

Community Newsletter
January 2026

www.loscocoshoa.com

President: John Finkler
Vice President: Rod Jacobus
CFO: Todd Ferrell
Secretary: Sharin Orr
Member at Large: John Giardina

From our HOA President

Dear Los Cocos Homeowners,

As we welcome the New Year, the Board would like to take a moment to reflect on what has been a truly great year for our community.

Together, we accomplished many important projects, including the successful clubhouse remodel, extensive house painting, and several turf conversion improvements. These efforts have enhanced both the beauty and sustainability of Los Cocos, and we appreciate the patience and support of our homeowners throughout the process.

As we look ahead, we wish you and your families a happy, healthy, and prosperous New Year.

Please know that the Board remains fully committed to doing its very best to ensure that Los Cocos continues to be a premier community in the Coachella Valley.

Thank you for being an important part of our community. We look forward to another successful year together.

Warm regards,
John Finkler, President
Los Cocos Board of Directors

Los Cocos HOA
Board of Directors
Meeting
Monday, January 26, 2026
at 10:00am.
To be held in the
Los Cocos clubhouse
Information on the virtual meeting
to be sent later

Los Cocos HOA
Annual Meeting
Saturday, February 7, 2026
at 10:00am.
To be held in the
Los Cocos clubhouse
Information on the virtual meeting to be sent later

Emergency Preparedness Radio Test
Tuesday
January 6, 2026
The Rancho Mirage Emergency Radio test will be held at 7:00 p.m. Please contact Don Underhill with questions. Thank you to Karl Schmidt for managing Radio 1 and Don Underhill for managing Radio No 2.

The link below is for the monthly emergency radio test.
You can click on it for more details on the program.
Rancho Mirage Disaster Radio System (ranchomirageca.gov)

Landscaping

Happy New Year! I would like to take this opportunity to share the major projects addressed in 2025.

Plant and Shrub Removal - Continued with removal of old aloe, nandina, and pyracantha in favor of more colorful desert plantings.

Tree Replacement Program - Planted 6 new trees around the community.

Parking Planter Beds - Removed old miscellaneous rock and rose bushes and replaced with Mexican Petunias. Will be adding Gold Dust rock.

South Perimeter Fence - Replaced 21 panels of fencing after removal of old pyracantha hedge and existing fencing.

North Perimeter Wall - Removal of old bushes in favor of transition to Ficus hedge.

Clubhouse - Removed plantings in clubhouse pool area and replaced with colorful annuals and perennials. Removed all turf from around clubhouse and added boulders. In process of converting to drought tolerant landscape.

Front Yard Conversion - Pilot project converting turf to desert landscape on two front yards at south end of complex.

Flowers - Transitioning away from front courtyard planter beds to high traffic areas.

Rose Garden - Added a ton of soil amendment to improve the health and growing conditions of the bushes.

We continue to look for ways to enhance the beauty of Los Cocos. We have goals of reducing our water usage and overall maintenance, while complying with state and local laws regarding wasteful irrigation and non-functional turf. There are more projects planned for 2026. I will highlight those in the next newsletter.

Rod Jacobus - Landscape Committee Chair

Auto pay information

Life is busy, and the last thing anyone wants to think about is HOA dues and late fees. One of the simplest ways to avoid the hassle altogether is to set up **automatic payments (auto pay)**. It not only gives you peace of mind, it also helps the Association save money that would otherwise be spent on avoidable fees. Here's why auto pay (or paying early) is the better way to go:

1. The Postal System Isn't Always Reliable
We know many homeowners still like to mail in a check. Unfortunately, the postal system has become increasingly **unpredictable**:

- Mail can be delayed, misrouted, or delivered late.
- A payment you sent well in advance may not arrive or get processed by the 1st.

Even if you do everything "right" on your end, postal delays can still cause your payment to be posted late, which may result in a late fee.

2. Dropping Payments at PPM's Office Actually Delays Processing

It might seem faster or "safer" to drop your payment off at **PPM's office**, but in reality, that **slows things down**:

- PPM does **not** process your payment in their office.
- They must **mail your check to the bank's lockbox** for processing.
- That means your payment takes **extra days** to reach the bank and be posted to your account.

So while it may feel like you're "hand-delivering" your payment, it actually adds another step (and more time) to the process.

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3. How Late Fees Really Work

Whenever a payment is late, there are **two separate pieces** to the late fee:

1. **The HOA late fee** – charged to the homeowner under the Association's rules.
2. **The PPM processing fee** – a fee that **PPM charges the HOA** for handling that late payment and late notice.

When a late fee is **waived** as a courtesy:

- The **HOA late fee** is removed from the homeowner's account.
- However, the **PPM processing fee is not refunded to the HOA**.

That means the Association is **out-of-pocket** for that cost. Over time, these fees add up and impact the Association's overall expenses, which ultimately affects the community's finances.

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4. Two Easy Ways to Avoid All of This

The good news: all of these headaches and extra costs are **completely avoidable**.

You can protect yourself (and help the Association) by doing one of the following:

1. **Set up Auto Pay**
    - Your dues are automatically drafted on time.
    - You don't have to remember due dates or rely on the postal system.
    - No extra trips, no stamps, no worrying about delays.
2. **Mail Your Payment at Least 2 Weeks Before the 1st**
    - If you prefer to mail a check, please send it **at least two weeks before the first of the month**.
    - This gives the postal system and the bank's lockbox enough time to receive and process your payment before it's considered late.

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5. We're Here to Help You Get Set Up

If you're not currently on auto pay and would like to be, we're happy to help with the process. Please reach out to PPM or Todd Ferrell (Treasurer) on how to enroll.

By choosing auto pay or mailing your payment early, you:

- Avoid late fees
- Help the HOA avoid unnecessary processing costs
- Support the financial health of the community

Thank you for doing your part to keep our community running smoothly and financially strong.



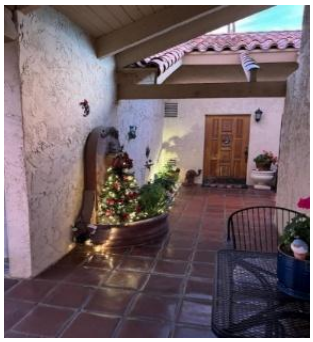




Three of the newly painting homes







Homes beautifully decorated
For Christmas

News from the Social Committee





Thurs. January 22, 2026

Meet at the Clubhouse

RSVP to Julie Battista

310 357-1276

December luncheon at D's Coffee Boutique



Holiday Potluck









