The Crosswoods Reporter / January 2022

Crosswoods Homeowners Association Newsletter

The President's Column

- G. Rudy Di Massa

As I begin my term as President of the Crosswoods HOA I must thank my predecessor, Dale Smith. My job will be much easier as a result of his dedication to our community and his calm and competent leadership during some of the most challenging times our HOA has ever faced.

As I stated at the last Board meeting when I was elected President, the most successful leaders are those who surround themselves with people who are smarter than they are. Truthfully, if that wasn't the case with this Board, I would have never accepted their nomination. I am committed to letting Dafina, Sam, Sara, Norman, and Bill continue to do what they have done so well since they were elected in the recall. In less than 24 months, these dedicated professionals have literally saved our HOA from financial ruin and put us all back on solid financial ground. They have also developed and implemented comprehensive long-term plans for our future that will allow us to live within our means while still meeting our obligations to maintain our homes and property. My role will simply be to facilitate their efforts and to always listen to what the membership has to say. I also want to welcome our newest member of the Board, Lynn Rackham. Before even being elected, Lynn saved the HOA thousands of dollars by volunteering to assist us in assessing those troublesome and expensive sewer and water line issues we must deal with from time to time.

As most of you know by now, we are excited to welcome a new management company – FirstService Residential (see pg 2). When we engaged Silvercreek last year we had high hopes that working with a smaller management company would give us the opportunity to establish a real partnership to the benefit of both parties. We also chose to try a new business model wherein we did not employ a full-time onsite manager. This decision was driven in large part by a conscious desire to reduce costs given the financial situation we inherited in late 2020. Over the course of the last 12 months, we realized that our HOA really does need a full-time manager and that Silvercreek does not have the resources and capabilities to manage an HOA as complex as ours. Indeed, many of the tasks that we expect a management company to perform were undertaken by individual Board members who, over the last year, have spent hundreds of hours of their personal time doing everything from managing files to writing policies and procedures and assessing repair needs on individual homes. This is an untenable situation. FirstService is a large national company with vast resources that we will be able to tap. And, we will once again have the benefit of an onsite full-time manager who will devote themselves completely to our HOA.

The last couple of years have been challenging on so many levels. Just when we thought that we were getting the upper hand with COVID along came the Delta and Omicron variants. Unemployment, small business failures, supply shortages and inflation have affected the entire nation. But there has also been good news. Vaccines have saved tens of thousands, if not millions, of lives already. Most of us were reunited with our friends and families this holiday season. And we all still live in one of the most beautiful places in the Northern California… the Jewel of Citrus Heights… Crosswoods! On behalf of the entire Board, I wish you all a healthy, happy, and prosperous New Year!

Newsletter Editors:
Sara Lombardo
G. Rudy Di Massa

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G. Rudy Di Massa • President
Dafina McCree • Vice-President
Sam Miller • Treasurer
Sara Lombardo • Secretary
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Norm Hill • Director
Lynn Rackham • Director
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lorena@sc-manage.com

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12:00-4:00 PM
Homeowner portal for dues & docs:
portal.sc-manage.com

Office Contact Information:
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(916) 877-7793 (Office)
Emergency *after hours*
(916) 877-7793 XT 201

BEGINNING JANUARY 1 – HOA DUES ARE $503/MONTH. PLEASE ADJUST YOUR ONLINE PAYMENTS ACCORDINGLY.

GUTTER & DOWNSPOUT CLEANING

FEBRUARY 7 – 11

PLEASE UNLOCK GATES FOR EASY ACCESS

A New Management Company for Crosswoods HOA

Sara Lombardo & G. Rudy Di Massa

Beginning March 1, 2022 the Crosswoods Homeowners Association will have a new management company - FirstService Residential. The Board has notified Silvercreek Association Management that we are exercising our 60-day contract termination clause, and Silvercreek has agreed to work with FirstService to make the transition to the new company as smooth and seamless as possible.

As many of you know, the Board has maintained a very pro-active approach to governing our association by continually monitoring all aspects of our contracted management services. In late fall the Board decided that we need a management company that is more experienced and capable at handling the complexities that are unique to the Crosswoods community. This includes all aspects, from Request for Proposal (RFP) development to the daily management of contracts for major maintenance projects as well as providing comprehensive administrative and financial management services with top notch customer service to our members. The Board also determined that a part time community manager is not a sustainable business model and that we need to return to a full-time manager who is solely dedicated to Crosswoods.

In October the Board re-interviewed two companies, FirstService Residential and Action Property Management. These companies were both top contenders from our management company RFP in late 2020. After extensive interviews, reviews and discussions, the Board selected FirstService Residential. In December 2021 the Board appointed an ad hoc committee comprised of Sam Miller, Rudy Di Massa, and Sara Lombardo to begin contract negotiations. A final contract agreement was reached in early January. This contract was carefully and thoroughly reviewed by the HOA's attorney and signed by the Treasurer and President of the Board January 12.

