



Annual Hilltop HOA Meeting Agenda

Tuesday, November 18, 2025, 7 pm – 8 pm

01. President: Meeting Called to Order at 7 pm
02. Opening Remarks / State of the Association Report
03. Financials (Please contact Scott Sterner outside of the meeting with any questions on statements): snsterner921@comcast.net / (717) 799-0883
 - a. Income & Expense Budget vs. Actual
 - b. Balance Sheet: October 30, 2025
 - c. Profit & Loss Budget Overview for 2026
 - d. Merrill Lynch: Amount
 - e. Delinquent Accounts
 - f. 2026 - HOA Payment Coupons
04. Roof Report – Handouts
05. Compliance Report (Handout for reading update only)
06. Management Report (Handout for reading update only)
07. No Solicitation Signs: Community Input
08. Board Elections
09. Question and Answer

Please ask about neighborhood or community-wide concerns vs. personal issues. We can discuss personal issues or concerns after the meeting privately as necessary.
10. Meeting Adjourned

Please Note: All documents are also available on our website to view and download – www.hilltophoa.com

**Thank you for your participation and
interest in the community!**

HILLTOP HOME OWNER ASSOCIATION
Income & Expense Budget vs. Actual
January 1, 2025 through October 31, 2025

	<u>Operating</u>	<u>Reserve</u>	<u>Total</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense					
Income					
FEE DISCOUNT	(6,710.00)		(6,710.00)	(6,300.00)	(410.00)
FEES	368,630.00		368,630.00	368,630.00	0.00
FINES	200.00		200.00	500.00	(300.00)
LATE FEES	2,205.00		2,205.00	1,500.00	705.00
INTEREST INCOME	0.01		0.01	0.00	0.01
RESALE CERT FEE	1,600.00		1,600.00	1,000.00	600.00
Total Income	365,925.01	0.00	365,925.01	365,330.00	595.01
Expense					
ACCOUNTING	5,000.00		5,000.00	5,000.00	0.00
DECK STAINING	53,756.45		53,756.45	53,756.45	0.00
ELECTRICITY	8,461.44		8,461.44	8,082.50	378.94
GROUNDS	81,451.62		81,451.62	85,687.00	(4,235.38)
SNOW	39,525.50		39,525.50	36,000.00	3,525.50
INSURANCE	0.00		0.00	0.00	0.00
LEGAL	1,779.00		1,779.00	1,000.00	779.00
LIEN	0.00		0.00	0.00	0.00
MANAGEMENT SERVICES	18,650.00		18,650.00	18,650.00	0.00
MEETING	0.00		0.00	750.00	(750.00)
MERRILL FEE	300.00		300.00	300.00	0.00
MISC	439.52		439.52	0.00	439.52
OFFICE & WEBSITE	1,324.49		1,324.49	1,750.00	(425.51)
PAINTING	32,890.00		32,890.00	32,890.00	0.00
REPAIRS	14,279.15		14,279.15	12,000.00	2,279.15
TAXES	2,981.64		2,981.64	2,600.00	381.64
TREES	0.00		0.00	0.00	0.00
UNCOLLECTABLE FEE WRITEOFF	0.00		0.00	0.00	0.00
Total Expense	260,838.81	0.00	260,838.81	258,465.95	2,372.86
Net Ordinary Income	105,086.20	0.00	105,086.20	106,864.05	(1,777.85)
Other Income/Expense					
Other Income					
TAXABLE DIVIDENDS		0.00	0.00	0.00	0.00
LOSS ON SALE OF SECURITY		0.00	0.00	0.00	0.00
INTEREST ON INVESTMENTS		8,479.47	8,479.47	13,000.00	(4,520.53)
TAX FREE DIVIDENDS		16,573.81	16,573.81	15,000.00	1,573.81
Total Other Income	0.00	25,053.28	25,053.28	28,000.00	(2,946.72)
Other Expense					
CHIMNEY SIDING		369.98	369.98	0.00	369.98
ROOF REPLACEMENT		304,177.00	304,177.00	0.00	304,177.00
MERRILL LYNCH FEE		3,480.18	3,480.18	3,750.00	(269.82)
Total Other Expense	0.00	308,027.16	308,027.16	3,750.00	304,277.16
Net Total Other Income/Other Expense	0.00	(282,973.88)	(282,973.88)	24,250.00	(307,223.88)
Net Income	105,086.20	(282,973.88)	(177,887.68)	131,114.05	(309,001.73)

