The Crosswoods Reporter / April 2021

A Newsletter for the Crosswoods Homeowners Association

President's Column

Dale Smith

Let me begin by saying we're 90 days into our new agreement with Silvercreek Association Management and the merger is moving in the direction we expected. Of course, there's been a bump or two here and there, but Silvercreek is working for "our community" and providing the "transparency" we want.

Getting through the transition from Management Trust to Silvercreek was not as smooth as we expected. MT dragged their feet on just about every aspect of the transition and especially on the transfer of financial information that our treasurer, Sam Miller, needed. Silvercreek stepped in and we're on the right track now. Sam has an article in this newsletter updating our financial picture.

When the new Board of Directors was elected last July, one of our goals was to review all existing contracts with companies and vendors, prepare Requests for Proposals (RFP) and, if changes are deemed necessary, solicit bids from a minimum of three companies. We did this to find our new management company, Silvercreek. Now we're looking at our other contracts and the next one up is Landscaping. A RFP should be nearing completion about the time this newsletter goes to press. Once that's completed, we will put it out for competitive bids. See Norm Hill's article for more.

Our irrigation system is antiquated and disjointed; the cost of water has continued to increase and is a really large portion of our budget. In an effort to reduce water usage and costs a joint sub-committee, Water Conservation, was formed in late October under the F&I and Landscape Committees. They are mapping the community's irrigation system and looking for ways to improve it and control and save water while our irrigation crew makes identified repairs. Until the committee and irrigation crew finish their work, we are putting a hold on "Landscape Concerns". See Sam Miller's articles for a full update.

We have a new chairperson for the Neighborhood Watch Committee, Rita Nemeth, who has jumped in with both feet to get all of us involved and updated. Not only has Rita provided us with an article in this newsletter, but she has also added information to the Neighborhood Watch Committee's page on our website, crosswoodshoa.com.

Rudy Di Massa has been working with Norm Hill and Sam Miller to clarify precisely what the HOA's insurance policy would cover if a member suffered significant property damage or loss. We have decided to ask our attorney to assist us in this effort and hope to be able to provide all members with this important information soon. In the meantime, as a reminder, members should ensure that their personal policies cover the HOA's policy deductible of $25,000.

Our website, crosswoodshoa.com, is continually being updated with all the information you will ever need. If you haven't logged on, please do so now; you'll be pleasantly surprised! See Sara Lombardo's website article for more information.

We've had some calls concerning opening the swimming pools. We will be working with the Pool Committee to review guidelines for 2021. We will also discuss the pool openings at the April Board meeting so that we can inform all Crosswoods members as soon as a plan for this year is established.

Crosswoods is your community, my community, all of our community.

I can't emphasize enough that we all need to be aware of what's going on in our community. There are a couple of ways to do just that. First - tune into the monthly Board Meetings on the fourth Wednesday of each month at 6:00 PM. We're using Zoom and anticipate doing so for quite a while. If you'd like to hear or see the meeting, but have difficulty getting into Zoom, please call the HOA office for assistance. A second way to stay informed is by logging on to the Crosswoods website at crosswoodshoa.com and reviewing all the information contained in one location. Spring is here, the pandemic is headed in the right direction and Crosswoods is looking good!

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Rudy Di Massa

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Sam Miller • Treasurer
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Our Financial Picture

Sam Miller

As many have experienced, the transition from one management firm to another did not go as smoothly as we would have anticipated. The great news was the determination of our homeowners to pay their monthly dues – in spite of the difficulty!

Behind the scenes, controlling our funds during the transition between management companies was not a comforting experience. At one point in the changeover process, we were confronted with an attempt, by an unknown person, to "re-cash" a previously paid check for over $10,000 to The Management Trust. Fortunately, with the checks and balances we have instituted, the re-cash attempt was prevented!

At our February board meeting we provided a detailed review of our budget focusing on our plan for a 10-year cycle of repair as well as our intended expenditures for repairs this year. We will resume the effort this spring with more active involvement by management and direct observation of the work being done. We will request bids for all work to be performed. We will not accept time and material contracts for this work.