For over 30 years FirstService Residential has offered comprehensive management services in California serving 950 community associations and over 215,000 homes. With FirstService's carefully planned transition procedures, the Board along with Silvercreek are working together to accomplish a seamless transition to the new company with little interruption in services.

Over the next two months you will receive instructions (via email, Zoom teleconference, in-person meetings, and/or mail) about how to pay your dues beginning March 1 under FirstService management.

With a full-time manager on site, a part-time assistant manager in FirstService's Gold River office and 24/7 customer service, we believe that FirstService Residential will provide the excellent service Crosswoods deserves to keep our community functioning smoothly and efficiently.

Silvercreek 's

HOA Office Hours

Thru Feb 28

Wednesday and Friday

12-4 PM

By Appointment only

Phone: 916 877-7793

Comments from the Treasurer

- Sam Miller

While 2021 was a challenging year, all ended well. In fact incredibly well! The clearest way to illustrate the turnaround is to compare the January 2021 to January 2022 net cash position of both the Operating Fund and the Reserve Fund. A year ago, the Operating Fund was negative (-**$248,345).** Today the Fund is plus **$90,000 – a positive reversal of $338,000 in one year.** On the Reserve Account, the net balance a year ago was zero. As we start 2022 the net balance will be in the range of **$1,300,000.** Among our upcoming opportunities are a reassessment of allocations to the Operating Fund and, later, opportunities associated with whether to renew the very expensive COMCAST contract. More on these in the coming year.

In 1981 when I began to look for a home interest rates were in the low teens and the word common in all conversations about family finance was inflation. Last year we avoided spending much money, if only because we had little to spend. At the same time there was a huge spike in building materials costs. Those costs have declined significantly. Now labor costs are rising!

This year begins with an extensive effort to take a long view of reserve budget repairs that are required by State law. It also begins with a lengthy list of repair projects deferred since early 2020 and continuing through last year as well as current needs. I am often asked the question, when will the dry rot in my deck, my siding, my ramada be repaired? A cycle of repairs is posted on the Home Page of our website https://www.crosswoodshoa.com and on page 8 of this newsletter.

Accordingly, this year will include three major considerations: 1) we will address inflationary forces on our costs; 2) we will incorporate State mandated costs not previously addressed. For example, it is likely that we will need to reconstruct all decks that are more than six feet above the ground and build them to today's more advanced building code standards; and 3) there are repairs and their associated costs that have not been adequately (or at all) included in past reviews. For example, a single courtyard wall needed to be reconstructed this year. The cost was in excess of $10,000. I cannot find in the records from prior administrations that these walls have ever been addressed as a long-term obligation of the HOA. And very little is set aside for driveway replacements.

One thing I do know, our Finance and Insurance Committee will be focused on addressing rising costs not by simply accommodating them. We will constantly view the entire budget for opportunities to eliminate waste or poor management costs as the means to offset upward pressures on the Reserve Budget.

The year was made more difficult by our selection of a firm not up to the task of managing the community. The toll was on you but also on the Board. I am hopeful that the new firm, if only by getting after delinquent accounts, will be able to improve our financial circumstances even more.

Owner Funded Siding Repair & Reimbursement

- G. Rudy Di Massa

On December 16, 2021, the Crosswoods Homeowners Association's (HOA) Board of Directors (Board) approved a resolution that gives homeowners the ability to accelerate the repair and replacement of the siding, trim and paint on their homes.

Background/Discussion

The HOA is responsible for repairing or replacing the siding, trim and paint on your home. The Board has developed and approved a 10-year Siding/Painting Maintenance Schedule to accomplish this task (See page 8 for the schedule or the Home page of the website, https://www.crosswoodshoa.com).

Given that a homeowner may not want to wait for their scheduled repair date (they have noticed some dry rot that is not a safety or emergency issue), the HOA has established a process whereby homeowners can do this work when they choose to and then be reimbursed for that expense (up to a maximum of $10,000) in the year that their home is scheduled in the Siding/Painting Maintenance Schedule. The work must be to replace damaged or dry rotted siding and trim. Cosmetic repairs will not be approved for reimbursement.

Process

Homeowners who choose to take advantage of this program must obtain the approval of the Board before any work begins. The application packet is on the Home Page of the website: https://www.crosswoodshoa.com or it may be obtained from the HOA office or contacting our manager. The documents included in the application package are the Resolution, the Reimbursement Application, and Repair Waiver. To request approval, complete the Reimbursement Application and Waiver. Submit the forms to the HOA office with photos and other supplemental information to substantiate the need for repair.