FOR INTERNAL PURPOSES ONLY

HILLTOP HOME OWNER ASSOCIATION
BALANCE SHEET
As of October 31, 2025

	<u>Operating Account</u>	<u>Reserve Account</u>	<u>Total</u>
ASSETS			
Current Assets			
Money Market Fund	588,653.40	(471,146.13)	
Federate Hermes	50,080.63		
Petty Cash Fund	200.01		
Investments:			
MFS Muni Income Fund		137,986.58	
Allspring Municipal Bond Fund		22,592.29	
Goldman Sachs High Yield Municipal Fund		74,860.41	
Wells Fargo Municipal		97,592.76	
PIMCO Municipal Bond FD Class I2		167,507.70	
Pioneer AMT Free Municipal Fund CL Y		150,516.24	
Accounts Receivable	33,074.43		
Total Current Assets	<u>672,008.47</u>		<u>672,008.47</u>
Total Reserve Assets		<u>179,909.85</u>	<u>179,909.85</u>
TOTAL ASSETS	<u><u>672,008.47</u></u>	<u><u>179,909.85</u></u>	<u><u>851,918.32</u></u>
LIABILITIES & EQUITY			
Liabilities			
Accounts Payable	0.00		
Prepaid Fees	42,739.88		42,739.88
Escrows		280,221.80	280,221.80
Equity			
Retained Earnings	524,182.39	182,661.93	706,844.32
Transfer to (from) Reserve	0.00	0.00	0.00
Net Income	<u>105,086.20</u>	<u>(282,973.88)</u>	<u>(177,887.68)</u>
TOTAL LIABILITIES & EQUITY	<u><u>672,008.47</u></u>	<u><u>179,909.85</u></u>	<u><u>851,918.32</u></u>

(A) - Unrealized Loss -\$64,811.11

FOR INTERNAL PURPOSES ONLY

HILLTOP HOME OWNER ASSOCIATION

Profit & Loss Budget Overview

January through December 2025

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	TOTAL
Ordinary Income/Expense													
Income													
FEE DISCOUNT	(6,300.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6,300.00)
FEES	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	36,863.00	442,356.00
FINES	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
LATE FEES	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1,800.00
RESALE CERT FEE	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Total Income	30,863.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	439,656.00
Gross Profit	30,863.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	37,163.00	439,656.00
Expense													
ACCOUNTING	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	6,000.00
DECK STAINING	0.00	0.00	0.00	0.00	53,756.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,756.45
ELECTRICITY	808.25	808.25	808.25	808.25	808.25	808.25	808.25	808.25	808.25	808.25	808.25	808.25	9,699.00
GROUNDS	4,717.00	4,717.00	7,420.00	28,822.00	7,420.00	7,420.00	4,717.00	8,317.00	4,717.00	7,420.00	7,420.00	4,717.00	97,824.00
INSURANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,500.00	0.00	4,500.00
LEGAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
MANAGEMENT SERVICES	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	1,865.00	22,380.00
MEETING	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	900.00
MERRILL FEE	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00
OFFICE & WEBSITE	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	2,100.00
PAINTING	0.00	0.00	0.00	16,445.00	16,445.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,890.00
REPAIRS	500.00	500.00	7,500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	13,000.00
SNOW	26,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36,000.00
TAXES	0.00	0.00	2,600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,600.00
Total Expense	35,040.25	18,740.25	21,043.25	49,290.25	81,644.70	11,443.25	8,740.25	12,340.25	8,740.25	11,443.25	15,943.25	8,740.25	283,149.45
Net Ordinary Income	(4,177.25)	18,422.75	16,119.75	(12,127.25)	(44,481.70)	25,719.75	28,422.75	24,822.75	28,422.75	25,719.75	21,219.75	28,422.75	156,506.55
Other Income/Expense													
Other Income													
INTEREST ON SECURITIES	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	15,600.00
TAX FREE DIVIDENDS	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
Total Other Income	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00	33,600.00
Other Expense													
MERRILL LYNCH FEES	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	4,500.00
Total Other Expense	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	4,500.00
Net Other Income	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	29,100.00
Net Income	(1,752.25)	20,847.75	18,544.75	(9,702.25)	(42,056.70)	28,144.75	30,847.75	27,247.75	30,847.75	26,144.75	23,644.75	30,847.75	185,606.55



2026 Monthly Maintenance payment coupons

It is **not necessary** for you to mail the coupon with your payment; just be sure your address is on your check. These are for your records only.

