

Treasurer's Report November 2025

Cross Creek HOA

All income and expense items were on target for the month of November with the exception of the following:

Op Budget	HIGHLIGHTS	Mo. Actual	Mo. Budget	Mo. Var.	YTD Actual	YTD Budget	YTD Var.
	Admin Expense	\$ 1,101	\$ 833	\$ 768	\$ 3,853	\$ 3,666	\$ (187)
	Irrigation	\$ 1,680	\$ 916	\$ (763)	\$ 10,743	\$ 10,083	\$ (660)
	Pool Expense	\$ 1,050	\$ 616	\$ (433)	\$ 7,842	\$ 6,783	\$ (1,059)
	Total Expense	\$ 45,212	\$ 45,750	\$ 537	\$ 499,505	\$ 503,251	\$ 3,746
	Net Income	\$ 540	\$ -	\$ 540	\$ 3,837	\$ -	\$ 3,837

Operating expenses continue to reflect the various maintenance issues we continue to experience. We had a major leak in a main line irrigation pipe and replacement of ten rotor heads. The pool required an electrical element to keep in compliance. The Administrative expense was over due Zoom expense, social event and admin costs associated with preparation for the annual meeting.

The delinquency reported in October has been brought current and have no other delinquencies.

During the month of November, we expensed a portion of the house painting contract in the account of \$23,500. The balance of that contract for 22 homes will be reflected in the December financials. We also replaced the pool heater for \$6,821. We have strong reserves.

Reserves		
	Beginning Balance October 31	\$ 609,806
	Monthly Addition	\$ 9,760
	Interest	\$ 1,667
	Painting Expense	\$ (23,500)
	Pool Heater	\$ (6,821)
	Ending Balance November 30	\$ 590,912

We encourage any input our residents may have for future budget considerations.

Parker Stafford
Treasurer