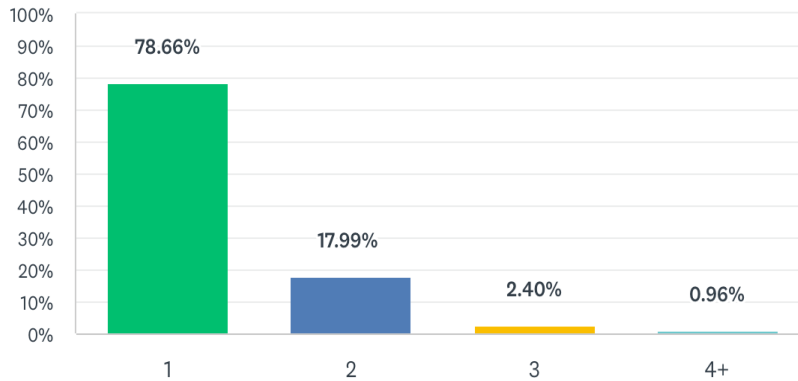
Key Takeaways:

- The survey shows a balanced mix of ownership duration.
- This range of ownership duration suggests that strategic planning efforts should consider both the interests of newer members, who may bring fresh perspectives and different expectations, and those of long-standing members, who may value tradition and continuity.

OWNERSHIP OF SINGLE VS. MULTIPLE PROPERTIES

How many properties do you own?

Answered: 417 Skipped: 0



Single Property Owners:

- **78.66%** of respondents own only one property.
- This majority indicates that most respondents are likely primary residents or single-property owners, reflecting priorities such as maintaining community quality of life and managing their primary residence effectively.

Multiple Property Owners:

- **21.34%** of respondents own multiple properties, including 17.99% who own two properties, 2.40% who own three, and 0.96% who own four or more.
- This minority represents investors or individuals with secondary properties, who may have additional priorities, such as increasing property value, rental income potential, and policies that impact multi-property ownership.

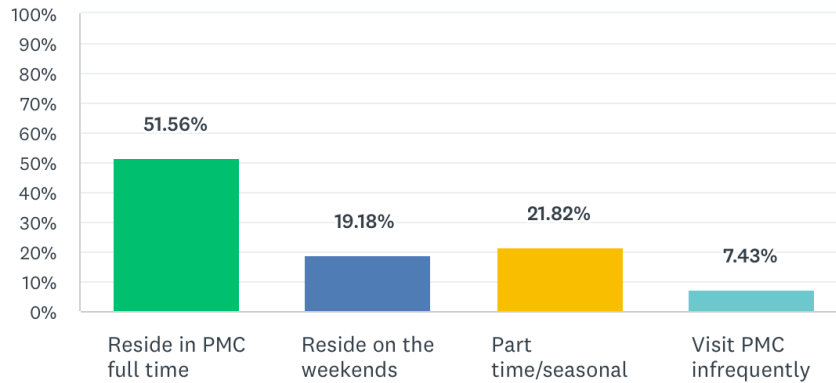
Key Takeaways:

- With a strong majority of single-property owners, community initiatives can prioritize interests aligned with primary residency concerns, like local amenities, community cohesion, and property value preservation.
- The significant minority of multiple-property owners suggests a segment that could be impacted differently by policies on rentals or community fees. Engagement with this group could provide insights on optimizing policies for varied ownership needs.
- Tailoring communication and policies to address both single- and multiple-property owner concerns could help balance community satisfaction across ownership types.

RESIDENCY/COMMUNITY PRESENCE

Which of the below best applies to you?

Answered: 417 Skipped: 0



Full-Time Residents:

- **51.56%** of residents reside in the community full-time.
- This majority suggests that most respondents have a sustained and continuous presence in the area, likely prioritizing year-round amenities, services, and community engagement initiatives that enhance their daily life.

Weekend Residents:

- **19.18%** of residents live in the community primarily on weekends.
- Weekend residents may seek recreational amenities, events, and flexible services that align with their schedule.

Part-Time/Seasonal Residents:

- **21.82%** of residents reside in the community part-time or seasonally.
- This group, which spends periodic time in the area, may value seasonal attractions and services that cater to their off-and-on presence.

Infrequent Visitors:

- **7.43%** of residents visit the community infrequently.
- Infrequent visitors may have lower demand for continuous services but may appreciate community updates and remote engagement options.

Key Takeaways:

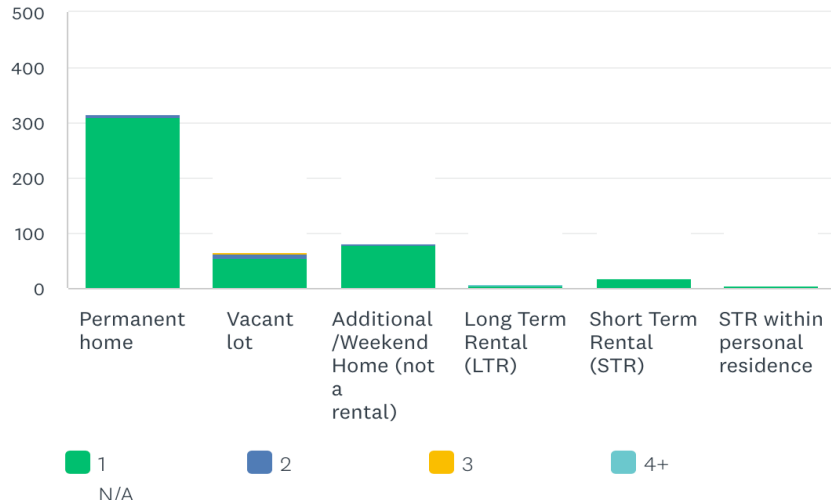
- Over half of respondents live in the community full-time, indicating priorities that focus on services and policies supporting permanent residents.

- However, nearly half (48.44%) are weekend, part-time, or infrequent visitors, showing a diverse residence profile that will benefit from flexible amenities and policies that cater to both full-time and part-time residents.
- Balancing the needs of full-time residents with those who visit less regularly can enhance community satisfaction and encourage more engagement across all resident types.
- **For emergency procedures:** it is critical to account for periods during the week and year when the resident population may increase by nearly 40% due to an influx of weekend and/or seasonal visitors.

OWNERSHIP OF PROPERTY BY CATEGORY

How many of the following do you own (in PMC):

Answered: 417 Skipped: 0



Note: Due to the complexity of this survey question, it is not possible to include data directly on the graph. Furthermore, the summary data on Survey Monkey does not accurately reflect the percentage of owners in each category (due to their summary of data across categories versus based on total responses). For that reason, the breakdown of each percentage is detailed in each category below.

Permanent Homes:

- A combined **75.78%** of respondents own one or two permanent homes (that are not used as rentals).
- Of these, **74.34%** (310 out of 417) of respondents own one permanent home, indicating a high level of full-time residency and commitment to the community. This strong ownership base supports community-focused investments and services aligned with primary residences.
- **1.44%** (6 out of 417) of respondents own two permanent homes that are not used as rentals.
 - One possible reason for this: Committee members are aware of property owners who own two permanent homes and have family members living in one, though the property is not considered a “rental property.”