You may deposit your payment in the HOA box on Winding Hill at Nolt.

You may pay \$2,395 in full before Jan 31st, for a discount

NOTE: Payments are due on the 1st of the month and will incur a late fee if received after the 10th.

<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of January</p> <p>Make check for \$210.00, or \$2,395 for the whole year payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>	<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of February</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>
<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of March</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>	<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of April</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>
<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of May</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>	<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of June</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>
<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of July</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>	<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of August</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>
<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of September</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>	<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of October</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>
<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of November</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>	<p>Your name: _____ Address: _____</p> <p>Payment must be received by the 10th of December</p> <p>Make check for \$210.00 payable to, Hilltop Homeowners Ass'n. PO Box 4841, Lancaster, PA 17604-4841</p>



Annual Meeting 2025 Roof Report (8-Year Project Starting in 2025)

- Roof Replacement is the biggest HOA project of the last 20 years and has the greatest financial impact. The original plan was to start the project in 2029, but the start date was moved forward based on inspections indicating potential roof failures (the urgent need to start now). As reviewed over the last year, Hilltop does not currently have the funds to complete the project, requiring further monthly fee increases. In 2025-2026, the HOA is spending approximately \$500,000.00 on roofs to ensure the HOA is meeting its obligations and responsibilities.
- Even with the fee increase in 2026, we are projecting a limited \$5,000.00 surplus in the budget that could easily be wiped out with one snowfall or other emergency. Additionally, the costs of roofing work and materials have been increasing yearly and in some instances, monthly.
- For any skylight or ventilation work, direct between homeowner and contractor, please ensure you have a signed contract in place that specifically details the location / quantity and material of work as protection and understanding for all parties involved.
- Roof Replacement order is based on a combination of the oldest roofs being replaced first or roofs in the most urgent need. The following work was completed in 2025:
 1. Treetops Drive: 123, 125, 127, 129, 131, 133: **6 Units**
\$47,224 – Weathered Wood CertainTeed Landmark Shingles
Completed 3/25/2025, Guarantee Expires 3/25/2035
 2. Treetops Drive: 109, 111, 113, 115, 117, 119, 121: **7 Units**
\$51,336 – Weathered Wood CertainTeed Landmark Shingles
Completed 3/31/2025, Guarantee Expires 3/31/2035
 3. Winding Hill Drive: 101, 103, 105, 107, 109, 111, 113, 115: **8 Units**
\$55,000 – Weathered Wood CertainTeed Landmark Shingles
Completed 4/24/25, Guarantee Expires 4/24/35
 4. Pinnacle Point Drive: 113, 115, 117, 119, 121, 123: **6 Units**

***\$56,000 – Weathered Wood CertainTeed Landmark Shingles
Completed 5/12/2025, Guarantee Expires 5/12/2035***

5. Eagle Nest Court: 109, 111, 113, 115: 4 Units
***\$40,344 – Weathered Wood CertainTeed Landmark Shingles
Completed 6/3/25, Guarantee Expires 06/03/2035***
6. Winding Hill Drive: 228, 230, 232, 234, 236, 238: 6 Units
***\$54,000 – Georgetown Grey CertainTeed Landmark Shingles
Completed 9/02/25, Guarantee Expires 9/2/35***

Project Summary

<u>Total Cost Roof Cost for 2025:</u>	\$303,904 (Approximately \$8,200 per roof)
<u>Total Roofs Replaced in 2025:</u>	37
<u>Total Remaining Roofs after 2025 Projected through 2032:</u>	156
<u>Total Roofs Tentatively Scheduled in 2026:</u>	26 (\$213,200)