An important technical shortcoming in our financial management – the prior borrowing from our Reserve account – came to our attention last fall. That obligation is to limit the transfer of funds from our Reserve Account (think maintenance account) to our Operating Account (think daily costs for management, landscape maintenance, etc). The borrowing began modestly several years ago but has become considerably larger (nearly $400,000 owed) in the last three years. We only became aware of this activity after a detailed review of our financial records. While statutory requirements make it clear that such 'borrowing" is to be announced to the community and a conscious plan for its repayment is to be adopted, we have not found any record of a community announcement or an adopted repayment plan. We are now positioned to begin the process of re-payment to the Reserve Account for money "borrowed" by the Operating Account, and the Board will adopt a resolution for repayment.

In January the Board approved a schedule for maintenance of decks. The first section, on Castillo Court, was finished in March. Work on San Jacinto has already begun. We anticipate accomplishing the maintenance on all decks within a three plus year cycle. The Board has approved a return to a maintenance and repair approach using a sensible "cycle" plan for repairs instead of the escrow dominated approach that has been advanced over the last couple years. We will publish a "cycle" plan in the coming weeks.

A Hold on "Landscape Concerns" Requests

Sam Miller

Over the years the HOA has developed substantial reduction in landscape irrigation by reducing lawn areas from 25 acres to 12 acres and adding mulch, rock and drought resistant plantings to our landscape. Yet more irrigation efficiencies are needed as water costs are on the rise and the potential for more serious droughts will likely require more water conservation.

Each year the HOA continues to experience significant financial increases to our irrigation water budget, so we are looking at all our options to reduce water usage and thereby reduce our costs. We are reviewing the detailed use of water for irrigation with an eye toward making physical improvements in the irrigation system as well as the landscape areas it serves.

We have established a sub-committee to review our water conservation options. This committee is in the process of developing a detailed understanding of the physical irrigation system with Sandor, our irrigation specialist, and his crew. The goal is to determine what improvements we may initiate. This process will substantially impact the time Sandor and his staff have to apply toward homeowners' requests related to "Landscape Concerns" which includes such things as requests for new plantings or changes to landscape, etc.

While the crew is working toward implementation of water reduction, the office will continue to receive the standard day-to-day work orders and forward them to Sandor or to the landscape maintenance contractor for completion.

For now, the HOA is putting all "Landscape Concerns" requests (incoming and those already received) on a waitlist while the irrigation crew completes its water reduction tasks and the Water Conservation Committee completes its findings. You may continue to submit your "Landscape Concerns" requests, but they will remain on hold until the committee and irrigation tasks are completed.

The Board appreciates your understanding and patience as we work toward a solution to reduce a substantial budget item that will benefit us all.

Water Conservation Sub-Committee

Sam Miller

The water conservation sub-committee has met nearly weekly for the last several weeks. On cold winter mornings we have been "flagging" the location of sprinkler heads and mapping their location by

service zone. At the same time, we have been flagging each broken head. We are finding that about 10% of all sprinkler heads are broken. The committee is working in tandem with Sandor, our irrigation specialist, and his crew.

While we have accrued an appreciation for the opportunity to be involved in a plan to reduce our water use and budget, we are also collecting a litany of funny stories about our activities. Imagine one cold 38° degree morning with a breeze blowing ... folks standing to the side of sprinklers, ready to place flags at each sprinkler head as it pops up from underground. Then as the water bursts from the sprinkler head an unexpected wind gust blasts the water spray, and in an instant, everyone is soaked. Undaunted the team continued the morning's work.

We have a complex irrigation system. There are 39 separate zones and controllers. Each zone has fifteen branch lines. The lines come on around the clock, twice, for about five minutes each time. The idea is to allow the water to absorb into the ground between watering.

We have identified areas that are over and under watered and where no water is needed. There is one large patch of ivy growing under native oaks that is receiving water at the rate of an equal area of lawn.

At the same time, we are looking at billing structure and water use to

identify opportunities for simple costs savings. The task has been quite an undertaking and will continue through the spring. The report that will be presented to the community is likely to identify significant ways in which water may be conserved and the budget reduced.

If you know of an area near your home where the current watering or planting system makes no sense to you, please share that with us. Just drop a line to our Community Manager Brad Bacome, brad@sc-manage.com and he will pass it on to us!

Landscape Services Contract

Norm Hill

When you see the lawns being mowed, sidewalks being blown, or shrubbery being trimmed,

understand that the services are being provided under a landscaping contract with Cagwin and Dorward Landscape Contractors.

Now that we have about three years of experience with this landscaping contractor, we will be seeking a new contract. We think the existing contract is too vague. It does not contain standards to use to see if the crews are meeting the requirements of our contract. We have found that getting landscaping services through a contract is expensive. We wonder if the services could come at a lower cost.