Vacant Lots:

- A combined **16.07%** of respondents own one or more vacant lots.

- Of these, 13.19% (55 out of 417) of owners own one vacant lot, 2.16% (4 out of 417) own two and .72% (3 out of 417) own three.
- Additional information is needed to determine which of these vacant lots are adjoining a permanent residence, reflecting a single residence across two properties, compared to separate and isolated lots.
 - Of this population, it will be helpful to separate those whose homes are built across property lines (where the additional lot cannot be sold without also selling the home) from those who purchased an additional vacant lot next to their home.
 - **Note:** Committee members are aware of situations where adjoining lots to permanent residences are sometimes deemed “unsellable” due to the prohibitive costs of building on challenging terrain, which makes development both technically difficult and financially unfeasible.

Additional/Weekend Homes (Not Rentals):

- **19.42%** of residents own additional homes used for personal visits rather than rentals.
- Of these, 19.18% (80 out of 417) own one additional home and .24% (1 out of 417) own two.
- This group values personal use over rental income, suggesting they may prioritize recreational or weekend-use amenities.

Long-Term Rentals (LTR):

- Only **1.68%** of respondents reported owning a long-term rental property.
- Of these, 1.20% (5 out of 417) reported owning one LTR and .24% (1 out of 417) owning two, with an additional .24% (1 out of 417) owning four or more.
- This low proportion of rental property owners suggests minimal impact on the community from long-term rental related issues. It may also suggest an unmet demand for long-term rentals based on a very low supply for full-time residents who are not property owners.

Short-Term Rentals (STR):

- **4.32%** (18 out of 417) own short-term rental properties that are not within their personal residence.
- While a minority, STR ownership reflects distinct community concerns, particularly around the enforcement of rules and regulations, guest management, fees, and short-term rental guidelines.

STR within Personal Residence:

- **1.44%** (6 out of 417) have a short-term rental within their own residence.

- This very small segment suggests limited STR activity within primary residences, implying that policies around STRs within personal homes may impact few residents.

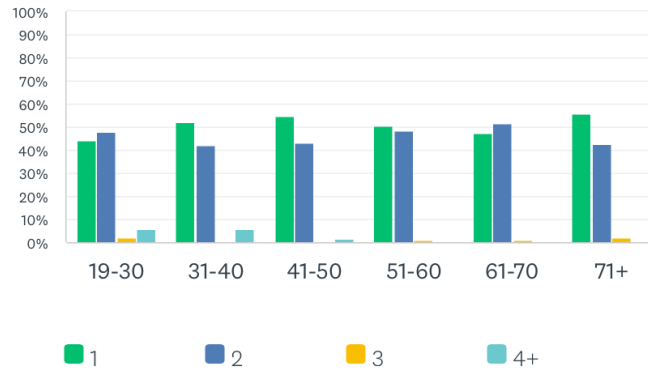
Key Takeaways:

- The majority of respondents own permanent homes, suggesting a community largely composed of full-time, committed property owners.
- Ownership of additional homes and STRs represents smaller segments; therefore, policies and amenities may be focused more on primary residents but still consider the needs of those who visit seasonally or operate STRs.
- There is minimal ownership of long-term rentals, indicating that long-term rental-related concerns are likely not a major focus within this community.

AGE RANGE OF ADULTS: AGGREGATE VS. PER HOUSEHOLD

What is the total number of adults in your household, including yourself, in each age range (please check a number).

Answered: 417 Skipped: 0



Note: Due to the complexity of this survey question, it is not possible to include data directly on the graph. Furthermore, the summary data on Survey Monkey does not accurately reflect the percentage of owners in each category (due to their summary of data across categories versus based on total responses). For that reason, the breakdown of each percentage is detailed below.

The following provides an additional summary of data captured from the information collected. As it pertains to a separate analysis, the summary for this survey question will be presented in two parts.

Aggregate Age Ranges:

- A total of **896 individuals** are represented in responses to this survey question. In order to provide further insight into their breakdown of ages, this additional analysis will reflect the age of each individual compared to the total number of individuals included (versus the presence of age ranges per household, which the secondary analysis will cover).

19–30 Age Range:

- **10.16%** (91 out of 896) of individuals represented by this survey question are within this age range.

31–40 Age Range:

- **8.93%** (80 out of 896) of individuals represented by this survey question are within this age range.

41–50 Age Range:

- **9.93%** (89 out of 896) of individuals represented by this survey question are within this age range.

51–60 Age Range:

- **17.63%** (158 out of 896) of individuals represented by this survey question are within this age range.

61–70 Age Range:

- **28.68%** (257 out of 896) of individuals represented by this survey question are within this age range.

71+ Age Range:

- **24.67%** (221 out of 896) of individuals represented by this survey question are within this age range.

Key Takeaways:

- A combined 53.35% of individuals are over 60 years of age.
- The greatest percentage falls in the 61–70 age range (26.68%) with a close second in 71+ (24.67%), followed by the 51–60 age range (17.63%).
- The ranges 19–30, 31–40, and 41–50 have almost equally low percentages of around 10%, within less than two percent of one another.

Comparison With U.S. Census Data:

- The following data highlights a significant age disparity between the community and the broader California population, as well as a similar contrast when compared to Kern County’s population.
 - **Survey results indicate the median age of the PMC community falls between 61–70 years old**, notably higher than **California's median age of 38.2** years according to the [2023 ACS U.S. Census data](#). Using maximum and minimum values from the range, when compared to the State of California as a whole, the median age for PMC residents is between 1.60 and 1.83 times greater. (Using the midpoint of 65.5 years, the median is 1.71 times greater than the overall population of California.)
 - This range increases **when compared to Kern County**, with a **median age of 32.7 years** according to the [2023 ACS Census data](#). When compared with Kern County, the median age for PMC residents is between 1.87 and 2.14 times greater. (Using the midpoint of 65.5 years, the median is 2.00 times greater than the overall population of Kern County.)

- Note: The [2020 U.S. Census](#) reported the median age of PMC residents at 58.2 years. Current survey data reflects the passage of four years and the relatively small percentage of children and young adults in the community, which shifts the median age upward over time.
- This indicates that the community is significantly older than the general California population. The disparity reflects the demographic composition of the community, with a higher concentration of older adults and fewer children and young adults. These findings have implications for community planning, suggesting a need to prioritize services, amenities, and policies tailored to an older population while acknowledging the more limited representation of younger age groups.

Age Range Distribution Per Household:

19-30 Age Group:

- Combined, **12.96%** of households have at least one adult in this age range.
- **5.76%** (24 out of 417) of households reported one adult in this age range, while **6.24%** (26 out of 417) reported two. The percentage of households with three or more individuals in this range have a combined total of less than 1%, with **.24%** (1 out of 417) with three and **.72%** (3 out of 417) with four or more.