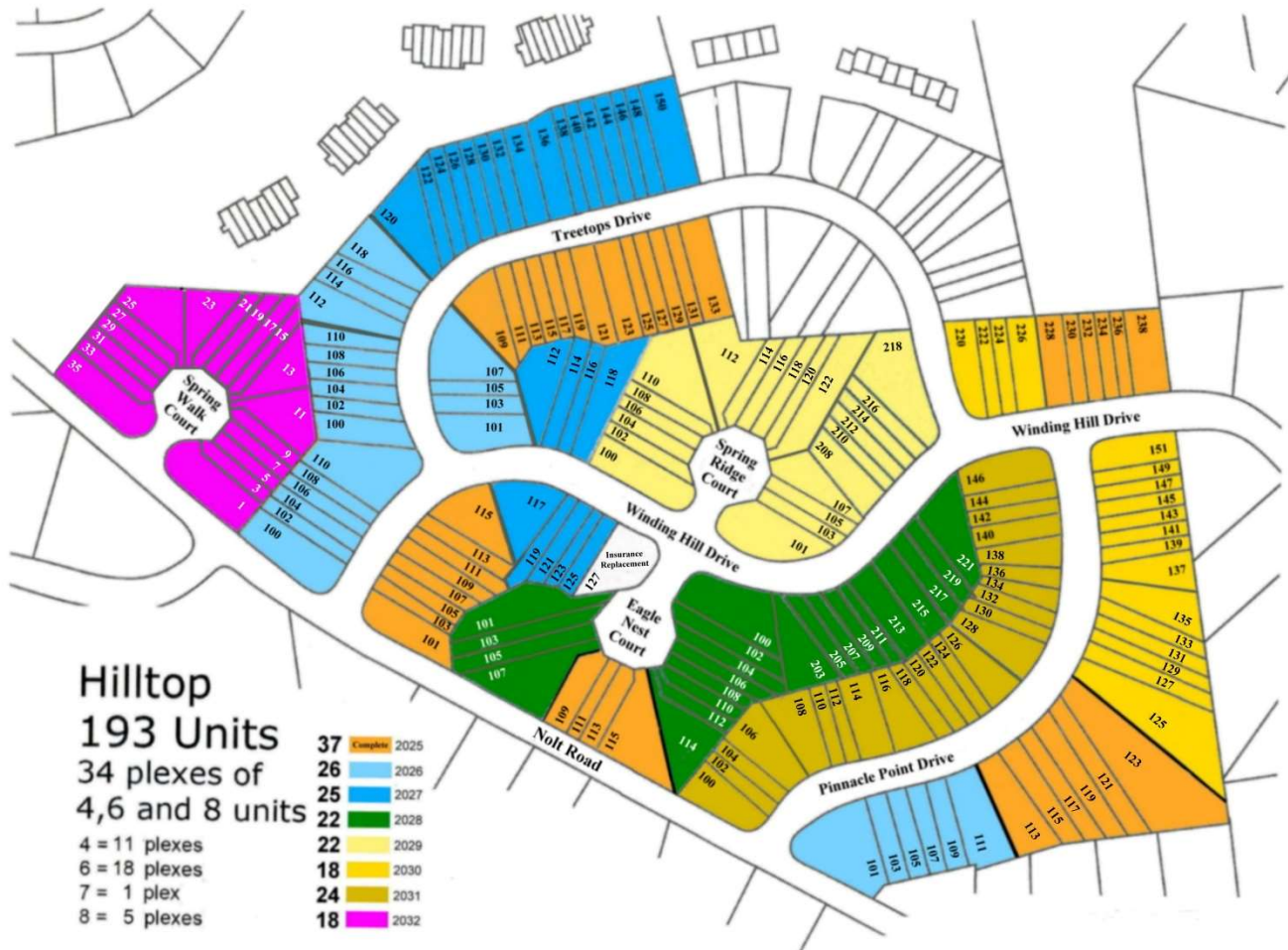
Please note that the HOA provided an announcement on the monthly fee increase in September newsletter of 2025. Additionally, the feedback from the homeowners at the 2024 Annual Meeting was that fees should increase to ensure the 8-year roofing project can be completed.