The Board of Directors has formed a sub-committee of three members to work on getting a new contract in place - Sam Miller, Dafina McCree, and Norman Hill. They will be reaching out to landscaping contractors in this area, including Cagwin and Dorward. The committee will evaluate the proposals we receive and negotiate a new contract.

The Cagwin and Dorward services are distinct from the work done by our three "groundskeepers." These three used to work for our Crosswoods HOA, then were hired by The Management Trust, and now are employed by Silvercreek Association Management. They are focused 100% on services to Crosswoods and give us continuity with the past. Most of their time is spent on irrigation maintenance, pool maintenance and light carpentry repairs, but they also install and replace shrubbery, deteriorated turf, and other features of our common area. They do some tree maintenance when the work can be done from ground level. Most recently they have been doing deck maintenance. This work will continue outside of a landscape services contract.

As the committee works through this process, you may submit your own comments and suggestions. Submit your ideas to the office which will pass them on to the committee.

Community Website

Sara Lombardo

The website committee continues to meet bi-weekly on Mondays striving to keep our website current, working smoothly and updated with enhanced features. Our committee

members are a devoted group willing to spend long hours working on the website. If you want to know more about what we have done and the effort it took to redesign and renovate our website, read our meeting minutes on our committee's website page!

Since my last article in the December 2020 Reporter, the committee has focused on updating the Home Page (https://www.crosswoodshoa.com) which has become a newsfeed highlighting the latest community news and information for members. Committee member Jim Hamilton has taken the lead on maintaining our Home Page. The page provides easy access links to documents with more details on need-to-know information. For example, on the Home Page at the various clipart icons there are links to the latest announcements, most recent newsletter, a flyer on trash and recycling dos and don'ts, and step-by-step instructions to paying dues online. We also have a

link to our community map produced by Rita Nemeth our new Neighborhood Watch Chair.

We have renovated the About Us page with interesting facts about Crosswoods and added a slideshow, produced by committee member Patt Bell, that we hope will appeal to potential buyers as well as community members. Committee member David Diebel works behind the scenes on our site, organizing and maintaining our web files. The Board considered but has decided against adding a classified feature to the website. Such a feature could subject our HOA to unintended legal consequences. Fortunately, there are many other options to post classified ads such as on neighborhood apps.

We currently have about 220 registered website users. If you are registered, you can easily access the password protected pages. We hope more of you will register. It's easy. On the Home Page select the login tab, fill in the blanks, click on submit and wait for email approval. Then you can stay up to date on the latest community news and information and follow the board and committee activities by reading their meeting minutes.

Because Silvercreek, our management company, uses their own computer equipment and company-wide vender for IT support, we no longer need the computer or webhosting services of the IT provider that the HOA had been using for the last several years. Consequently, the website committee has moved the community website to a new, cost-saving web host company, saving the HOA considerable funds for IT services. Bruce Burnell, one of the committee members, successfully migrated our site to the new web host in a seamless transition with no disruption in service.

If you have ideas or suggestions for the website or there is something you'd like to see added, send us an email, webmaster@crosswoodshoa.com.

Don't Trash the Future. Recycle!

Wayne Michaud

A few weeks ago, an elderly Crosswoods couple was seen wheeling a large Republic Services recycling cart together along a private road from their home towards Crosswoods Circle. They navigated slowly, each with one hand holding a cane and the other hand pushing the unwieldly cart. It was a difficult task. But the couple clearly knew the value of recycling. They did what was right.

WHY IS RECYCLING SO IMPORTANT? According to the U.S. Environmental Protection Agency (EPA): "Recycling is a critical part of the U.S. economy – contributing to jobs, wages and government tax revenue. Recycling also conserves resources and protects the environment. Environmental benefits include reducing the amount of waste sent to landfills and combustion facilities; conserving natural resources, such as timber, water and minerals; and preventing pollution by reducing the need to collect new raw materials. Economic and community benefits include increasing economic security by tapping a domestic source of materials, supporting American manufacturing and creating jobs in the recycling and manufacturing industries."[1]

Recycling at Crosswoods can be significantly improved. A lot of recyclables like cardboard and plastic containers are discarded as trash and go to the landfill.