31-40 Age Group:

- Combined, **12%** of households have at least one adult in this age range.
- **6.24%** (26 out of 417) of households have one adult in this age range, and **5.04%** (21 out of 417) have two. The percentage of households with three or more individuals in this range have a combined total of **.72%**, including 0% with three and **.72%** (3 out of 417) with four or more.

41-50 Age Group:

- Combined, **14.39%** of households have at least one adult in this age range.
- **7.91%** (33 out of 417) of households have one adult in this age range, with **6.24%** (26 out of 417) having two, including 0% with three and **.24%** (1 out of 417) with four or more.

51-60 Age Group:

- Combined, **25.18%** of households have at least one adult in this age range.
- **12.71%** (53 out of 417) have one adult in this range, and **12.23%** (51 out of 417) have two while **.24%** have three and 0% with four or more.

61-70 Age Group:

- Combined, **40.04%** of households have at least one adult in this age range.
- 18.94% (79 out of 417) of households report one adult, while 20.62% (86 out of 417) have two adults in this age range, .48% (2 out of 417) have three and 0% with four or more.

71+ Age Group:

- Combined, **36.21%** of households have at least one adult in this age range.
- 20.14% (84 out of 417) of households have one adult, and 15.35% (64 out of 417) have two .72% (3 out of 417) have three and 0% with four or more.

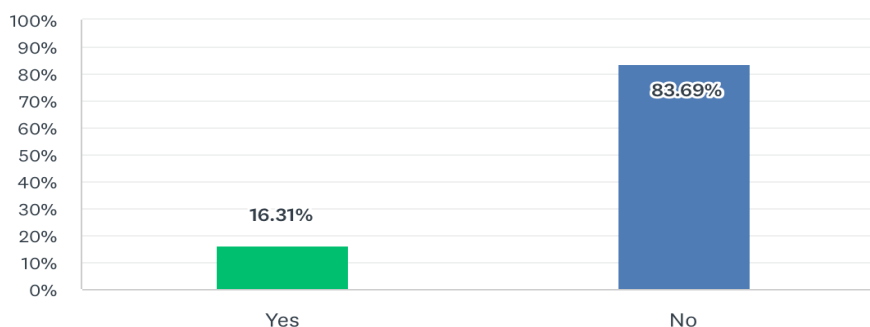
Key Takeaways:

- Households with at least one adult in the 19–30 and 31–40 age ranges are almost equally low, at 12.96% and 12%, respectively.
- There is a small increase for households with adult members between the ages of 41–50, yet it is still under 15% of total households.
- The first significant increase of around 11% occurs in the 51–60 age range.
- There is an additional increase of 14.86% entering the next range of 61–70 years of age.
- Finally, there is a slight drop of close to 4% in households with adults who are 71+ years of age.
- This reflects a population with a greater number of adults per household in or approaching retirement age compared with younger adults.
- Understanding these demographics can guide decisions around amenities, services, and community objectives that align with the needs of the population as a whole.

CHILDREN OR YOUNG ADULTS PER HOUSEHOLD

Do you have children or young adults living in your household?

Answered: 417 Skipped: 0



Households With Children or Young Adults:

- **16.31%** reported having children or young adults in their household.

Households Without Children or Young Adults:

- **83.69%** do not have children or young adults in the household.

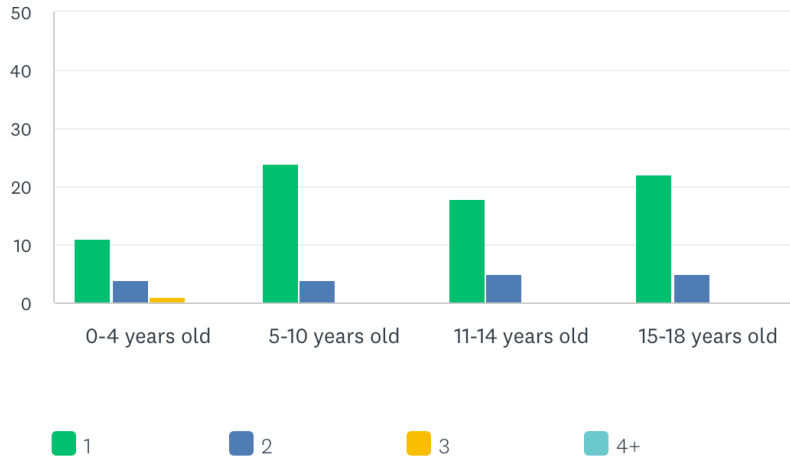
Key Takeaways:

- The high percentage of adult-only households suggests a predominantly mature or retirement-age community.
- Community planning may lean towards adult-centered programs, such as health and wellness services, recreational activities for adults, and amenities suited to an older demographic.
- For the minority with children or young adults at home, ensuring that there are family-oriented resources will help support these households while possibly attracting more younger families to the community.

AGE RANGE OF CHILDREN PER HOUSEHOLD

How many children of the following age ranges live in your household?

Answered: 69 Skipped: 348



Note: Due to the complexity of this survey question, it is not possible to include data directly on the graph. Furthermore, the summary data on Survey Monkey does not accurately reflect the percentage of owners in each category (due to their summary of data across categories versus based on total responses). For that reason, the breakdown of each percentage is detailed below.

Young Children (0-4 years old):

- **3.84%** of households have one or more children in this age range.
- Of these, 2.64% (11 out of 417) of households with children in this age range have one child, .96% (4 out of 417) have two, and .24% (1 out of 417) have three.

Elementary-Aged Children (5-10 years old):

- **6.72%** of households have one or more children in this age range.
- Of these, 5.76% (24 out of 417) of households with children in this range have one child, and .96% (4 out of 417) have two.

Preteens (11-14 years old):

- **5.52%** of households have one or more children in this age range.
- Of these, 4.32% (18 out of 417) have one child in this age range, with 1.20% (5 out of 417) having two.

Teens (15-18 years old):

- **6.48%** of households have one or more children in this age range.
- Of these, **5.28%** (22 out of 417) of households have one child in this age range, and **1.20%** (5 out of 417) have two.

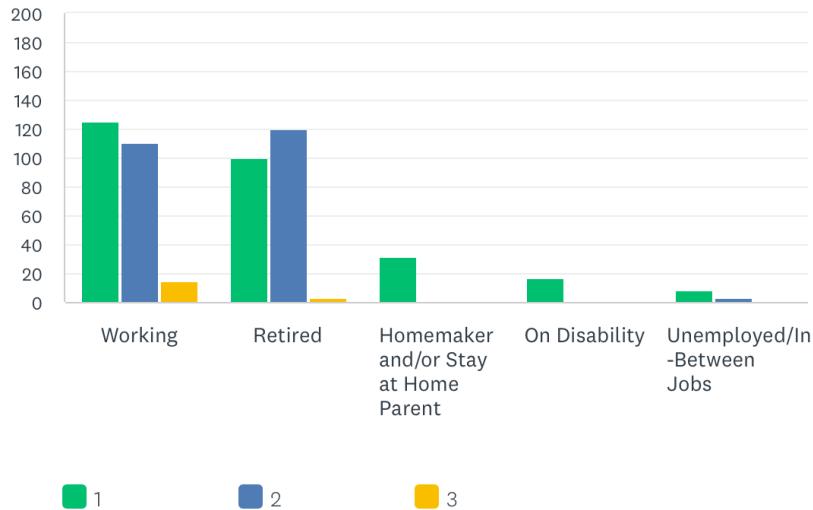
Key Takeaways:

- The community has a small number of children across all age groups, with a slightly larger presence in the 5–18 age groups compared to 0–4 years.
- Ensuring access to educational, recreational, and social resources will support these families and potentially attract more young families in the future.

