

**MEETING OF THE BOARD OF DIRECTORS**  
**October 26, 2016**  
**Crosswood Oaks Recreation Room**

I. **Call to Order:** At 6 pm by Vice President, Sherry Firehock

II. **Roll Call:** Taken by Secretary, Judith Childress

- A. Board Members Present: Vice President, Sherry Firehock; Treasurer, Margarita Orozco; Secretary, Judith Childress; & Directors: Roland Morshead, Rudy Di Massa, & Don Dillon
- B. Board Member Absent: President, Richard Ashby
- C. Staff Members present: Paul Schorno and Denice Duncan
- D. Committee Representatives:  
Finance & Insurance Committee Chairperson, Naomi Hauge
- E. Homeowners present:
  - Dagmar Hotel - 6908 Vera Cruz Ct.
  - Red Straub - 6406 Ebano Ct.
  - Carolyn Brian - 6503 Amado Ct.
  - Jeane Braafladt - 6502 Amado Ct.
  - Linda Rockett - 6935 Vera Cruz Cr.
  - Roxanna Sprague - 6517 El Cabo Ct.
  - Ingrid Kay - 6318 Monteverde Ln.
  - David Doubledee - 6911 Vera Cruz Ct.
  - Charlene Eberwine - 7042 Rancho Mirage Ct.
  - Roger & Gail Hultman - 6918 Navarro Ct.

III. **Special Guest - Presentation by Crosswoods Insurance Brokers Brandon Muscopf & Sarah Peterson of Interwest Insurance Services, LLC.:** Mr. Muscopf described the process of determining the annual premium for the HOA & then putting that premium out to bid with interested insurance companies. He explained why the different HOA-focused insurance companies may, or may not, choose to bid in any given year. He explained their evaluation process for the annual premium-determining variables & gave losses, claims, & higher payroll, as a few examples. After gathering the annual CHOA information, Interwest then offers different carriers the chance to bid. With our current excellent "A" rating, several competitive bids were forthcoming which maintains a reasonable insurance rate for the Association. The CHOA currently has a \$5,000 deductible per claim, the same as last year.

IV. **Member's Forum**

- Judith Childress of 6445 Montez Ct: Report of mailbox break in on Montez Court. Judith described the 12-home cluster-mailbox on Montez Court as near total destruction, citing that this is not the first time that this has happened. Judith

reported the theft & damage to the post office federal investigative services. She suggested that the Board discuss the possibility of the HOA working with the USPS to purchase much more modern, secure mailboxes. Board Member, Rollie Morshead, Chair of the Neighborhood Watch Committee, agreed with the idea & offered to research the project.

- Naomi Hauge of 6932 Toluca Ln: Member Forum Discussion - Naomi requested that agenda item {V.C} be moved to the December 1<sup>st</sup> Organizational Meeting agenda.
- Roxanna Sprague of 6517 El Cabo Ct: Parking Issues - Roxanna was upset by the number of vehicles parked on her street & in the driveways. She said that some homes regularly have up to 6 cars in their driveways and asked for a solution. Paul stated that only 2 cars are allowed in Crosswoods' resident driveways at any time. If a homeowner sees a parking issue, that person needs to note the date and time of the violation and report it to the office as soon as possible. The violating homeowner will be notified to correct the situation.

**V. Consent Calendar** - The Consent Calendar included the following meeting minutes:

- A. Approved: June 27, 2016 - Neighborhood Watch Committee
- B. Approved: August 2, 2016 - Architectural Control Committee
- C. Approved: September 13, 2016 - Landscape Committee Meeting
- D. Approved: September 21, 2016 - Finance Committee Meeting
- E. Landscape Committee Applications:
  - #1683: 6904 Navarro Ct.
  - #1684: 6934 Toluca Ln.

