

To: Residents at the Links at Gettysburg

Date: July 20, 2023

Subject: Community Organizations and Fee Structure

The purpose of this letter is to clarify several issues regarding fees that seem to arise on a regular basis in the process of becoming a member of the Links community. There are four fees/dues: (1) The Neighborhood Improvement District (NID) and what it is; (2) The Community Amenities Membership (CAM) Fund and CAM Annual Fee, (3) The Master Association Annual Fee and what it covers; and (4) The Individual Community Homeowner Association (HOA) dues and what it covers, when it's paid and how it is managed.

#### 1. NEIGHBORHOOD IMPROVEMENT DISTRICT (NID)

The NID fee is payable to Mt. Joy Township Tax Collector, Kim Little annually. It is used to retire bonds that were issued by Mt. Joy to cover part of the infrastructure cost of the streets, curbs, storm water management systems, community lighting, and common area landscaping of the Links Planned Golf Community (PGC), as described in the Mt Joy ordinance. The annual payment is capped at \$1,500.00 per year for 30 years. Certain tests must be met before the bond financing can occur (Improvement areas must contain at least 25 units and 50% of the units in an improvement area must be owned by third party homebuyers. Also, the infrastructure needs to be substantially complete, and the remaining work bonded with the township, are the main criteria). There have been four bonds issued (2005, 2007, 2012 & 2023) with the first three being assessed at \$1,500.00 per year and the fourth at \$1,470.87 per year.

The NID fees tax treatment may be treated as an additional basis cost of your home, but it is recommended you consult your tax advisor regarding this issue. In effect, the financing of these common facilities with bonds issued by Mt. Joy Township lowered the initial purchase price of your home by approximately \$18,000.00.

You have the option of paying off your obligation at any time. Should you choose to do so, your annual NID assessment will no longer be due and your obligation to Mt. Joy Township will be updated as paid-in-full. The net effect of doing so means, theoretically, that the value of your house has gone up by the amount you paid-off. The decision to either pay off the total amount or continue to pay the annual assessment is your choice. If you choose to prepay, contact Mark Maginnis at [msmaginnis@gmail.com](mailto:msmaginnis@gmail.com) or (717-357-2239) or Rick Klein (717-357-0583) and they will coordinate you with the Administrator's individual for overseeing the prepayment process.

#### 2. MASTER ASSOCIATION (Community Amenities Membership (CAM) Fund and CAM Annual Fee)

The Links at Gettysburg Master Association has been set up to oversee and manage the community amenities (e.g., community center and swimming pool) and other common infrastructure elements (e.g., PGC trails and shared common streets). All the individual properties in the various community Homeowners Associations (HOAs) are part of the Master Association. The Initial Capital Contribution to

the CAM Fund varies by builder and community and ranges from \$0.00, if paid by builder, to \$5,000 per the current community Public Offering Statement (POS). This nonrefundable contribution is due at the time of closing of the Unit (Improved and Unimproved) by the Initial Third-Party Purchaser (other than the Builder) and is a partial cost recovery of the developer for providing and constructing the community amenities. Payment of the capital contribution entitles the Initial Third-Party Purchaser to three consecutive years' use of the community amenities. Once the three-year period expires, Unit owners are required to pay the CAM Annual Fee (currently \$300 on an annual basis).

Resale units are not assessed the Initial Capital Contribution to the CAM Fund, but do contribute to the CAM Annual Fee, currently \$300 per year. This Fee covers the cost of maintenance and operation of all common infrastructure elements (e.g., community center, pool complex, tennis court, shared access roads and certain walking path maintenance) within the PGC.

All Builder Units contribute a reduced assessment for the CAM Annual Fee. Each builder pays a proportionate share, for each Unit, for the cost of repair and maintenance of common thoroughfares (i.e., Clubhouse Drive, Savannah Drive and Charles Drive) and any landscaping appurtenant thereto. This fee is to help cover the cost of landscaping, snow plowing, as well as the electrical service for the streetlights and the fountain on Savannah Drive (reference Master Association meeting minutes dated March 2022).

NOTE: No Unit owner shall be permitted to avoid payment of the annual assessments on the basis of his or her non-use of the Community Amenities.

### 3. MASTER ASSOCIATION (Annual Fee)

The Master Association Annual Fee covers the cost of such things as liability insurance, administrative expenses, funding of capital reserves and other management-related costs. The annual operating expenses and budget are available from the Executive Board, which explains the associated costs of its operation. The Master Association annual fee is currently \$385 and payable commencing at the closing date with respect to the Initial Third-Party Purchaser's (other than the Builder) Unit. This fee is billed at the beginning of the year and paid along with the CAM Annual Fee.

### 4. INDIVIDUAL HOMEOWNERS' ASSOCIATION dues

Each community has its own governing body who manages the maintenance of their respective community and the assessment of fees for the services provided to the individual property owners. The monthly dues for each Unit Owner are determined by the respective Board's annually and vary by community (e.g., Courtyards, Garrison Falls, Retreat Villas, Retreat Condominium and Cumberland Crossing) based on services provided.

Unimproved Unit Owners pay a reduced assessment for Common Expenses as they do not contribute to those items that do not benefit the Unimproved Unit. These Unit owners pay their prorated share of the assessments for Common Expenses for such items as Common Element landscaping, snow plowing, liability insurance, property management, professional auditing, etc.

The Links Directory contains the individuals who are part of the HOA board and can be reached for any questions or concern you may have.

We hope the explanations provided above help in your understanding of the structure of the Planned Golf Community.

As always, please do not hesitate to contact us if you have questions or desire further explanation.

Rick Klein, President

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