WORK STATUS OF ADULTS PER HOUSEHOLD

What is the work status for each of the adults in your household?

Answered: 417 Skipped: 0



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Note: The combined data represents a total of 811 individuals. The following analysis will use that number as its basis.

Working Adults:

- **48.34%** (392 out of 811) of adults represented in this sample are working.

Retired Adults:

- **43.03%** (349 out of 811) of adults represented in this sample are retired.

Homemakers/Stay-at-Home Parents:

- **4.19%** (34 out of 811) of adults represented in this sample are homemakers or stay-at-home parents.

Adults on Disability:

- **2.34%** (19 of the 811) of adults represented in this sample are on disability.

Unemployed/In-Between Jobs:

- **2.10%** (17 out of 811) of adults represented in this sample are unemployed or in-between jobs.

Key Takeaways:

- The community has a nearly balanced mix of working and retired adults, reflecting a dual focus on both employment-oriented and retirement-oriented amenities and services.
- The strong presence of retirees highlights the potential importance of access to healthcare, leisure, and social programs for an older demographic, while the working population may require commuter and/or remote work services.

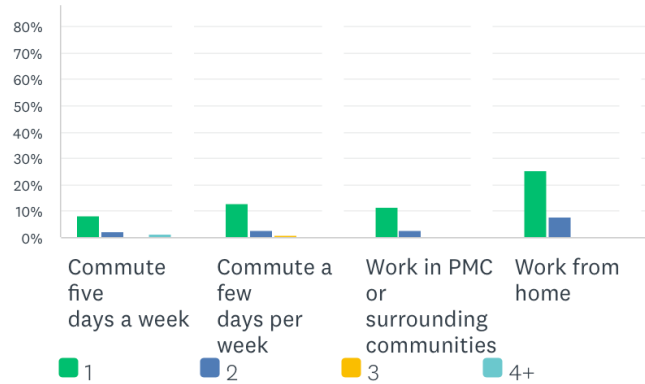
Individual Comments:

- **Semi-Retirement and Part-Time Work:**
 - Several respondents describe themselves as semi-retired, with some working part-time, remotely, or on side jobs. This reflects a trend toward flexible work arrangements and suggests a blend of partial retirement with continued engagement in the workforce.
- **Caregiving Responsibilities:**
 - One respondent mentioned part-time caregiving responsibilities for a family member, which indicates the presence of household caregiving roles among some residents.
- **Student Presence:**
 - Comments indicate that some households include college students or other young adults pursuing education. This suggests that there is a segment of the population that includes adult students.
 - Future surveys will benefit from including a student category to include this portion of the population.

COMMUTING VS. WORKING FROM HOME OR LOCALLY

How many in your household commute "off the hill" (for work or school) or work from home or within PMC?

Answered: 417 Skipped: 0



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Note: The combined data represents a total of 325 responses. The following analysis will use that number as its basis.

Full-Time Commuters (Five Days a Week):

- A combined **12.31%** of household members included in the survey commute five days a week.
- 8.31% (27 out of 325) of households have one person commuting five days a week, with 4% (13 out of 325) of households having two or more daily commuters.

Partial Commuters (A Few Days Per Week):

- A combined **15.69%** of household members commute a few days per week.
- 12.31% (40 out of 325) of households have one person commuting a few days a week, with 3.38% (11 out of 325) of households having two or more commuters a few days per week.

Working Locally in PMC or Surrounding Communities:

- A combined total of **13.23%** of household members work within PMC or nearby communities, with minimal households having multiple local workers.
- 10.46% (34 out of 325) of households have one person working locally or in surrounding communities while 2.77% (9 out of 325) have two or more.

Work-from-Home Arrangements:

- A combined **35.69%** of households have members working from home.
- 26.77% (87 out of 325) of households have one person working from home, with 8.92% (29 out of 325) having two or more remote workers.
- **Insight:** The significant proportion of remote workers suggests that investing in reliable internet infrastructure, possible coworking spaces, and community support for remote work could be beneficial.

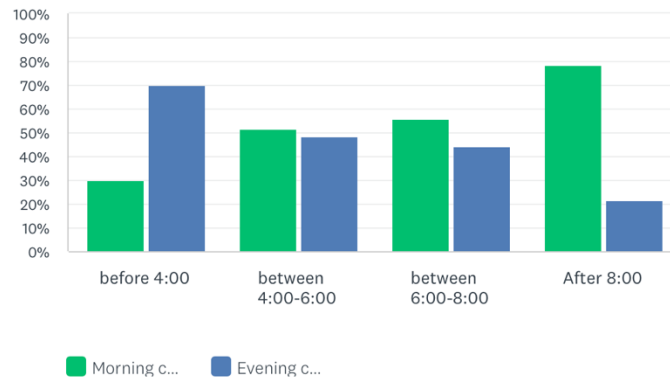
Key Takeaways:

- The community has a low proportion of full-time and partial commuters, suggesting that most residents are either retired, working remotely, or employed within the local community.
- Remote work is the most common form of employment among working residents, which could warrant an emphasis on technological resources and infrastructure to support home-based work.
- Overall, these commuting and work trends reflect a community lifestyle with minimal daily commuting, focusing more on in-home work, local employment, or retirement.

GENERAL COMMUTING TIMES: MORNING VS. EVENING

For commuters (optional): To better understand the transportation needs and traffic flow of our community, we welcome additional information regarding your regular commute. Please let us know the general time frame you leave and return to PMC.

Answered: 95 Skipped: 322



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Morning Commute: (total responses: 91)

- **Before 4:00 a.m.:** A small group of (6 respondents) **6.59%** leaves before 4:00 a.m.
- **Between 4:00–6:00 a.m.:** (29 respondents), **31.87%** commute during this time frame.
- **Between 6:00–8:00 a.m.:** (34 respondents) **37.36%** start their commute in this window.
- **After 8:00 a.m.:** (22 respondents) **24.18%** commute after 8:00 a.m.

Evening Commute: (total responses: 74)

- **Before 4:00 p.m.:** **18.92%** (14 respondents) return before 4:00 p.m.
- **Between 4:00–6:00 p.m.:** (27 respondents) **36.49%** return during these peak hours, aligning with traditional workday end times.
- **Between 6:00–8:00 p.m.:** Another **36.49%** (27 respondents) return slightly later in the evening, indicating a spread in evening commute return times.
- **After 8:00 p.m.:** Only **8.11%** (6 respondents) return after 8:00 p.m., showing few late-evening commuters.