The HOA needs your Help! Please consider the following for continuing roof work:

- For the protection of your property, please ensure that vehicles are moved from driveways for roof work. The HOA does not have the capacity to discuss or negotiate with homeowners on moving cars, project timing, or coordinating special services / arrangements. We request your help with this under the understanding that roof replacement is a small inconvenience for a +/- \$8,200.00 roof to provide you with confidence and protection for years to come.
- For your safety and the safety of workers, please do not attempt to drive through or over equipment or staging areas as they occur in driveways during roof work.
- Please treat HOA contractors and foremen respectfully. The HOA will not accept or discuss reports, including but not limited to those involving non-English speaking workers, which have already occurred on multiple occasions. The HOA has full confidence in the roofing contractor selected, who has been in partnership with the HOA on numerous projects going back to 2018.
- Please allow the roofer time to complete the project and clean up before reporting concerns about work debris.

- Please do not report or complain to the local municipality about dumpsters required for work. Dumpsters are needed and will be removed as quickly as possible. Finding alternatives could significantly increase the project costs for all homeowners.
- The HOA is not responsible for skylights. The HOA will work diligently to relay options from the roofer, but is not responsible for negotiating or fielding complaints regarding skylights or alternative options for skylights.
- The HOA may need to pass on any additional project costs caused by the inability to complete work as scheduled, caused by a homeowner to the homeowner.
- Please be direct and respectful with any concerns or complaints. The HOA does not have the capacity to provide additional services above and beyond providing project information and answering reasonable questions in advance of the project start time.

Thank you for your ongoing consideration of the above and your help in making this major project go as smoothly as possible!





Year	Monthly Homeowner Fee Per Unit	Yearly Homeowner Fee Per Unit	Yearly Increase by Percentage	Total Fees Received by Association	Misc Income (Recent Resale Certificates)	Total Association (NON CAPITAL) Annual Expenses	Net Operating Income for Year	CAPITAL ACCOUNT Beginning Projected Balance (01/01/23 Start)	CAPITAL ACCOUNT Contribution Amount	Sub-Total - Projected Balance plus Contributions	Rate of Return on Investment	Inflation Rate	Net Gain/Loss	# of Roofs Replaced	% of Roofs Replaced	Cost Per Roof	Annual Roof Replacement Cost	Available Dollars at End of Year
2025	\$ 191	\$ 2,292	4.95%	\$ 442,356	\$ 4,515	\$ 286,040	\$ 732,911	\$ 947,356	\$ 186,672	\$ 1,134,028	3.00%	3.00%	0.00%	37	19.3%	\$ 8,221	\$ 304,177	\$ 829,851
2026	\$ 210	\$ 2,520	10.00%	\$ 486,360	\$ 3,600	\$ 281,296	\$ 801,038	\$ 829,851	\$ 225,638	\$ 1,055,489	3.00%	3.00%	0.00%	26	13.5%	\$ 8,468	\$ 220,000	\$ 835,489
2027	\$ 221	\$ 2,646	5.00%	\$ 510,678	\$ 5,860	\$ 295,361	\$ 811,899	\$ 835,489	\$ 226,553	\$ 1,062,042	3.00%	3.00%	0.00%	25	13.0%	\$ 8,722	\$ 218,041	\$ 844,001
2028	\$ 232	\$ 2,778	5.00%	\$ 536,212	\$ 5,978	\$ 310,129	\$ 852,319	\$ 844,001	\$ 243,099	\$ 1,087,100	3.00%	3.00%	0.00%	22	11.5%	\$ 9,983	\$ 197,833	\$ 889,467
2029	\$ 243	\$ 2,917	5.00%	\$ 563,022	\$ 6,097	\$ 325,635	\$ 894,755	\$ 889,467	\$ 260,515	\$ 1,149,982	3.00%	3.00%	0.00%	22	11.5%	\$ 9,259	\$ 203,562	\$ 946,470
2030	\$ 255	\$ 3,063	5.00%	\$ 591,174	\$ 6,219	\$ 341,917	\$ 939,310	\$ 946,470	\$ 278,845	\$ 1,225,265	3.00%	3.00%	0.00%	18	9.4%	\$ 9,530	\$ 171,547	\$ 1,053,718
2031	\$ 268	\$ 3,216	5.00%	\$ 620,732	\$ 6,344	\$ 359,013	\$ 986,089	\$ 1,053,718	\$ 298,132	\$ 1,351,850	3.00%	3.00%	0.00%	24	12.5%	\$ 9,816	\$ 235,591	\$ 1,116,259
2032	\$ 281	\$ 3,377	5.00%	\$ 651,769	\$ 6,470	\$ 376,964	\$ 1,035,202	\$ 1,116,259	\$ 318,422	\$ 1,434,681	3.00%	3.00%	0.00%	18	9.4%	\$ 10,111	\$ 181,894	\$ 1,252,686
2033	\$ 295	\$ 3,546	5.00%	\$ 684,357	\$ 6,600		\$ 690,957		\$ 339,762	\$ 1,592,448	3.00%	3.00%	0.00%					
2034	\$ 310	\$ 3,723	5.00%	\$ 718,575	\$ 6,732		\$ 725,307		\$ 362,203	\$ 1,662,203	3.00%	3.00%	0.00%					
2035	\$ 326	\$ 3,909	5.00%	\$ 754,504	\$ 6,866		\$ 761,370		\$ 385,797	\$ 1,735,797	3.00%	3.00%	0.00%					
2036	\$ 342	\$ 4,105	5.00%	\$ 792,229	\$ 7,004		\$ 799,233		\$ 410,598	\$ 1,846,395	3.00%	3.00%	0.00%					
2037	\$ 359	\$ 4,310	5.00%	\$ 831,841	\$ 7,144		\$ 838,985		\$ 436,664	\$ 1,983,059	3.00%	3.00%	0.00%					
2038	\$ 359	\$ 4,310	5.00%	\$ 831,841	\$ 7,287		\$ 839,128		\$ 464,055	\$ 2,047,114	3.00%	3.00%	0.00%					
2039	\$ 359	\$ 4,310	5.00%	\$ 831,841	\$ 7,287		\$ 839,128		\$ 464,055	\$ 2,047,114	3.00%	3.00%	0.00%					
2040	\$ 377	\$ 4,526	5.00%	\$ 873,433	\$ 7,287		\$ 880,720		\$ 464,055	\$ 2,047,114	3.00%	3.00%	0.00%	192	100%		\$ 1,732,546	



