

THE CROSSWOODS REPORTER

A Newsletter for the Crosswoods Homeowners Association



June 2019

President's Column

By Kelly Morris

When my wife and I had the opportunity to purchase our home in Crosswoods, we felt very fortunate and privileged to be able to live in such a beautiful community that we have long admired. We were committed to living in Crosswoods, and together we spent the better part of a year renovating the house into our forever dream home. Now, after three years of living here, I am surprised, and a little amazed to find myself in the role of President of the Board of Directors. Since being elected to the board, I think my biggest surprise has been to discover the state of our financial position and its impact to the community. One thing certain is that I am still as committed to the community of Crosswoods as I was on the day I closed escrow on my home, and I will do everything within my ability to help it thrive.

In the last newsletter we discussed the situation our community is facing with the dry rot work that needs attention and our limited financial reserves. In order to pay for ongoing and increasing association operating expenses, the HOA has had to use monthly allocated reserve contributions. This means that as dues are collected monthly they go to paying bills rather than to building up the reserve account for future years' expenses. This creates a negative cash flow for the reserve account and this practice is not sustainable over time.

In an ideal world, if we had a

balanced budget where our actual and budgeted expenses were equal, we would still expect to see a modest dues increase the following year. As counter-intuitive as this seems, it is because the reserve budget must be increased each year in order to keep up with future years' inflation. None of us, myself included, like to have our dues increased. But when dues are artificially constrained as has happened in the past, it creates a bigger deficit at some future point. That is exactly where we are today and part of our current problem. For several years the board and management made a conscious decision to not raise dues that would have adequately funded reserves. Although popular at the time, we must deal with it now.

I want you to know that the present board is very aware and is working to find solutions that will resolve our financial position. We have several potential options available to help alleviate our negative position and get us back on track. Some of the options include, but are not limited to: (1) increasing dues; (2) levying special assessments; (3) short term loans; and, (4) some combination of all three. Our knowledgeable Finance and Insurance (F&I) Committee is fully engaged in helping with this process. My goal is to develop a set of potential options with associated pros and cons to present to the community for your information and feedback.

Lastly, as I write this on this Memorial Day, I hope you will take

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Newsletter Editors:

Garret Satfield
Leslie Lake

Office Contact Information

6510-B Crosswoods Circle
Citrus Heights, CA 95621
(916) 723-3120 (P)
(916) 723-2234 (F)
(866) 324-3704 (After-Hours Emergency)
Mon., Tues., & Thurs. 9 am to 3 pm
Wednesday: 7 am to 3 pm
Friday: 9 am to 2 pm

Board of Directors

Kelly Morris, President
Red Straub, Vice President
Margarita Orozco, Treasurer
Teri Todd, Secretary
Leslie Lake, Member at Large
Linda Rockett, Member at Large
Vacant, Member at Large

Management

Garret Satfield, General Manager
garret.satfield@managementtrust.com
Accounting Questions
(916) 985-3633 ext. 8825

Monthly Meeting Calendar:

Board of Directors

Fourth Wednesday at 6 pm

Architectural Control Committee

First Tuesday at 6 pm
Mary Fenner, Chairperson

Finance & Insurance Committee

Third Wednesday at 4 pm
Naomi Hauge, Chairperson

Landscape Committee

Second Tuesday at 10:30 am
Bob Acrea, Chairperson

Pool Committee

Third Monday at 4 pm during Pool Season
Pam Ashby, Chairperson

Neighborhood Watch Committee

Meets as Needed
Cynthia Biedermann, Chairperson

RV Lot Committee

Meets as Needed
Vacant, Chairperson

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a moment and join with me in recognizing those great heroes, the women and men that have given the greatest sacrifice of all for our country. We salute you. For me, these thoughts of their valor put our challenges into perspective.

Regular Garbage and Recycling Pickup

By Garret Satfield

Although numerous requests have been made, we still have concerns with the number of garbage and recycling cans that are in view of the common area outside of the approved timeframes.

Article 28 of the Rules and Regulations of the association states, "Trash and recycling containers must be kept closed and stored completely out of view from the Common Area or any other residence. Containers may be placed at the curb no earlier than the evening before pickup and returned to the residence no more than 12 hours after pickup."