Key Takeaways:

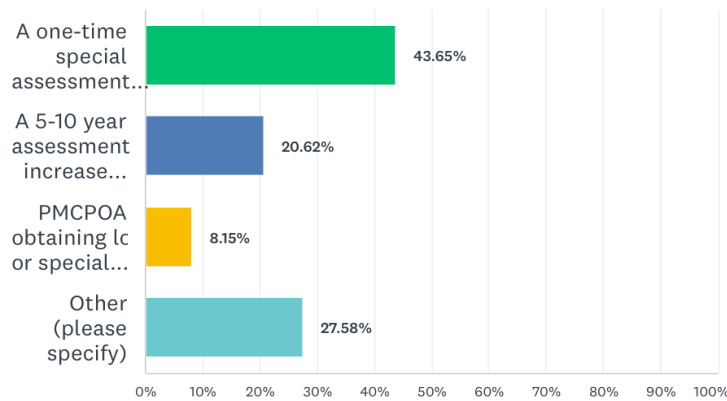
- The most common morning commute windows are between 4:00-8:00 a.m., indicating that traffic flow might increase during these early hours.

- Evening commute patterns are more distributed, with nearly equal numbers returning between 4:00-6:00 p.m. and 6:00-8:00 p.m., suggesting moderate traffic flows in the late afternoon to early evening.
- Given the spread of commute times, traffic is likely distributed throughout early morning and late afternoon hours, potentially minimizing peak commuting issues but highlighting periods of increased movement.
- **Note:** There were a handful of individual responses for this question, but they were either not applicable to this data set or were considered incompatible with the data gathered. (Ex. “I do not commute,” “N/A,” “I commute every other week,” “it depends on traffic,” etc.) Therefore, the committee elected to leave these items out of this summary.

FUNDING NEW CAPITAL INVESTMENTS

Although we understand your preference may change depending on the size and scope of each individual project: What would your "ideal" financing option be for new capital investments (projects) that exceed 5% of the operating budget for the current year? How do you prefer they are funded?

Answered: 417 Skipped: 0



See below for the complete description of question options:

ANSWER CHOICES	RESPONSES
▼ A one-time special assessment (requires member vote/approval). The project does not proceed unless a majority of a quorum of members vote to approve the special assessment.	43.65% 182
▼ A 5-10 year assessment increase (member vote not required; subject to board authorization and assessment increases of up to 20% annually)	20.62% 86
▼ PMCPOA obtaining loans or special financing (member vote not presently required; subject to board authorization and assessment increases of up to 20% annually)	8.15% 34
▼ Other (please specify) Responses	27.58% 115
TOTAL	417

One-time Special Assessment:

- **43.65%** prefer this option, where the project proceeds only if a majority of members vote to approve it.

Assessment Increase Over 5–10 Years:

- **20.62%** support this option, which does not require a member vote but is subject to board authorization.

PMCPOA obtaining loans or special financing:

- **8.15%** favor this option, which also does not require a member vote but allows for board authorization.

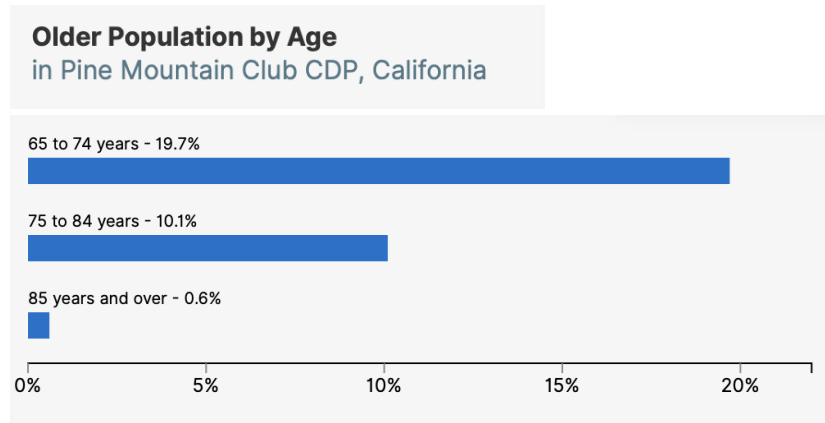
Key Takeaways:

- A one-time special assessment is the most popular choice while loans or special financing are the least favored.
- A moderate percentage prefers gradual assessment increases over 5 to 10 years.

Other (please specify):

- **27.58%** of participants selected the open-ended response option.
- The following analysis highlights an overall conservative financial mindset, with members opting for sustainability, minimal debt, and a greater say in how finances are managed:
 - **Top Comments:** Desire for Member Control and Voting
 - **Member vote** should be required for all new capital investments (30% of individual responses). There is a strong sentiment that any significant financial decisions should be subject to a membership vote. This reflects concerns over transparency, accountability, and the importance of democratic processes within the community.
 - **Single Mentions:** Support for member voting also appears in specific comments about requiring a vote for loans, special assessments, assessment increases, or long-term financing decisions.
 - **Concerns About Governance:** Some respondents have stated that raising assessments without member approval is “unethical,” especially in the context of funding capital investments as opposed to unmet needs for fire prevention and emergency preparedness.
 - **Repeated Comments:** Concerns Over Financial Responsibility and Affordability
 - **Financial Management:** 9% of individual responses fall into an overall theme of cutting expenses, staying on budget, not allowing spending to exceed income, and using savings to cover special expenses.
 - **Pay as You Go:** Many respondents advocate for a “pay as you go” model, suggesting that the community should fund projects within the current budget or with existing funds, rather than taking on debt or increasing assessments.

- **Fixed Income Members:** Comments mention concerns from members on fixed incomes who state that they cannot afford an assessment increase and will consider moving if assessments continue to rise. This underscores the importance of affordability and protecting vulnerable members from financial strain.
 - If this substantial group of residents is forced to leave, the resulting increase in housing inventory on the market will likely lead to a significant decline in overall property values.
 - This is especially significant given the following [United States Census statistics](#), which state that **30.4% of PMC residents are 65 years of age and older**, almost double California’s rate of 16.2% (included in linked PMC data) and 2.5 times greater than [Kern County’s rate of 12.2%](#).



- Note: ACS Census data was compiled in 2022. Variance in 2024 survey data will include the following factors: individuals entering different age categories over the span of time, residents who have left PMC, and new residents who moved into PMC within the same timeframe.
 - Variance will also be found due to parameter differences. (The PMCPOA survey lists age ranges of 51–60 and 61–70; therefore, it is not possible to calculate the percentage of residents 65+ years of age).
- **Alternative Financing Suggestions:**
 - **Combination of Loan and Assessment Increase:** A popular idea is a combination of funding methods, including loans and modest special assessments that would be spread over a wider span of time, with payment options for those struggling financially.