CROSSWOODS RECYCLING STUDY: An informal but detailed study of how much recycling is picked up at Crosswoods was conducted in October 2018.[2] For the 451 homes here, there were only 175 recycling carts with 32-, 64- and 96-gallon capacities placed on Crosswoods Circle for pick-up. This represented a 39 percent participation in recycling in the community.

All carts were checked to determine how full they were. It was estimated the total was slightly under 11,000 gallons. Based on 26 annual pick-ups, that would be around 280,000 gallons of recycled material per year.

The weight of the carts in pounds/tons is determined by the density of recycling content. Most recyclers do not break down and flatten cardboard, chipboard, plastic containers, etc. so the carts are not very heavy. It is roughly estimated that a full 64-gallon cart weighs approximately 75 pounds. Therefore, a rough estimate of the number of tons that Crosswoods recycles, based on this study, is a little more than 325,000 tons per year.

If the Crosswoods recycling participation rate was 100 percent instead of 39 percent, the amount of recyclable material kept out of the landfill annually would total 838,000 tons; 90 percent participation: 755,000 tons; 80 percent participation: 670,000 tons. Put simply, Crosswoods could easily recycle at least twice as much tonnage as it does now and, with full participation, almost three times more than it does now.

WHERE DOES CROSSWOODS RECYCLABLE MATERIALS AND TRASH END UP? According to the City of Citrus Heights, recyclable material is typically processed at Republic Service's Newby Island Resource Recovery Park in San Jose.[3] Trash is taken to the Forward Landfill in Manteca[4, 5]. It is not sorted. Trash—including recyclable materials mixed in—goes directly to this landfill.

The Board of Directors is aware that the limited way in which recycling is picked up here by Republic Services is not ideal. Indeed, there would not be any recycling in Crosswoods if it were not for the many dedicated

residents who are willing to take the time and effort to drag large recycling carts all the way out to Crosswoods Circle twice a month in all kinds of weather. Recognizing this, the Board and Silvercreek Association Management are currently working with HOA members who are subject matter experts, Republic Services and the City of Citrus Heights to improve the community's recycling efforts. At a minimum we want to expand the pick-up of recycling into some or all the community's private roads. However, the primary goal is to offer curbside recycling to every home in Crosswoods without increasing associated costs.

We ask for your support in this worthwhile effort. For tips on recycling, please visit the Crosswoods website Home Page and click on the recycling icon! Let's all recycle!

[1]https://www.epa.gov/smm/recycling-economic-information-rei-report

[2]Conducted by Crosswoods resident Wayne Michaud on Oct. 12, 2018

[3]https://www.republicservices.com/municipality/newby-island

[4]https://wastebits.com/locator/location/forward-inc-landfill

[5]https://www.wastedive.com/news/republic-landfill-expansion-california-san-joaquin/570033/

Board Actions this Year

Sara Lombardo

January Board Meeting

Approval of Annual Member Meeting Minutes - The Board implemented new procedures to approve the annual membership meeting minutes each year at the next open board meeting instead of waiting until the next annual member meeting (one year later), as has been past practice.

CC&R's – On the advice of counsel, the Board approved amending our CC&R's so that the HOA is in compliance with requirements of the new law AB 3182. The new provisions in the law require that: 1) the HOA increase maximum rental capacity to 25%; 2) rentals of 30 days or less may be prohibited; and 3) accessory dwelling units such as garage conversions to rental units must be permitted to the extent permitted by state or local law. Since the amendment is to make the CC&R's match existing law, a membership vote was not required. The amendment has been completed, signed by the President and Secretary and forwarded to the recorder's office.

Escrow Repairs – The Board directed that for all future escrow repair inquiries, the HOA will only provide the realtor and/or buyer a letter referring to the CC&R's that outline the HOA's responsibilities and the owner's responsibilities.

February Board Meeting

NWC Chair - The Board appointed Rita Nemeth as the new Chair of the Neighborhood Watch Committee (NWC.)

Curbside Recycling - Member Wayne Michaud and Directors Rudy Di Massa and Norm Hill are working with the City of Citrus Heights and Republic Services to bring curbside recycling to all homes in Crosswoods.

Landscape Concerns- The Board has placed all current and incoming "landscape concern" requests (except safety issues) on hold pending the outcome of the Water Conservation sub-committee report and the completion of the irrigation modification changes by the irrigation crew.

Landscape Services- A Board sub-committee has drafted a RFP for new landscape services and the manager is sending it out for bid.