With trash being picked up each Friday, it is expected that the cans are not placed out for collection until Thursday evening hours. Additionally, cans should be returned back to the home by Saturday early morning.

If circumstances require others to take your garbage cans out for you, please ensure they have a way to access your cans and only place them outside when allowed. It is not appropriate for cans to be left outside of the designated timeframe simply because one has other commitments.

Thank you for your understanding and cooperation.

Dog Waste

By Garret Satfield

Unfortunately, the office has seen a significant increase in the amount of complaints regarding residents not picking up after their pets.

Per Section 4.17(a) of the CC&Rs, residents are "responsible for immediately removing and disposing of any waste... by their pets or the pets of their guests..." Additionally, Article 2.7 of the association rules reads, "Pet waste must be promptly removed by the pet's owner or custodian, including pet waste in courtyards and on decks."

For your convenience, dog waste bag dispensers are scattered throughout the community. However, these are not your first source of a bag for dog waste removal. These dispensers are a courtesy only, and should only be used when one forgets to bring their own bag from home.

The groundskeeping staff tries to fill the dispensers with new bags each Monday morning. But, we

have noticed the dispensers seem to empty far more frequently than they should. Please know if you are taking more than one bag each time, you are only doing a disservice to yourself and other residents of the community. Please be considerate of your neighbors and only take one bag if you forget to bring your own from home.

Lastly, please throw away the waste after you have picked up after your pet. On numerous occasions, tied up bags have been left out in the common area. As I'm sure you can imagine and appreciate, this is quite disgusting and unnecessary.

This may seem trivial and silly to devote an entire article to this matter, but no one wants to accidentally step on a "land mine." By following through with your responsibility with your pets, you will help keep Crosswoods as nice of a community as it currently stands.

We thank you for your cooperation and efforts in regards to this matter.

ACREAGE	M	C	T	H	R	H	D	W	H	T	G	E	I	X	E
ASSOCIATION	K	D	G	W	L	U	I	E	X	W	I	K	U	C	Z
COMMON AREA	U	B	E	B	A	D	U	G	A	A	S	L	O	O	P
COMMUNITY	D	A	W	A	L	K	W	A	Y	S	U	M	G	W	Z
COYOTES	R	O	K	A	V	S	L	E	T	S	M	Q	W	V	J
DEER	G	C	H	V	L	X	R	R	I	O	W	N	V	X	V
JEWEL	B	W	V	W	M	F	E	C	N	C	G	Q	O	B	T
OAK TREES	V	Z	R	V	N	E	T	A	U	I	C	S	T	O	F
POOLS	O	K	Q	J	D	U	R	L	M	A	E	Y	W	C	N
RETREAT	O	A	K	T	R	E	E	S	M	T	H	N	X	I	R
TOWNHOMES	O	B	N	K	A	W	A	Q	O	I	H	H	G	Z	H
TURKEYS	J	E	E	T	E	L	T	Y	C	O	W	Z	O	Q	U
WALKWAYS	B	Y	G	J	C	X	O	F	M	N	J	C	D	E	X
	S	J	V	C	O	C	V	E	P	K	T	U	F	F	N
	B	V	L	F	N	J	S	M	M	V	H	F	T	O	P

Maintenance: Who Does What?

By Garret Satfield

In many conversations with homeowners over the last eighteen months, it has repeatedly been brought to my attention there is a lot of misinformation and misunderstanding regarding the home maintenance responsibilities of the association and those of the homeowners. A long standing (but incorrect) belief is that the association maintains all exterior parts of the homes while each homeowner is responsible only for interior maintenance. As noted, this is not an accurate representation of the maintenance responsibilities. For this reason, it is a good time to clarify the association's maintenance responsibilities on Crosswoods homes versus the individual homeowner's maintenance responsibilities as stated in the CC&Rs, the legal governing document that defines the management of the Crosswoods Homeowners Association.

CC&Rs Article 8, Section 8.1(b) lists the specific parts of the home that the association must maintain. These limited responsibilities include: A) the roof covering of the home (excluding the roof sheathing or other structural elements of the walls, floor, or foundation); B) the rear decks (including railings, gates, and association-approved ramadas on decks, courtyard areas, and balconies); C) the exterior building surfaces (including the siding, trim, fences, gutters, downspouts, and brick walls of the homes) when such work is necessitated because of normal wear and tear; and, D) the painting of the exterior of the home.