- **Phased Construction:** Several respondents support **phasing construction** and **modest construction** to reduce immediate financial burdens on the community.
- **Interest Rates and Increased Timespan:** Some members are open to financing options but stress that the decision should depend on the interest rate. They prefer loans with low rates. Others suggest stretching assessment increases over spans beyond 5-10 years.
- **Support for Limited, Essential Capital Investments:**
 - **Opposition to Major New Investments:** There is a notable preference for focusing on essential repairs over large-scale capital improvements, indicating a conservative approach toward new spending.
 - **Economy Concerns:** Multiple respondents mention the current economic environment as a reason to delay or limit new investments, emphasizing that now may not be the right time to take on additional financial commitments.
- **Suggestions for More Modest Increases:**
 - **Gradual Increases:** Some respondents are open to gradual assessment increases, with a common suggestion being a cap of 10% annually. This approach may help balance the need for capital improvements with affordability concerns.
 - **Targeted Fees:** There's support for placing additional fees on short-term rentals (STRs), suggesting that those who generate income from their properties should contribute more toward community investments.
- **Alternative Funding Strategies:**
 - **Grants and Member-Funded Loans:** Some members advocate for seeking grants as an alternative to loans or assessment increases. Others suggest member-funded loans paid back with interest as a way to minimize external debt while still raising necessary capital.
 - **Event Revenue:** A few members propose making money through events and other income avenues before considering major capital projects.

- **Specific Requests for Project Management:**
 - **Use Surplus or Savings:** Some respondents suggest using the budget surplus or following a Dave Ramsey financial plan (which promotes debt-free, fiscally conservative management) to manage expenses.
 - **No Capital Improvements Beyond 5%:** A few comments propose limiting capital improvements to 5% of the operating budget, implying a preference for small-scale, manageable projects.

- **Opposition to Assessment Increases:**
 - Many respondents are against **any form of assessment increase**, expressing concerns about the economic environment and their personal financial situations.
 - These comments reflect financial conservatism and a focus on essential projects rather than new capital investments.
 - **Concerns for Multi-Property Owners:** There are mentions that those with additional lots face a significant burden when assessments rise. These comments highlight financial concerns over the impact of assessment increases on owners with multiple lots.
 - According to survey results, those who own two or more properties in PMC account for 21.35% of respondents, with ownership of two lots in the highest proportion (17.99% of the 21.35%)
 - **Note:** As stated earlier, although some members own additional empty lots, others have existing homes that span across two adjoining lots. For these members, reducing lot ownership would require a sale of their home/properties.

Key takeaways from individual responses in the “other” category regarding the funding of new capital investments:

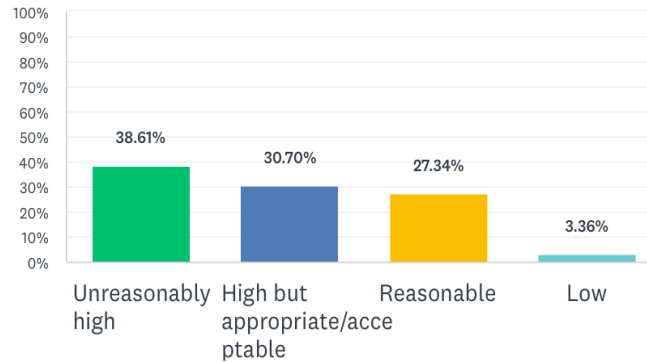
- **Cautious and Conservative:** The general tone of the responses is cautious, with many members advocating for fiscal responsibility, minimal spending, and a preference for paying as you go. This reflects a community that is concerned with financial sustainability and the affordability of assessments, particularly for fixed-income members.
- **Desire for Member Involvement:** There is a strong preference for more member control over financial decisions, particularly with regard to assessments and capital projects. Voting on such matters is seen as a critical step for many members.

- **Flexible on Financing but Concerned About Costs:** While some are open to a combination of loans and gradual assessments, they are concerned about debt and the long-term financial impact on the community.

ASSESSMENTS

Do you feel the current level of PMCPOA assessments is:

Answered: 417 Skipped: 0



- The largest group of respondents, **38.61%**, feel that the current assessment levels are **unreasonably high**.
- A significant portion, **30.70%**, acknowledges that the assessments are high but considers them **appropriate or acceptable**.
- **27.34%** of respondents feel that the assessments are **reasonable**, while a small minority, **3.36%**, considers them **low**.

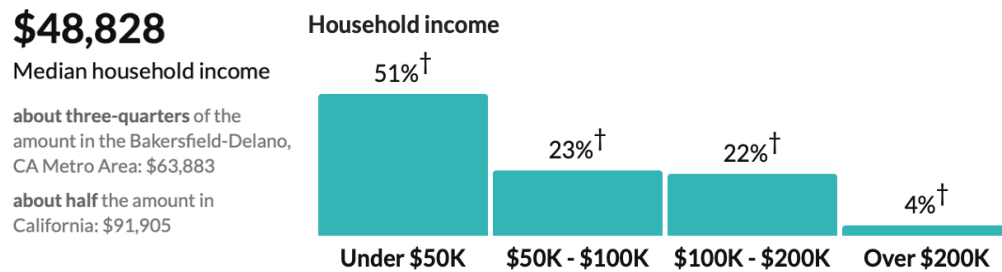
Implications:

- **Dissatisfaction with the Costs:** 38.61% of respondents feel that assessments are unreasonably high, signaling a potential dissatisfaction with the current financial burden placed on members. This could lead to calls for cost reductions or a more detailed breakdown of how assessment funds are being used.
- **High but Justifiable:** A considerable group, 30.70%, finds the assessments high but still acceptable. This group may value the services or improvements funded by the assessments, even if the costs are higher than they would like.
- **Reasonable:** The 27.34% who believe the assessments are reasonable represent a smaller group, suggesting that while some members are content with the current fees, there is still a significant amount of concern over their levels.
- **Low Satisfaction:** The 3.36% who feel the assessments are low are likely satisfied with the current levels, but they are a very small group.

Recommendations:

- **Transparency and Communication:** To address the dissatisfaction from the “unreasonably high” group, the Board could increase transparency regarding the assessment breakdown and how funds are being utilized.
- **Review of Assessment Levels:** The Board may also consider reviewing current assessment levels to see if any adjustments or reductions could be made to alleviate some financial pressure on members of this group.
- The committee also recommends taking the following information into account:
 - According to U.S. Census data, a majority (**51%**) of **PMC households have an annual income of less than \$50,000**, nearly double [California’s rate of 26%](#) and close to 1.5 times greater than [Kern County’s rate of 36%](#).
 - In addition, according to U.S. Census data, the **median household income of PMC is \$48,828**, almost half of California’s median of \$95,521 and 30% less than Kern County’s median of \$68,893.

