



Crosswoods Homeowners Association  
C/O Silvercreek Association Management  
6060 Sunrise Vista Dr. Suite 3400  
Citrus Heights, CA 95610  
Phone: (916) 877-7793 | [www.sc-manage.com](http://www.sc-manage.com)

DATE: October 25, 2021  
TO: All Homeowners  
FROM: Lorena Campos, Community Manager  
[Lorena@sc-manage.com](mailto:Lorena@sc-manage.com), (916) 800-8725

RE: Annual Meeting of the Membership and Election of Directors

The Crosswoods Homeowners Association will hold its Annual Meeting of the Membership and Election of Directors on December 1, 2021 at 6:00 PM. The meeting will be held via Zoom Videoconference.

Enclosed with this mailing is the ballot packet for the election of three (3) members to the Board of Directors and approval of a resolution regarding IRS Revenue Ruling 70-604. One ballot may be submitted per household. Each household is entitled to cast one vote for each position (a total of no more than three (3) votes).

**1) The ballot packet includes:**

- a.** Copies of Director Election Statements received from the two (2) candidates for election. Please note there are three (3) board member seats with expiring terms and two (2) candidates for election. The Election laws prohibit an Association from appointing directors by acclamation unless there are 6000 or more homes in the community. The Association is not permitted to alter any content submitted within the Director Election Statements; accordingly, the author of each Director Election Statement, not the Association, is responsible for the content of his or her Director Election Statement.
- b.** One official ballot, including instructions on how to vote using the two-envelope system. It is very important that you follow these instructions carefully. If your ballot and envelope are not correctly filled out and returned per the instructions, your ballot may be considered invalid.
- c.** Two sealable envelopes, a smaller inner envelope marked BALLOT and a larger pre-addressed return envelope.
- d.** The rules governing the election may be found on the Crosswoods website: <https://www.crosswoodshoa.com/governance>.

You must be the owner of record for the property to be eligible to vote in this election.

We look forward to seeing you on Zoom at the Annual Meeting of the Membership!

6510-B Crosswoods Circle – Citrus Heights, CA 95621  
P: (916) 800-8725

**CROSSWOODS HOMEOWNERS ASSOCIATION**  
**Election of Directors and IRS Resolution on Excess Income**  
**2021 Official Ballot & Instructions**

**1. Election of Directors:** There are three (3) open positions on the Board of Directors. Two members have submitted their names as a Candidate for Election. Each candidate statement is included in the election materials for your review. Indicate who you wish to vote for by checking the box(s) next to the candidate's name(s). You may also write-in the name(s) of another member(s) you wish to vote for in the Write-In section. One ballot may be submitted per household. Each household is entitled to cast one vote for each position [a total of no more than three (3) votes].

The three candidates receiving the largest number of votes shall be elected to the Board of Directors for a term of three (3) years. If all three vacancies are not filled by this election process, The Board of Directors may appoint a member to fill the vacant Director position.

**2. IRS Resolution for Excess Operating Income:** You also have the opportunity to vote in favor of or opposed to the following resolution: *"Resolved, that any excess membership income over membership expenses for the year ending December 31, 2021, shall be applied toward the subsequent fiscal year member assessments, as provided in IRS Revenue Ruling 70-604."* Please note that if the membership does not approve the resolution, any excess income earned by the Association will likely be considered taxable income.

**Ballots must be returned by mail or hand-delivered (in the mail drop slot) to the Inspector of Elections, Crosswoods HOA Office, 6510-B Crosswoods Circle, Citrus Heights, CA 95621 by Wednesday, December 1 at 5:00 PM.** The balloting period may be extended by the Board of Directors if sufficient secret ballots have not been received to establish a quorum.

**Ballots must be submitted** in accordance with the following directions. Any deviation from these directions may lead to your ballot being considered invalid. Please comply with all aspects of the following:

1. Complete the ballot below. Do not write your name or address on the ballot. Additionally, do not sign your name on the ballot.
2. Fold and place the ballot in the small envelope marked "BALLOT." Seal the envelope.
3. In the upper left-hand corner of the large pre-addressed return envelope, fill in your name and address and sign your name on the signature line. Place the sealed "BALLOT" envelope inside this larger return envelope. Then seal and mail or hand deliver to the office.

\*Once your secret ballot is cast, it cannot be changed or revoked. A secret ballot is "cast" when it is received at the location designated by the Inspector of Elections.

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**SECRET BALLOT**

1. **I hereby vote for the following candidates to serve as Directors:**

*Note: You may cast up to a total of three (3) votes and no more than (1) vote per candidate.*

Norm Hill

Sam Miller

Write-In Candidate:

Write-In Candidate:

Write-In Candidate:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. **IRS Resolution on Excess Income:**  In Favor

Opposed

## Candidate Statement – Norman Hill

I am currently serving as a member of the Crosswoods Board of Directors and ask for your vote to continue the work of the Board. As a resident homeowner, I am a member of the Crosswoods Homeowners Association in good standing.

Our biggest challenge is finances. We must continue to be careful with our spending while we rebuild our reserves. We need to get back to dry rot repairs and the painting cycle, but the work must be careful and well supervised. We must live within our means, focus on safety related projects first, and bid our contracts.