Additionally, the association maintains underground sewer, water, natural gas, and electrical lines within the common area up to

the point where such utility services bisect the vertical plane of the home. The only exception to this clause is that the association only maintains the water line up to the main shutoff for the home.

Lastly, please note that all of this work is performed according to the association's maintenance plan or schedule. Any work that is done outside of this plan can be completed, but will be performed at the expense of the homeowner.

CC&Rs Article 8, Section 8.2 lists the various and numerous homeowner maintenance responsibilities. They include but are not limited to the components and structural elements of the home (including the walls, floor, foundation, and courtyards), the fireplace (including the flue, chute, chimney, and structural components), exterior lighting, solar devices and skylights, heating and air conditioning equipment, windows (including panes, frames, and hardware), doors and door frames (including the garage door and door frame), the interior of the garage, the garage door opener, window and door screens, all plantings located on the deck or within the courtyard, any plantings a homeowner planted in the common area with association approval, and any exclusive use common area assigned to the home.

It should be noted that whenever a wood-destroying pest or organism (such as termites) necessitates repairs of items which the association is typically responsible, the homeowner becomes solely responsible for such. For example, if termites damage the siding at your home, you are responsible for not only the removal and treatment of the termites, but also the repair of the siding damaged by the termites.

As you can see, the maintenance responsibilities relating to a home

within Crosswoods are nowhere near as black-and-white as "exterior versus interior." In fact, it is far from it. A much more accurate way to describe the maintenance responsibilities contained within the governing documents would be, "*If the CC&Rs explicitly says the association does it, they do it. If it doesn't explicitly say the association does it, it automatically defaults to the homeowner.*"

An ongoing and very common problem occurs when the association begins maintenance work on a home. Quite frequently, we uncover repairs for which the homeowner is responsible, such as damage to the framing of incorrectly installed windows or sliding glass doors.

Many times these repairs are ordered by the City of Citrus Heights Building and Safety Division. Whenever such repairs are necessary, the homeowner must see to their completion before the association is able to complete their work. While the association's contractor will likely provide you an estimate for the work, you are under no obligation to use their services. That being said, if you elect to use your own contractor, they must be properly licensed, bonded, and insured. Additionally, they must apply for their own permit for the work through the city.

Finally, please note that these maintenance responsibilities are followed exactly regardless of the cause of any damage to a home, except to the extent that the need for such maintenance results from the gross negligence of the association, its employees, contractor, or agents. Given California case law relating to homeowners associations, it is highly unlikely gross negligence

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Maintenance: Who Does What?

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would ever occur relating to the maintenance of the association.

Homeowners are strongly encouraged to regularly review the Crosswoods Homeowners Association governing documents, especially Article 8 of the CC&Rs. Every homeowner agrees to follow these maintenance rules as a requirement for owning a home within the community. Understanding the governing documents will offer you much better awareness of the association's maintenance responsibilities as well as those of each homeowner.

As homes are repaired and maintained, your Board of Directors and your management team follow and enforce the CC&Rs and other governing documents of the community as legally stated and registered with the State of California. Please know that whenever there is a question as to who is responsible for any portion of the home, the CC&Rs will always be reviewed and followed.

The board and management team understand how confusing the CC&Rs can be. As always, if you have any questions or concerns regarding this information, please do not hesitate to contact the office. We can review the documents together and come to a complete understanding so that work may proceed however needed.

Bulk Waste Pickup

By Garret Satfield

Thank you to all Crosswoods residents who helped our bulk waste pickup event held on April 25, 2019 be as successful as it was.

Given how successful this past pickup was, the board has decided to move forward with regularly scheduling similar pickups. Assuming we keep having good experiences with this, we will continue with these pickups for the foreseeable future.

The next pickup will likely be scheduled for sometime in August. Since we may not have another newsletter between now and the date of pickup, we will post the date of the pickup at the community bulletin board near the walkway to the office. Additionally, a group email will be sent out to those homes for which we have email addresses. Our August pickup may end up being towards the end of the month, but please pay attention to your email and the bulletin board for the firm date should it be earlier.