Compliance Report

Compliance Issues: 70 Compliance Concerns Addressed with Mailings

Resale Inspections: Please be advised that the HOA has become increasingly particular and detailed with resale inspections as part of resale certificate preparation. As the community ages, the HOA must emphasize:

1. Adding an extra layer of protection for the buyer and HOA by detailing what the HOA is responsible for and not responsible for in resale certificates.
2. HOA is obligated to ensure the home being sold is in great condition and appearance for the benefit of neighbors, the HOA, and the new owner. It is important to make sure both the seller and buyer are on the same page about expectations/ responsibilities and any repair work needed.

Pressure Washing: The HOA requests that every owner maintain their siding by pressure washing green mildew and dirt, especially on highly visible sides facing neighbors and the street. This also includes the cement work below the siding (if applicable). We appreciate your help in this matter.

Pear Tree/ Tree Reminder: A friendly reminder that the HOA is not responsible for tree trimming, tree removal, or removal of fallen branches per the HOA Declarations. Please work on prompt clean-up / removal as necessary.

Property Maintenance: As the community ages, please keep all aspects of the property in good appearance: Pressure washing, window grids, driveways, fences, and decks, landscape maintenance such as weed removal (including but not limited to).

Summary:

Compliance concerns are becoming more problematic as the community ages. The HOA is facing new challenges not encountered before, including:

- The start of new exterior projects without HOA Approval
- Perceived uptick in Homeowners being less interested in property appearance or responding negatively to compliance requests, leading to attorney involvement or increased workload for HOA Board members and Management. An example is a reported homeowner-caused pest Infestation or cleanliness concerns impacting adjacent units and creating additional work by the Board and Management.

Thank you to all homeowners who work diligently and regularly on your property. It is noticed and appreciated!