Pine Mountain Club, CA



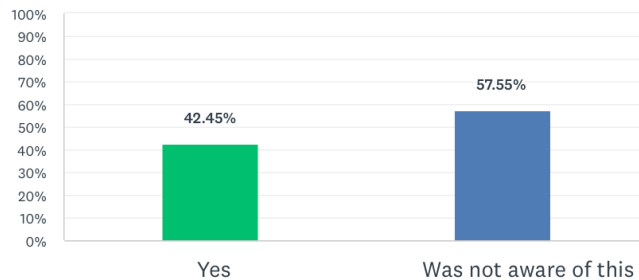
[Census Reporter](#)

- **Current Economic Environment:** When combined with sustained inflation rates above historical norms over the past three years, the financial demographics of PMC residents suggests they are likely to exhibit heightened price sensitivity due to reduced disposable income and purchasing power.

RESERVE FUNDING FOR CLUBHOUSE REMODEL

Current Funding for Clubhouse Remodel - Phases 3, 4, 5, & 6: Are you aware that \$4.7 million of new construction costs have been included in our Reserves to fund phases 3, 4, 5, and 6 of the Clubhouse Remodel? See page 12 of the 2023-2024 Reserve Study (Reserve funding is subject to assessment increases of up to 20% annually as determined by the board without member approval.)

Answered: 417 Skipped: 0



- **A majority of participants (57.55%)** were unaware of the inclusion of \$4.7 million in the reserves for the clubhouse remodel project.
- **Less than half (42.45%) of the participants** were informed about this funding allocation.

Implications:

- There may be a need for more transparent communication or information dissemination regarding significant financial decisions within the community, especially regarding construction costs and reserve allocations.
- The Board may consider addressing the reasons why such a large proportion of residents were unaware of this funding, potentially by improving the communication process or increasing outreach efforts.

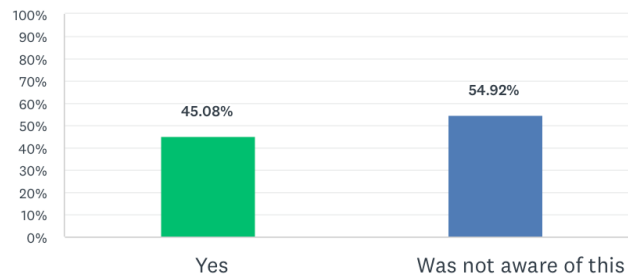
Recommendations:

- The association can look into ways of better educating members about the current state of the reserve fund by providing a summarized report that highlights significant changes to the fund as well as inclusions of capital additions on a regular basis.
- Members of the committee concur that, although the reserve report is included in annual assessment packages mailed to residents, additional steps can be taken to keep the public better informed.

BOARD AUTHORITY TO RAISE ASSESSMENTS

Regular assessments are determined by the Board of Directors during the annual budgeting process to cover normal operations for the association. Are you aware that the Board of Directors may, without membership approval, increase the level of regular assessments each year by up to 20% in order to fund operating expenses? This limit may only be exceeded without member vote for the following emergency situations: a court order, threat to personal safety on association property, or an "unforeseen" extraordinary expense requiring a detailed board resolution. See link for more information.

Answered: 417 Skipped: 0



- **Lack of Awareness:** A majority of respondents (**54.92%**) were unaware that the Board of Directors can increase regular assessments by up to 20% annually without member approval.
- **Knowledge of Board Authority:** **45.08%** of respondents were informed about this policy, reflecting an awareness gap regarding financial policies and governance.

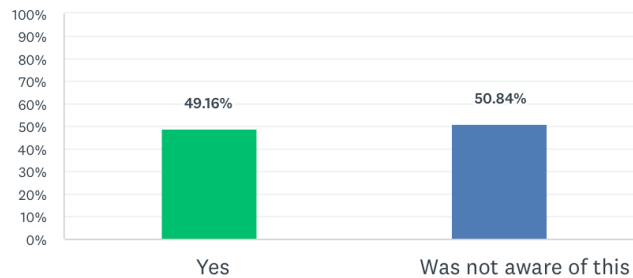
Implications:

- There is a significant portion of the community that is unaware of key financial powers held by the Board. This could lead to concerns or objections when such increases are enacted.
- The fact that more than half of respondents were not aware of this policy suggests that the Board should communicate its budgeting and assessment policies more clearly to improve transparency and ensure that members understand the financial governance mechanisms in place.

BOARD AUTHORITY TO IMPOSE SPECIAL ASSESSMENTS

Special assessments levied against the membership may be needed for unexpected expenses or capital additions/improvements. Are you aware that the Board of Directors may impose special assessments under 5% of the operating budget for the fiscal year without membership approval? (Special assessments over this threshold require a member vote.)

Answered: 417 Skipped: 0



- **Lack of Awareness:** The responses are relatively split, with just over half of respondents (**50.84%**) indicating they were not aware of the Board's authority to impose special assessments under 5% without membership approval.
- **Knowledge of Board Authority:** **49.16%** of respondents were aware of this policy, reflecting an information gap within the community regarding financial policies and governance.

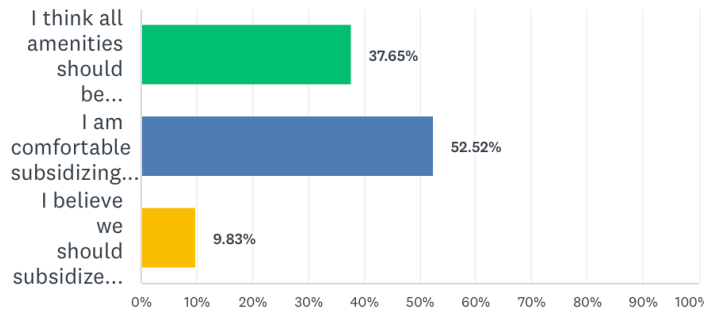
Implications:

- There is a nearly even divide in awareness, suggesting a need for more education or communication around the Board's financial decision-making powers, particularly regarding special assessments.
- Since a significant portion of the membership is unaware of the Board's ability to impose these assessments without a vote, it may create future issues or concerns if unexpected assessments are levied. Improved communication could help mitigate any negative responses to such decisions.

AMENITIES: SUBSIDIZATION (1 OF 2)

With the overall goal of subsidizing income-generating amenities at the lowest extent possible with the aim of breaking even and/or managing resources to maximize efficiency, which of the following options do you prefer:

Answered: 417 Skipped: 0



See below for the complete description of question options:

ANSWER CHOICES	RESPONSES
▼ I think all amenities should be required to break even	37.65% 157
▼ I am comfortable subsidizing amenities as long as the goal is to break even	52.52% 219
▼ I believe we should subsidize amenities at any rate	9.83% 41
TOTAL	417

- **Majority Preference:** The largest group of respondents (**52.52%**) is comfortable with subsidizing amenities **as long as there is a clear goal of breaking even.**
 - This suggests a pragmatic approach where the membership is willing to accept some level of subsidization for amenities, provided the overall financial management aims toward self-sustainability.
- **Strict Break-Even Requirement:** A significant portion (**37.65%**) prefers that all amenities be required to break even, indicating a desire for strict financial discipline and minimal reliance on subsidies.
- **Flexible Approach:** A smaller minority (**9.83%**) believes that amenities should be subsidized regardless of cost, indicating a more flexible or lenient attitude toward community spending on services.