As noted in the Resolution, there are important requirements that must be met for the Board to approve your request:

1. The work must be performed by an insured and bonded contractor who is licensed to do business in California. You can choose your own contractor or use one that is pre-approved by the HOA.
2. You must provide photographs and other evidence that clearly describes the damage that will be repaired as well as the contractor's description of work to be performed and how much it will cost.
3. You are responsible for securing required permits.
4. After the work is completed, you must provide a copy of the contractor's invoice and proof of payment to the HOA.

The Resolution provides more detailed information about this program. If you have any questions, or if you need any assistance associated with this program, please contact the HOA's community manager.

Annual Meeting & Election of Directors

- Sara Lombardo

On December 1, 2021 the HOA held its Annual Meeting of the Membership and Election of Directors. Outgoing president, Dale Smith introduced the board members, candidates for election, and all volunteers and thanked them for their contributions to our community. Smith also introduced our Inspectors of Election – Doug Campone, Rita Nemeth and Beth Messina. While setting up their Zoom camera, they greeted the meeting attendees, and began counting the election ballots while the meeting continued.

Smith highlighted the board accomplishments over the past year – new walking paths, deck refurbishing, an ongoing review of our irrigation system to find water conservation options, a new landscape services contractor, curbside recycling and website

renovation. Smith said he would never forget the experience of working on the Board realizing the tremendous responsibility of serving 451 homeowners. He praised the other board members, the amount of volunteer time they are devoting to the community, and said the community was in good hands.

Treasurer, Sam Miller gave an overview of our improved financial picture with over $1.2 million dollars in our Reserve Account. Our HOA insurance premiums for the next year have been lowered while our coverage has increased (full interior coverage of homes including homeowner upgrades). The new landscaping contract is $55,000 less than last year's contract. Dues increased only 1.3% to $503 per month beginning January 1, 2022.

There were three open Director positions for election but only two members, Sam Miller and Norm Hill both incumbents, submitted candidate applications. At the end of the meeting, Doug Campone announced the results – 213 ballots were received; 9 were invalid; 204 ballots were opened. Miller and Hill were overwhelmingly re-elected. There were 13 write-in candidates including Lynn Rackham who received the most write-in votes and was elected to fill the third director slot.

Curbside Recycling is Permanent Organic Recycling is Coming

- Sara Lombardo

After a six-month pilot program of curbside recycling throughout the Crosswoods community (July to December 2021), the City of Citrus Heights and Republic Services consider the program a success and will continue it permanently. We encourage all Crosswoods residents, who are not currently recycling and want to participate in our improved program, to order a Recycling Cart from Republic Services by going to: https://www.republicservices.com/residents/recycling or calling: 916-631-0600. There is no additional cost to participate in recycling if you order a standard size recycle bin.

If you are new to recycling and need information about where to place your cart on recycle day, you can view the Recycle Cart Placement Guide on our website: https://www.crosswoodshoa.com/wp-content/uploads/2022/01/Crosswoods-Recycling-Cart-Placement-Guide-6-3-21.pdf.

Additionally, the new state mandated organics waste program, SB1383, will be going into effect July 2022. The program aims to curb methane gas emissions by reducing the amount of organic (food) waste in landfills. Food waste accounts for 17-18% of total landfill disposal. At the December 15 open board meeting Mary Poole, Citrus Heights Operations Manager, gave a presentation and slideshow explaining the new program. You can view the slideshow on the Home Page of our website - https://www.crosswoodshoa.com/wp-content/uploads/2022/01/Organic-Recycling-Presentation-2021.12.15.pdf. The organics recycling will be part of the green waste collection. There are still questions about how this program will be implemented at Crosswoods since green waste is not collected in our community. President G. Rudy Di Massa will appoint a sub-committee to work with Mary Poole to develop Crosswoods' collection program.

As a result of the new program, Republic Service rates will be increasing. There is a public hearing slated for January 27 at 7:00 pm at City Hall. Ratepayers can also submit written protests, and they must be received by the city clerk prior to the close of the public hearing. More information on the organics recycling program and the upcoming city council meeting can be found: https://www.citrusheights.net/1151/Mandatory-Organics-Recycling.

Volunteer Tree Planting

- Norm Hill

You may have noticed some new little trees with support stakes around Crosswoods. They were planted in November by the Volunteer Tree Planting Committee with approval from the Board of Directors. The project was done with no cost to the HOA.

The new trees and bushes went into four open places in the Crosswoods common area:

- Just west of the main pool
- Across Crosswoods Circle from Montez Court
- Between the west end of Toluca Lane and the retreat grounds
- At the west end of Navarro Court

The idea was to plant some native, drought tolerant trees and bushes in open, sun-baked places in the common area. We wanted to increase shade for summer cooling, add green plants in exposed dirt areas, and experiment with new kinds of plants with low water needs.