Property Management Report: Expectations of Services

With this handout, we wish to acknowledge that HOA regularly receives complaints/ concerns regarding HOA contracted services. In 2004-2025, out of 193 households, we received a total number of concerns:

Mulching/ Edging:	7 Households
Lawn Treatments:	2 Households
Snow Removal Salting/ Plowing:	5 Households
Mowing/ Trimming Related:	5 Households
Roof Work and Dumpsters:	6 Households
Chimney Work:	2 Households

Fortunately, quite a few concerns are resolved by the end of the project, where the concern appeared to be fully resolved. For ongoing concerns, please note the following:

Each concern/ complaint is reviewed internally with the President, Property Manager, and Contractor. The HOA also weighs these concerns from a community-wide lens in terms of the percentage of satisfied versus unsatisfied. Also, the HOA is not set up to provide custom services or special services that may be provided in other communities. The HOA strives to be responsive where possible, but must concede that in certain cases, the level of services requested may not be possible despite a suggestion or concern being reasonable.

Factors that are at play in the discussion about services and expectations:

- The property manager and HOA Board are not full-time and do not supervise the work crews.
- A request passed on to a contractor may not be part of the contract, or the contractor may not be willing to implement.
- HOA contracts do not provide for custom levels of service or assisted living services. In terms of finding alternative contractors, the HOA must weigh the increased costs to the homeowners in monthly fees. Are improved services by a different contractor realistic? Are there better options available? What is the percentage of dissatisfied homeowners needed to require a change?
- The HOA has established that there are not a lot of options out there for snow removal after an extensive search.
- In discussions with our various contractors, we perceive they are confident in the service they provide or generally express that they believe they are providing a service that is safe, efficient, and consistent with their contract and pricing. Although we continue to discuss all concerns with our various contractors, we have not always

been successful in implementing changes, as they already have a system in place or preferred method of working.

Thank you for keeping this in mind in 2026. The HOA will continue to do our best to be responsive to input from the community, where possible.



No Solicitation Signs – Community Input

As some of you are aware, some of the HOA's No Solicitation Signs have been damaged, aged, or vandalized.

- These signs have historically not provided a full deterrent to salesmen or solicitors entering the neighborhood. Per East Hempfield Township, they do not provide permission, and door-to-door sales are not illegal.
- The Hilltop HOA has public streets and is not a gated community. The HOA has no jurisdiction or authority to remove or force salesmen or political door knockers, etc., to leave the neighborhood. As such, the Board members and the Property Manager cannot assist with these concerns in real time, as is often requested.

At the 2025 Annual Meeting, the HOA welcomes input from the Community (or vote if there is no firm consensus) for the HOA to replace damaged signs as needed in 2026. As stated, every dollar counts as we face increasing costs and monthly fee increases.

Thank you for your participation and input in this decision. If you would like to cast a vote and cannot attend the Annual Meeting, feel free to contact:

ManagementHilltopHOA@gmail.com at your convenience.



2025 Board Elections

1. How Many households are represented at the meeting?
2. Election of New Board Members: All 5 Board positions are on a voluntary basis.
3. Current Board Members ending terms 12/31/26:
 1. Mark Showers (Mark is moving and will not complete his term)
 2. Heather Ciesiewicz (Heather has opted not to complete her term)
4. The other three Board members' terms end 12/31/25 and would need to be re-elected:
 1. Brad Townsend
 2. Karen Arbogast
 3. Derrick Dixon (Derrick is not seeking re-election)
5. The 5 candidates announced in the September newsletter are and shall be staggered as follows:
 1. Brad Townsend (Term Ending 12/31/26)
 2. Karen Arbogast (Term Ending 12/31/26)
 3. Diana Gattuso (Term Ending 12/31/27)
 4. Sheri Dougherty (Term Ending 12/31/27)
 5. Michele Stoudt (Term Ending 12/31/27)
6. Are there any other nominations from those in attendance?
7. Questions or discussion?
8. Vote:
 1. Motion to elect the candidates:
 - 1.
 - 2.
 - 3.
 - 4.
 - 5.
 2. 2nd of the motion
 3. The President declares 5 candidates elected under the proposed staggering of term lengths.