Repair & Maintenance Plan - Treasurer Sam Miller gave a comprehensive PowerPoint presentation outlining the board's plans to meet community repair obligations (including all line-item maintenance items in the reserve budget) over the next 10 years as well as intended plans and budget expenditures for this year's repairs.

March Board Meeting

Mini-Splits & Wheelchair Ramps- The Board directed the Architectural Committee to develop guidelines for the Community Manager to use to approve mini-split a/c units and exterior wheelchair ramps.

Independent Arborist - The Board directed the community manager to find an independent consultant arborist that the HOA can hire to examine trees when needed.

Neighborhood Watch Committee

Rita Nemeth, Chair
Email: nwc@crosswoodshoa.com

I am your newest Neighborhood Watch Committee (NWC) Chair. As you may have read elsewhere, the Crosswoods HOA Board of Directors recently appointed me to this position. I believe that the social relationships fundamental to volunteer work are critical to individual and community well-being, even during this most difficult of times. I look forward to building relationships in this community as a volunteer and serving as Chair of the NWC.

I have lived in Crosswoods for nearly 2 years. Like many of you, I cannot think of a better place to live! For the last thirty years I was a supervisor and manger with Caltrans and served as the department's Bridge

Maintenance Information Manager, disseminating information to internal and external partners and the media regarding the safety and health of state and local owned public bridges across the state. I managed over 250 staff in various functions of the bridge inspection office until I retired in January 2021.

From 2007 to 2018, as a homeowner, I worked with twenty-two neighbors (single-family homes), mostly owners, to reestablish a neighborhood watch affiliation with the Sacramento County Sheriff's Office to provide a safer neighborhood for all. The area was a cul-de-sac located near an elementary school and park and had several abandoned stolen vehicles, vacant house squatters, drug dealing episodes, etc. Working together and with the sheriff's office we were successful is eliminating all the issues.

My hobbies are paddling, walking, bicycling, handweaving, and traveling. My main job, now that I am retired, is to care for my cat CiCi 😊!

Going forward, I will be participating with the Arcade Creek Neighborhood Association and the Citrus Heights Police Department to gather and report as much information as is available to share with our community. I look forward to working with all of the existing Captains and committee members to help keep our community safe and informed.

It is important to remember that an effective Neighborhood Watch crime prevention program is the responsibility of all residents, not just a few. It involves neighbors getting to know neighbors, working in cooperation with each other and law enforcement to help prevent crime. Law enforcement simply cannot be present in any community 24 hours a day. Resident involvement is essential to help combat crime. Please join me by becoming actively involved in our Neighborhood Watch program.

As of this month the community needs a Captain for the each of the following areas:

NEIGHBORHOOD WATCH Group Captains Needed for:

AMADO
CALEXICO
CASTILLO
CROSSWOOD CIR (6512-6520)
EL CABO
EL PORTO
LA POZA
MONTE VERDE COURT & LANE (6401-6413)
MONTEZ + CROSSWOODS CIR (6101-6109)
MONTICELLO + CROSSWOODS CIR (6601-6605)
NAVARRO WEST
TOLUCA WEST

Here is a link to a description of the responsibilities of a Captain: Roles-and-Responsibilities.

Please feel free to contact me with your questions and concerns at nwc@crosswoodshoa.com.

Monthly Meeting Calendar:

Board of Directors Meetings
Meetings are held on the Fourth Wednesday each month at 6:00 PM via Zoom Teleconference. Sign on info provided on monthly agenda.

Architectural Committee
Meetings are held on the First Tuesday at 6:00 PM
Mary Fenner, Chair

Contract Review Committee
Meetings are held "as needed"
Christine Swars, Chair

Finance & Insurance Committee
Meetings are held on the Third Wednesday at 6:00 PM
Walter Samodurov, Chair

Landscape Committee
Meetings are held on the Second Tuesday at 10:30 AM
Bob Acrea, Chair

Neighborhood Watch Committee
Meetings are held Quarterly First Monday at 6:00 PM
Rita Nemeth, Chair
nwc@crosswoodshoa.com

Pool Committee
Meetings are held on the Third Monday at 4:00 PM (during pool season)
Pam Ashby, Chair

RV Lot Committee
Inactive

Website Committee
Meetings are held every other Monday at 3:30 PM
Sara Lombardo, Chair
webmaster@crosswoodshoa.com