



CROSSGATES MASTER HOA  
951 Rohrerstown Road, Suite 204  
Lancaster PA 17601  
(717) 824-3071  
E-mail: [kgarland@esqmanagement.com](mailto:kgarland@esqmanagement.com)

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October 20, 2020

Dear Crossgates Master Homeowners,

I hope this letter finds you well!

After much consideration, the Crossgates Master Homeowners Association Executive Board chose to postpone and not reschedule the annual meeting to ensure safety measures are taken with regard to Covid-19 Pandemic. Esquire Association Management is also not hosting any annual meetings indoors due to the pandemic, and the governor's mandate that groups of 250 or more are recommended to meet outdoors. Groups of 25 or under may meet indoors although Crossgates Master HOA has well beyond 25 members. Furthermore, our chosen venue, Grace United Methodist Church, is not hosting large gatherings.

Enclosed you will find several handouts including the December 2019 Balance Sheet, 2019 Budget vs. Actual Report, and the 2020 Budget. Finally, a year's summary providing several projects completed and the status of the election.

As always, if you have any questions regarding this letter, please do you not hesitate to call us at (717) 824-3071 or email me at [kgarland@esqmanagement.com](mailto:kgarland@esqmanagement.com).

Sincerely,

Kimberly Garland-Klopp  
Community Manager

## **CMHOA 2019 & 2020 Community Updates:**

1. Fireworks were a concern this year during the summer months. Please be reminded that fireworks are not permitted in the Association. Additionally, there are firework restrictions in Millersville Borough and Manor Township.
2. Entrance Landscaping- Continued front entrance landscaping updates were made leading to the current vendor, Brunner Landscaping. (Total \$13,284.85)
3. Mailbox unit numbering was redone.
4. Tree project completed working with Conrad's Tree Service (Total \$26,300.00)
  - a. Limbed up trees along Thorngate/Murrycross Walking Path.
  - b. Removed many diseased trees/stumps.
  - c. Replacement will not occur at this time. Additional tree maintenance is needed, and the board will visit replacement options in phases.
5. 25 walking path light poles to be replaced by Dorn Electric, in progress (Total \$40,875.00).
6. Drainage issues along Murrycross/Rivergate and Murrycross/Thorngate/Laurelgate near tennis courts is in progress with David Christian and Associates. Mike Walker is liaison for this project.
  - a. Rivergate Erosion will be phase two and is also in the planning stages.
7. Lower Duke St. Swale renovation awarded to Esquire Landscapes (Total \$4,600).
8. Spring walk through completed and items noted were assigned to be completed with Esquire Landscaping.
9. Turf applications continue in the common areas.
10. The board reviewed 3 bids and awarded the landscaping/snow removal contract to Pine Brook Farms for the 2020 landscaping season.
11. Installation of two PPL lights at Sawgrass Drive and Chandler Ave were completed with PPL. Only cost to HOA will be PPL invoices for electricity.
12. Continued maintenance of common elements (mailbox kiosks, light repairs, sign repairs, clean up as needed)
13. Lamp post at Crestgate & Timbergate scheduled to be repaired by UGI in the future.
14. The board is reviewing contract options for landscaping/snow with emphasis toward Pine Brook Farms given the exceptional job in maintaining the common areas throughout the 2020 landscaping season.

## **Election:**

In 2020 there were two officers up for re-election, each for two-year terms. Skip Leinster's term was appointed to Mike Walker whose elected term expired in 2020 and Pat Frey's elected term expired similarly.

The Board affirmed the continuation of both of these Officers to a new term in office, expiring in 2022.

## **2019 Financial Review:**

1. As of 12/31/19 the total Operating Account \$92,084.54, total Reserve Account \$91,710.05, and total CDs (5) \$134,158.61.
2. There is a total of \$18,446.44 of Owner Assessments that was overdue on 12/31/19, which EAM is working to collect, continuing to diminish this account.
3. Prepaid Owner Assessments totaled \$31,907.84 on 12/31/19.
4. Total Income for 2019 year was \$220,523.44 (includes declarant fees, owner assessments, resale income, interest income, late fee income, and unapplied cash income)
5. Total Expenses for 2019 year were \$237,885.01 (includes grounds contracted services, grounds non contracted, snow removal, general repairs, trees, walking paths, electrical/utilities, management fees, insurance, web expenses, business expenses, professional fees, write offs, capital projects, transfer to reserve)
6. Operating Net Income for the 2019 year was \$46,226.70, considering that \$63,588.27 booked as an expense was an internal transfer to the Reserve Account.