**Motion #1: By Judith Childress to approve the Consent Calendar. The motion was seconded & unanimously approved.**

**VI. Minutes**

- A. The September 28, 2016, Board of Directors Meeting Minutes received 2 objections regarding the reported wording used during each discussion. The wording in question is (III, p3, line5{"must increase"}) & (IX D, p2, line4 {"must increase"}). The approval of the minutes was tabled for further research & will be re-presented for approval at the December 1, 2016, Board of Directors Organization Meeting regarding 2017 items.
- B. Reviewed: October 3, 2016 - Neighborhood Watch Committee Draft
- C. Reviewed: October 4, 2016 - Architectural Control Committee Draft
- D. Reviewed: October 11, 2016 - Landscape Committee Draft
- E. Reviewed: October 19, 2016 - F&I Committee Draft

## **VII. Financials/Reports**

- A. **Treasurer's Report:** Margarita Orozco stated that our reserves remain at just over \$1,000,000. Margarita also informed the Board that 9-year employee, CHOA Accounts Payable/General Ledger Manager, Patti Wright is retiring soon. The Board was also informed that landscape employee, Carl Ellis, is soon to reach a 28-year employment landmark with Crosswoods. She suggested that we honor both Patti and Carl at the annual HOA November meeting. A few suggestions were made to recognize each with monetary tokens but no official motions were made.
- B. Manager Paul Schorno said the concrete company will be out on Thursday, October 27<sup>th</sup> to give final estimates for work to begin in December. The 2016 budget currently has \$17,000 in reserves to replace the remaining Vera Cruz Ct. asphalt driveways with concrete and perform general repairs such as walking path & driveway trip hazards.
- C. Margarita requested a new budget line item on the reserve report to reflect income generated from the one-time maintenance fees paid by residents for the building of new ramadas, deck gates, and the like.
- D. Margarita asked about the home recently removed from the late list and placed into foreclosure. Paul Schorno stated that foreclosure is under way however he will call our attorney to generate more action.

## **VIII. Old Business**

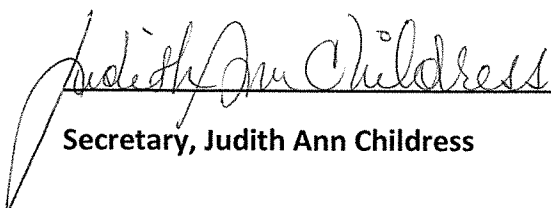
- A. **Solar guidelines:** A Board discussion has been ongoing regarding the strict wording of the CHOA stated homeowner financial guidelines & responsibilities relevant to installation of solar panels. Margarita felt that the guidelines are so strict that they actually discourage solar energy installation. She met with the CHOA attorney, Mr. Rod Baydaline, to express her concerns. Mr. Baydaline stated that the solar guidelines must be very stringent in order to protect the HOA from endless & very expensive roof repairs that should not be the Association's financial responsibility.
- B. Don Dillon expressed concern about solar guideline items 10 & 11, "ground mount" solar panels because they would need to be installed on CHOA common property. Margarita agreed to speak further with Mr. Baydaline about "ground mount" solar units & report back to the Board.
- C. Once all discussion is completed & the guidelines set, they will be presented to the homeownership for "notice & comment". After the residents have read & commented, the Solar Guidelines will then come before the Board for a vote to become a CHOA governing document regarding all solar home installations within Crosswoods.

- D. RV Lot Committee: There are several people who want to be on the RV Lot Committee. **Motion #2: By Don Dillon, to reactivate the RV Lot Committee. The motion was seconded & passed unanimously.** Rollie Morshead was asked to be the Board liaison for the new RV Committee, he accepted.

**IX. New Business**

- A. Prelien: **Motion #3 by Margarita Orozco to approve a prelien on account #251. The motion was seconded & unanimously passed.**
- B. ACC Application #3803: Request to Extend Deck into Common Area: Discussion ensued regarding the location of this particular home & the small size of the existing back deck. The Board determined that since the home backs up to the brick wall separating Crosswoods from Stock Ranch, the land would never be used for anything other than lawn therefore a deck extension could be allowed as a one-time variance.
- C. The homeowner has requested that the HOA facilities crew build the new deck. He was informed that it would probably not be built until Spring 2017, at the earliest. He has agreed to wait until the facilities crew is free to do the job. The homeowner has also been fully informed that he is financially responsible for all landscape alterations, construction materials & time required to prepare the area & build the new extended deck. He is in full agreement. **Motion #4: by Margarita Orozco to approve the request for a one-time variance to extend deck application #3803 (4) feet into common area land. The motion was seconded & passed unanimously.**
- D. Application of intent to rent: We stand at 94% of allowable rentals. **Motion #5: by Margarita Orozco to approve rental application #2016-9. The motion was seconded & passed unanimously.**

With no further business to come before the Board, without objection, this meeting was adjourned at 7:27 p.m.

  
Secretary, Judith Ann Childress

12-2-16  
Date