A few housekeeping items for future pickups:

- Please make sure you follow all directions as listed on the City of Citrus Heights' website for what items may and may not be placed out for pickup. A special note that home appliances and cans of paint are not allowed items for pickup. For additional information, please visit: <https://www.citrusheights.net/302/Neighborhood-Cleanup>
- Please remember that items may only be placed along the interior of Crosswoods Circle. Do not place items for pickup on the outside of Crosswoods Circle or on the private streets.
- Items may only be placed out a maximum of 48 hours prior to the pickup and must be out on the street by 6:00 am the day of pickup.

Again, we thank you for your efforts and assistance in helping our past bulk waste pickup day be as successful as it was. Both the board and management team know that if we can keep this momentum going in a positive direction, we will be set for bulk waste pickup for the next several years.

Question: What is Black-and-White and Red All Over?

By Garret Satfield

Answer: The newsletter, of course!

You may have noticed that printed copies of this month's newsletter are in black-and-white, not color like you are used to seeing. Why, you may ask? The reason is simple: it's far cheaper.

Color printing can be up to six times as expensive as black-and-white. With the office mailing approximately 400 hard copies of

the newsletter every two months, this is an obvious area where costs can be reduced and funds may be used in other areas of the community.

Of course, if you'd like to see the newsletter in glorious color, you can receive it via email. By completing and submitting the enclosed form to the office, you'll be well on your way to the digital age. Not only will you get a color copy of the newsletter in your inbox, but you'll also have the comfort of knowing you helped the association lower postage costs for its delivery.

We hope you enjoy this month's issue!

Neighborhood Watch Update

By Cynthia Biedermann,
Neighborhood Watch Chairperson
(crosswoodsnw@gmail.com)

Mark your calendars now for National Night Out, Tuesday, August 6, 2019. The Neighborhood Watch Committee (NW) is in the planning stages for the annual event. If you would like to help with the festivities, please attend the next NW Committee meeting, Monday, July 1, at 6pm in the HOA meeting room. Hope to see you there!

National Night Out is a great opportunity to not only socialize with our neighbors over light refreshments, door prizes and more, but to present questions to members of the Citrus Heights Police Department (CHPD), who will join us.

Concerns continue regarding the Citrus Heights homeless population surrounding Crosswoods. Per CHPD, we should not engage directly with individuals who look

suspicious or do not appear to belong in our community. If someone is suspicious looking, jot down a description of the person(s) and any information that would give the police a way to identify them, and then report it. Details concerning their clothes (color, pants or shorts, jacket, etc.), and other identifying factors (male or female, pushing a cart, carrying large bags, wearing a hat, hair color, etc.) are very helpful. Please remember that as participants in NW our job is to be alert and “watch”, to share information with our neighbors, and to report questionable activity directly to the CHPD.

Personally, I am surprised by a homeowner’s reluctance to report a concern to the police. I am quick to report anything that doesn’t look or “feel” right. When a group of homeless people set up camp along the creek adjacent to my unit, I was quick to report it (and their fires)! Officers came out the same night and gave notice that it was illegal to camp and the campers vacated. On another occasion, before I lived in Crosswoods, I reported a man who

would routinely stop to urinate on the telephone pole in front of my home, directly in front of my kitchen window. I had to laugh the first time (...I hope that you are chuckling with me) because it was so bizarre, but the next time I reported it and the police caught up to him and stopped it. It is what they are trained to do!

CHPD is very aware of Crosswoods and the environment we as homeowners want to maintain. Consequently, do not hesitate to consult with them. Residents have expressed concerns regarding personal safety and the homeless. According to CHPD, the homeless typically want to be left alone, and it is unlikely that they are a danger to members of our community.

As we move into the summer months, the NW Committee encourages you to initiate get-togethers in your court or on your block. It is a great way to get to know other homeowners and to share your observations regarding common concerns, such as the homeless issue.



National Night Out is an annual community-building campaign that promotes strong police-community partnerships and neighborhood camaraderie to make our neighborhoods safer, more caring places to live and work. National Night Out enhances the relationship between neighbors and law enforcement while bringing back a true sense of community. Furthermore, it provides a great opportunity to bring police and neighbors together under positive circumstances.