**Crossgates Homeowners Association, Inc.**  
**Balance Sheet**  
**12/31/2019**

**Assets**

Cash

1000 - AAB - Checking	\$92,084.54	
1010 - AAB - Reserve	<u>\$91,710.05</u>	

Cash Total

\$183,794.59

Money Market

1105 - AAB CD - 13month 9031	\$25,969.51	
1110 - AAB CD - 26month 1269	\$26,000.12	
1115 - AAB CD - 36month 6965	\$26,099.72	
1116 - AAB CD - COD 5570	\$27,280.73	
1117 - AAB CD - COD 1658	<u>\$28,808.53</u>	

Money Market Total

\$134,158.61

*Assets Total*

**Liabilities and Equity**

Equity

3200 - Opening Balance Equity	<u>\$203,806.79</u>	
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Equity Total

\$203,806.79

Retained Earnings

\$67,919.71

Net Income

\$46,226.70

*Liabilities & Equity Total*

**Crossgates Homeowners Association, Inc.**  
**Budget Comparison Report**  
**12/1/2019 - 12/31/2019**

	12/1/2019 - 12/31/2019				1/1/2019 - 12/31/2019				Annual Budget
	Actual	Budget	Variance	Percent	Actual	Budget	Variance	Percent	
<b>Income</b>									
<u>Income</u>									
3365 - Declarants Assess Fee	\$0.00	\$1,208.37	(\$1,208.37)	(100.00%)	\$11,562.37	\$14,500.00	(\$2,937.63)	(20.26%)	\$14,500.00
3365 - Owner Assessment Fee	\$2,049.25	\$16,341.74	(\$14,292.49)	(87.46%)	\$200,303.19	\$196,100.00	\$4,203.19	2.14%	\$196,100.00
3375 - Resale Fee Income	\$300.00	\$166.63	\$133.37	80.04%	\$3,050.00	\$2,000.00	\$1,050.00	52.50%	\$2,000.00
3701 - Other Income	\$1,978.21	\$0.00	\$1,978.21	100.00%	\$2,088.21	\$0.00	\$2,088.21	100.00%	\$0.00
3750 - Interest Income	\$288.37	\$166.63	\$121.74	73.06%	\$3,194.28	\$2,000.00	\$1,194.28	59.71%	\$2,000.00
3780 - Late Fee Income	\$55.20	\$125.00	(\$69.80)	(55.84%)	\$4,186.14	\$1,500.00	\$2,686.14	179.08%	\$1,500.00
4080 - Unapplied Cash Payment Income	\$24,787.47	\$0.00	\$24,787.47	100.00%	(\$3,860.75)	\$0.00	(\$3,860.75)	100.00%	\$0.00
<b>Total Income</b>	<b>\$29,458.50</b>	<b>\$18,008.37</b>	<b>\$11,450.13</b>	<b>63.58%</b>	<b>\$220,523.44</b>	<b>\$216,100.00</b>	<b>\$4,423.44</b>	<b>2.05%</b>	<b>\$216,100.00</b>
<b>Total Income</b>	<b>\$29,458.50</b>	<b>\$18,008.37</b>	<b>\$11,450.13</b>	<b>63.58%</b>	<b>\$220,523.44</b>	<b>\$216,100.00</b>	<b>\$4,423.44</b>	<b>2.05%</b>	<b>\$216,100.00</b>
<b>Expense</b>									
<u>Expense</u>									
4590 - Grounds - Contract Services	\$0.00	\$5,166.74	\$5,166.74	100.00%	\$57,858.44	\$62,000.00	\$4,141.56	6.68%	\$62,000.00
4595 - Grounds - Not Contract	\$1,600.60	\$2,500.00	\$899.40	35.98%	\$9,849.80	\$30,000.00	\$20,150.20	67.17%	\$30,000.00
4675 - Snow/Ice Removal	\$0.00	\$1,250.00	\$1,250.00	100.00%	\$9,548.50	\$15,000.00	\$5,451.50	36.34%	\$15,000.00
4710 - General Repairs	\$185.00	\$1,250.00	\$1,065.00	85.20%	\$3,595.81	\$15,000.00	\$11,404.19	76.03%	\$15,000.00
4711 - Trees	\$0.00	\$833.37	\$833.37	100.00%	\$8,125.00	\$10,000.00	\$1,875.00	18.75%	\$10,000.00
4712 - Walking Paths	\$0.00	\$333.37	\$333.37	100.00%	\$0.00	\$4,000.00	\$4,000.00	100.00%	\$4,000.00
4713 - Electrical	\$0.00	\$0.00	\$0.00	0.00%	\$1,877.46	\$0.00	(\$1,877.46)	(100.00%)	\$0.00