The experience with RCR and its unchallenged change orders, unsupervised dry rot repairs, and its astronomical bills showed that we need to be careful with our contracts. We need to spell out our expectations and write enforceable standards into the contracts. During my career as a natural resources lawyer with the State of California, that's one of the things I did. For many years, I was the lead attorney with the team that handled the long term water supply contracts with the State Water Project. That experience has helped me draft and negotiate better contracts with our service providers here at Crosswoods. I hope to continue this work.

Since buying our home here in Crosswoods in 2014, I have been active in the community. I served on the Contract Review Committee and continue to serve as a member of the Landscape Committee and the Water Conservation Committee. In addition, I serve as the Board Liaison to the Architecture Committee. For four months I was Interim Chair of the Architecture Committee. Most of my work as a Board member is done outside of Board meetings. I met many residents while serving as a gate monitor at the Main Pool.

With another board member and a volunteer resident, I worked to bring recycling collection to our private streets as a trial program. This change increased recycling and reduced the burden on our residents of wheeling the recycling carts out to Crosswoods Circle. I will work with the Board and interested residents to see what adjustments are needed as the program continues.

Looking to the future, a great unmet need is for a project inspector who will monitor the work of our contractors. Our experience with RCR showed how badly things can go when there is no inspector. In the Army we had a saying, "People do well what the boss checks." We need someone who will check on our contractors' work. A part time person can do the job and save us more than the salary we pay. Setting this up will be a priority for me as a Board member.

While we remove dead and dying trees, I will push for planting new, drought tolerant trees to give us summer shade and winter sun. Due to the shade and natural cooling from our many trees, Crosswoods is cooler in the summer than nearby neighborhoods. We need to value our trees.

We need to work together to make Crosswoods an even better place to live.

*Norman Hill*

CROSSWOODS HOMEOWNERS' ASSOCIATION

STATEMENT OF CANDIDACY 2021 Election of Directors

I am interested in serving on the Board of Directors of Crosswoods.

Member's Name: Samuel J Miller  
Property Address: 7012 Rancho Mirage Court

Often a work done from good intentions is a work frustrated. The last 15 months have demonstrated the wisdom of that observation. I have worked hard. I have failed at times. I have had some modest success. The campaign was run on the good intention that we would manage work to minimize costs, that we would live within our means (meaning, in part, not spend money we did not have) and that we would operate in the open. That is, we would provide a great access to HOA information. Especially financial information.

We have done that.

And, we have found that the processes, the management, the handling of the large book of affairs of the HOA, is a 40 year history and full of assumptions that require enormous energy to unwind. The easy response is to simply raise dues. There may even be a majority willing to do so.

The chosen path has, it seems, been mined with embedded institutional and complex issues that were just ignored over the years.

The grind has cost us a good person and maybe more. Many long standing residents have left and I receive "threats" to leave often.

The pearl of Citrus Heights is being challenged by a myriad of realities. And we do not have a consensus on primary issues.

Even if we had consensus on issues, we continually are challenged by statutory changes that add cost. We are faced with a significant unbudgeted mandate from the state to inspect, redesign, remove and reconstruct all decks over six feet in the air, regardless of their current condition.

A large problem we have is with controlling the cost of responding to member requests.

I entered the conversation just about two years ago. I have always admonished myself (not always apparent though). Love the Lord your God with all your heart, soul and mind and love your neighbor as yourself These are the two great commandments. It seems I too have fallen into the belief that loving my neighbor does not cover my needs being met without first considering the consequences to others. Does my failure to pay my dues affect my neighbor? Does my desire for my deck to be repainted affect my neighbor? Does my opposition to an increase in dues affect my neighbor's roof?

The hours it has taken to "catch up" make it evident to me that a board member can only do so much. The easy way out is to simply give in. Each of us needs to find a way to actively contribute to the

community. The folks who have spent hours on the water conservation effort are models of small but effective ways to assist.. We need more folks to be engaged.

In my assessment four things need to be done:

1. Eliminate the costly culture that developed over both self-managed years and the ‘trust’ management years. That culture places one’s concern for a single plant on an even level with repair of a leaking roof. If you would prefer this approach, do not vote for me.
2. Be forthcoming with the community with respect to the meaning and tradeoffs embedded in the inflation we are just now beginning to experience. In our pre-election projections, we always conceded to the necessity of reflecting inflation in our dues adjustments. By the time the election occurs you will have had the opportunity to see my reflections on this matter. If you prefer other priorities and leadership do not vote for me. Be open to special assessments and dues increases when the only reasonable response. But, be open.
3. Continue to try to craft a management and negotiation approach that is skilled in management of the projects we have before us. We have rid ourselves of the shortcomings of accepting no bid contracts and enormous change orders. We have not achieved an ability to manage large scale work through a traditional manager. This needs to be fixed.
4. Engage a far greater number of members in community activities. The efforts of the generation that preceded us needs to be taken up by those of us here.

I would like to end with an encouragement to you. I would like to commend to you a member, his name is Lynn Rackham. He offered his insights on water and wastewater (sewer) line repairs. He has personally intervened in work and directly helped when he could. As a result, our repair costs for simple line blockages and repairs has declined dramatically. Even if your life skills are not that directly related to a clear need in the community, we need you.

My brain says step aside, my heart says keep trying. You vote will decide which of these prevails. And your willingness to step in and help will be the measure of how long the heart can sustain.