To safeguard the people we serve and enhance quality of life by impacting crime with skilled policing professionals and community partnerships.

Citrus Heights Police Department
Emergency: 911
Non-Emergency: 916.727.5500

Committee & Board of Directors Meeting Schedule

Architectural Control Committee: Tuesday, June 4th at 6 pm

Landscape Control Committee: Tuesday, June 11th at 10:30 am

Pool Committee: Monday, June 17th at 4pm

Finance & Insurance Committee: Wednesday, June 19th at 4 pm

Board of Directors: Wednesday, June 26th at 6 pm

Neighborhood Watch: Monday, July 1st at 6 pm

Architectural Control Committee: Tuesday, July 2nd at 6 pm

Landscape Control Committee: Tuesday, July 9th at 10:30 am

Pool Committee: Monday, July 15th at 4 pm

Finance & Insurance Committee: Wednesday, July 17th at 4 pm

Board of Directors: Wednesday, July 24th at 6 pm

Architectural Control Committee: Tuesday, August 6th at 6 pm

Landscape Control Committee: Tuesday, August 13th at 10:30 am

Pool Committee: Monday, August 19th at 4 pm

All regularly-scheduled meetings are held at the Crosswoods Meeting Room directly west of 7000 Rancho Mirage Court. All meeting dates and times are subject to change. However, if a meeting is rescheduled, proper notice of such meeting date and time will be given in accordance with the California Civil Code and the association governing documents. Homeowners may wish to verify the date and time of each meeting by either confirming with the office or regularly viewing the community bulletin board for any posted agendas for meetings.

Upcoming Office Closures

In observance of the Independence Day holiday, the office will be closed on:

⇒ Thursday, July 4, 2019

Agenda Items Reviewed and Action Taken by the Board of Directors during the months of April and May

- ⇒ Discussed financial state of association
- ⇒ Discussed concrete removal and replacement
- ⇒ Discussed project management services
- ⇒ Reviewed success of bulk waste pickup
- ⇒ Reviewed various landscaping concerns
- ⇒ Reviewed homeowner requests for reimbursement
- ⇒ Appointed two new members of the board

Looking for a Way to Help at Crosswoods?

Volunteer to serve your neighbors and friends of the community! Currently, there are positions available for appointment to the following Crosswoods organizations:

- 1) Board of Directors
- 2) Architectural Control Committee

If you are interested in serving with one (or more!) of these organizations, please contact the office. If you submit a formal request for consideration of appointment, it will likely be reviewed by the board at a subsequent meeting.

Thank you to all of our Crosswoods volunteers who continue to assist with the functions of the community!



Newsletter by Email Request

At a recent open meeting, the Board of Directors discussed how best to ensure all homeowners and residents receive each bi-monthly newsletter, ensuring their ability to review all community notices and information contained in each issue. After much discussion, the board directed Management to see to the mailing of this and all future issues of the newsletter to all pertinent parties. Understandably, this direction creates a postage and preparation expense for each issue of the newsletter.

Considering the above, if you still wish to receive the newsletter by email only, please complete and submit the below form to the office. By completing and submitting this form, your name and email will be added to a database which will be used for electronic delivery of each issue. Any homes that do not complete and submit the below form for email delivery of the newsletter will continue to receive a hard copy of the newsletter in the mail every two months.

Please note that if you have previously received the newsletter by email, we still need you to complete and submit the below form. All previous email addresses for newsletter delivery have been removed from the database to ensure a clean, smooth transition.

Owner/Resident Name: _____

Crosswoods Home Address: _____

Email Address: _____

I certify that all of the above information included within this form is correct and true to the best of my knowledge. I further acknowledge that if any of the above information changes at any time in the future, it is my responsibility to notify the Office in writing of such changes.

Owner Signature: _____ Date: _____

Please submit this form to the Crosswoods Homeowners Association Office via at least one of the following methods:

Crosswoods Homeowners Association
c/o General Manager
6510-B Crosswoods Circle
Citrus Heights, CA 95621
garret.satfield@managementtrust.com
courtney.powell@managementtrust.com
Fax: 916.723.2234