Implications:

- **Balanced Approach:** The results show a clear preference for balancing financial sustainability with some level of subsidization. While most members are open to subsidies, there is an expectation that the ultimate goal should be to minimize losses or aim for break-even.
- **Fiscal Responsibility:** The fact that 37.65% of respondents advocate for amenities to be self-sustaining suggests that a significant portion of the community wants tight financial control, which may influence future decisions about how amenities are managed and funded.
- **Minority Perspective:** The 9.83% who believe in subsidizing amenities without limits represent a small, more flexible faction within the community. Their views may still play a role in discussions about community offerings but are likely to be secondary to the majority preference for financial accountability.

Recommendations:

- The Board may want to consider adopting a middle-ground approach where subsidies are permitted but with transparent reporting and a clear objective of driving toward financial self-sustainability.
- Regular updates and transparent reporting on the financial performance of amenities could help reassure members that subsidies are being managed efficiently, in line with the majority preference.
- Cost control measures could be implemented for amenities that consistently fail to break even, in order to meet the expectations of members who prefer stricter financial management.

AMENITIES: SUBSIDIZATION (2 OF 2)

Are there any specific amenities you would prefer the PMCPOA not subsidize?

Answered: 175 Skipped: 242

When asked whether specific amenities should not be subsidized, **175 individual responses** were collected. The following breakdown lists the percentage of responses compared to the overall total.

- **The Equestrian Center and Condor Cafe** are the most frequently cited amenities that members feel should not be subsidized. The equestrian facility, in particular, is perceived as benefiting only a small group, leading to questions about its community-wide value.
- **Financial self-sustainability** is a recurring theme across amenities like the cafe, bar/lounge, golf course, and pro shop. Members expect these services to either break even or run at minimal losses.
- There is an overall **desire to limit subsidies** for facilities that serve a limited number of members or could otherwise be outsourced or financially independent.

The following data suggests that financial efficiency and broader community benefit are key concerns regarding amenities that should receive subsidies. The breakdown of those that members believe should not be subsidized by the POA is as follows:

- **Equestrian (Horses/Equestrian Center):**
 - (53% of responses)
 - **Common Concerns:**
 - Largest issue: No horse rentals available to justify cost to members.
 - Used by only a small minority of members.
 - Perceived as offering no community-wide benefit.
 - **Overall sentiment:** Many believe the equestrian facilities serve a small subset of the membership and may not justify the level of subsidies provided.
- **Condor Cafe/Bistro:**
 - (19% of responses)
 - **Common Concerns:**
 - The cafe should aim to run a profit or at least break even.
 - There are losses associated with its operations.
 - Some suggest it should be outsourced to avoid subsidies.

- It competes with local businesses.
 - **Overall sentiment:** The cafe's financial sustainability and its impact on local competition are key concerns, with many feeling it should operate without subsidies.
- **Bar/Lounge:**
 - (9% of responses)
 - **Common Concerns:**
 - Should aim to break even, with some suggesting a cap on subsidies (e.g., 10%).
 - Cost recovery is a common theme.
 - **Overall sentiment:** Similar to the cafe, many feel the bar/lounge should aim for self-sustainability.
- **Golf:**
 - (16% of responses)
 - **Common Concerns:**
 - The golf course should break even or at least come close.
 - There should be tiered pricing for the public with higher rates.
 - **Overall sentiment:** Like the equestrian facility, respondents feel it should not heavily rely on subsidies.
- **Pro Shop:**
 - (1.7% of responses)
 - **Common Concerns:**
 - Similar to the golf course, respondents believe the pro shop should not be subsidized.

Conclusion

The Demographics and Financial Phase of the 2024 PMCPOA Member Survey analysis provides key insights into the composition of our community members, their financial management preferences, understanding of assessment policies, and perspectives on amenity subsidization.

Our community is composed largely of single property owners with a balanced mix of ownership duration. A slight majority of owners are full-time residents while a little under half are weekend, part-time, or seasonal visitors. The majority of property owners own permanent homes, while close to 20% own an additional home that is not used as a long- or short-term rental. An additional 16% own vacant lots and a very low percentage operate short-term or long-term rentals. The mix of full-time residents and part-time/seasonal visitors creates a blend of community stability and periodic influxes of people which can affect local dynamics and amenity use. The low percentage of rental properties suggests the community is not heavily impacted by short- or long-term rental concerns.

According to U.S. Census data, the median age of Pine Mountain Club's population is notably higher when compared to the general populations of California and Kern County. Census data reports that the proportion of PMC residents aged 65 and older is nearly double the statewide rate and 2.5 times higher than that of Kern County. Furthermore, in terms of income, the median household income in Pine Mountain Club is approximately half of California's median and 30% lower than Kern County's. Furthermore, just over half of PMC residents have an annual household income below \$50,000—nearly double the statewide rate and about 1.5 times higher than Kern County. This demographic data is essential for making informed decisions that impact the overall population of property owners.

Survey responses reflect a majority preference for a one-time special assessment over other financing options for capital additions. Individual responses reflect a financially conservative membership that seeks to minimize the impact of new capital investments on members, leaning heavily toward support of a member vote for new capital additions, a pay-as-you-go cost-savings approach, phased construction focused on essentials, and an overall concern over the financial impact of new capital investments on the membership, especially given current economic conditions.

Although the majority of members surveyed (69% combined) selected one of the two options listing the current level of assessments as “high,” of that same percentage, over half believe the amount to be “unreasonable,” while a smaller proportion finds the high price “appropriate/acceptable.” A little more than a quarter of respondents find the current level of assessments “reasonable,” and a narrow percentage considers them “low.” This data is important to inform the Board of Directors of the overall sentiment among members regarding current assessment levels.

There is an information gap regarding the education of members in relation to the Board's financial powers. With an almost even divide between those who are aware of their power to levy special assessments under 5% of the operating budget and increase annual assessments by up to 20%, it is clear that a greater effort is needed to address communication of these key financial elements and powers of the Board to the membership.

This same information gap exists between members regarding their knowledge of funding phases 3, 4, 5, and 6 of the clubhouse remodel by including them in the Reserve Fund. To have less than half of participants aware of this detail reflects the need for greater, more transparent communication to better inform members of board decisions involving the use of funds in capital additions.

The membership as a whole supports the concept of "breaking even" for income-generating amenities. A majority support subsidization as long as the goal is to reach a break-even point. Under 10% of respondents support subsidizing amenities at any rate while close to 40% of participants believe they should be required to break even. As with other data, this reflects a fiscal conservatism among the majority members who seek to keep subsidies at a minimum in addition to a significant portion that favors keeping income-generating amenities self-sustaining. Individual responses in this area reflect a membership that values financially contributing to amenities that are available and usable for all members while preferring those that do not fit this criteria to be self-sustaining.