5045 - Utilities	\$616.88	\$791.63	\$174.75	22.07%	\$7,679.07	\$9,500.00	\$1,820.93	19.17%	\$9,500.00
5105 - Management Fees	\$2,842.50	\$2,791.74	(\$50.76)	(1.82%)	\$33,667.50	\$33,500.00	(\$167.50)	(0.50%)	\$33,500.00
5505 - General Insurance	\$0.00	\$375.00	\$375.00	100.00%	\$4,057.50	\$4,500.00	\$442.50	9.83%	\$4,500.00
6207 - Web Based Expenses	\$0.00	\$0.00	\$0.00	0.00%	\$302.52	\$0.00	(\$302.52)	(100.00%)	\$0.00
6300 - General Business Expense	\$1,501.10	\$416.74	(\$1,084.36)	(260.20%)	\$3,256.31	\$5,000.00	\$1,743.69	34.87%	\$5,000.00
6335 - Professional Fees	\$0.00	\$0.00	\$0.00	0.00%	\$275.00	\$0.00	(\$275.00)	(100.00%)	\$0.00
6355 - Bad Debts/Write-Offs	\$0.00	\$0.00	\$0.00	0.00%	\$4,753.83	\$0.00	(\$4,753.83)	(100.00%)	\$0.00
6400 - Resale Expense	\$425.00	\$100.00	(\$325.00)	(325.00%)	\$1,725.00	\$1,200.00	(\$525.00)	(43.75%)	\$1,200.00
6500 - Capital Projects	\$1,300.00	\$2,200.00	\$900.00	40.91%	\$27,725.00	\$26,400.00	(\$1,325.00)	(5.02%)	\$26,400.00
6520 - Transfer to Reserve	\$0.00	\$0.00	\$0.00	0.00%	\$63,588.27	\$0.00	(\$63,588.27)	(100.00%)	\$0.00
<b>Total Expense</b>	<b>\$8,471.08</b>	<b>\$18,008.59</b>	<b>\$9,537.51</b>	<b>52.96%</b>	<b>\$237,885.01</b>	<b>\$216,100.00</b>	<b>(\$21,785.01)</b>	<b>(10.08%)</b>	<b>\$216,100.00</b>
<b>Total Expense</b>	<b>\$8,471.08</b>	<b>\$18,008.59</b>	<b>\$9,537.51</b>	<b>52.96%</b>	<b>\$237,885.01</b>	<b>\$216,100.00</b>	<b>(\$21,785.01)</b>	<b>(10.08%)</b>	<b>\$216,100.00</b>
Operating Net Income	\$20,987.42	(\$0.22)	\$20,987.64	(9,539,836.36%)	(\$17,361.57)	\$0.00	(\$17,361.57)	100.00%	\$0.00
<b>Reserve Income</b>									
<u>Income</u>									
8000 - Reserve Transfer from Operating	\$0.00	\$0.00	\$0.00	0.00%	\$63,588.27	\$0.00	\$63,588.27	100.00%	\$0.00
<b>Total Income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>\$63,588.27</b>	<b>\$0.00</b>	<b>\$63,588.27</b>	<b>100.00%</b>	<b>\$0.00</b>
<b>Total Reserve Income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>\$63,588.27</b>	<b>\$0.00</b>	<b>\$63,588.27</b>	<b>100.00%</b>	<b>\$0.00</b>
Reserve Net Income	\$0.00	\$0.00	\$0.00	.00%	\$63,588.27	\$0.00	\$63,588.27	100.00%	\$0.00
<b>Net Income</b>	<b>\$20,987.42</b>	<b>(\$0.22)</b>	<b>\$20,987.64</b>	<b>(9,539,836.36%)</b>	<b>\$46,226.70</b>	<b>\$0.00</b>	<b>\$46,226.70</b>	<b>100.00%</b>	<b>\$0.00</b>

## 2020 Budget Master HOA

### INCOME

Declarant Assessment (78@\$530/4)	\$10,335	\$10,300
Homeowners Assessment (380@\$530)	\$201,400	\$201,400
Resale (20@\$125)	\$2,500	\$2,500
Interest		\$3,000
Late fees		\$2,500
		<hr/>
		\$219,700

### EXPENSES

Grounds - Contract		\$72,500
Grounds - Non Contract		\$25,000
Snow/Ice		\$13,500
General Repairs		\$10,000
Trees		\$8,000
<i>Walking Paths</i>		#
<i>Electrical</i>		#
Utilities		\$10,000
Management Fee (383@\$7.50/mo)	\$34,470	\$34,500
Insurance		\$4,500
Web Based Expense		\$400
General Business Expense		\$4,000
Resale Expense (20@\$75)	\$1,500	\$1,500
 <i>Capital Projects/Reserve</i>		 \$35,800
		<hr/>
		\$219,700
	Difference	\$0