The committee got 4 free Valley Oaks from the Sacramento Tree Foundation. These are the largest native oak in the Sacramento Valley. They can handle dry summers and wet winters and can grow faster than other native oaks in our area. For the first 2 summers, they will be hand watered and will never be connected to our irrigation system.

The newly planted bushes are White Manzanita and Toyon. The White

Manzanita will have little white, bell-shaped flowers in the spring and little berries in the late summer and fall. They can handle even drier conditions than the Valley Oaks.

The Toyon is an experiment. It grows naturally as a bush or small tree in the foothills and the Coast Range. It keeps its green leaves year around. Due to its red berries in the fall and winter, it is also known as California Holly. Until this planting, there were none in Crosswoods. We hope it can be an attractive addition to our landscape. To see older, more established Toyon, you can find them along the roadway behind Costco. Look for the red berries.

The White Manzanita and Toyon were donated by 3 Crosswoods residents.

The Volunteer Tree Planting Committee was formed to enable a surge in tree planting during a brief period of favorable conditions in the late fall. Planting needed to wait until after the first good rain in the fall that would provide water for the tree roots and make the soil soft enough to dig holes. The remaining warm weather would encourage the young trees to grow roots into the soil loosened by the digging.

The job now will be making sure the new plants get through their first year.

During the planting, several Crosswoods residents stopped by and asked if the work had been approved. Yes, this project and the locations were approved by the Board of Directors. Any future plantings by the committee or by others will also need to be approved by the Board.

Members of the Volunteer Tree Planting Committee were Norman Hill, Richard Benevidez, Eric Flynn, and Pat Showalter.

Water ~ Mulch ~ Water
- Bob Acrea

The history of Crosswoods at time of development included endless water. No Limits! No cost issues! It was developed with 25 acres of lawn at a time when all of California was expected to be filled with green summers! Those days are gone and likely not to return. We have all watched Sacramento turn a sick green for the past several years.

New developments in Sacramento are required to meet certain installation standards that simply require less lawn (if any) and installation of more controlled irrigation and plantings. We are too far along to change out all plants and irrigation over a short period. However, through the past several years we have reduced lawns to 12 acres, modified our plant selection to more arid plants, and let the leaves gather in the common areas for winter mulch to reduce run-off and improve water penetration. For those of us who have lived in Sacramento for some time, we know the soils are clay and hard pan. Water penetration is very slow and therefore requires the installation of mulch as well. We have and will continue to renew the placement of mulch around existing shrub plantings to help reduce the moisture loss in summer.

Our trees and shrubs have suffered, particularly the redwoods that should never have been planted by the developer. One area of moisture control that is easy to overlook is sub moisture. Our soil is tight and slow to accept water which means holding the water on the surface and not allowing for quick evaporation is important. Therefore, the mulch and leaves will continue to be a major part of our program.

The Water Conservation Committee has nearly concluded its extensive review of our irrigation system while making basic repairs along the way.

One change to follow -- reduce water timing for shrubs where they are controlled by the same controller for lawn heads. We look forward to the Committee's upcoming comprehensive report.

We expect a busy year ahead with adjustments to water use. This winter has been a great start to some water storage in reservoirs, but we can no longer manage Crosswoods water use a year at a time. Water conservation is a new way of life, and we must now develop long-term water use plans with this in mind!

Slow down for Turkeys
- Norm Hill

Slow down for turkeys in the street when you are driving, but do not stop. Keep moving and make the turkeys get out of your way. Don't be buffaloed by the turkeys.

For their survival, turkeys need to develop a fear of cars. If they learn that cars will stop for them, they will feel no need to get out of the way of cars. Then they may encounter a car that does not slow down for them, and we will find another dead turkey on the road.

When you are driving and encounter turkeys, slow down enough so that you do not hit them. But keep going enough to make them scramble out of your way.

And remember, do not feed the turkeys. Article 2.9 of our Rules says: "Feeding of feral cats or wild animals including but not limited to turkeys, raccoons and skunks is prohibited."

Board Action Highlights August - December 2021

- Sara Lombardo

Detailed board meeting minutes are available on our website: https://www.crosswoodshoa.com.

August Board Meeting

Announced: Replacing walking paths project completed. Obtaining bids for siding replacement on Vera Cruz. Reviewed the upcoming election process.

Approved: Volunteer Tree Planting committee.

Appointed Sherron Scripa as Chair to Architectural Review Committee.

September Board Meeting

Approved the HOA's 2022 Insurance Policy - Better coverage and less expensive than last year.

Approved New Landscaping Services Company – Jensen Landscaping Services to start October 1.

F&I Committee – Appointed new members to the committee and Brian Connors as Chair.

October Board Meeting

Updated Director Election Process – ballots mailed; all homeowners encouraged to vote.

Trimming hedges near decks – approved a landscaping sub-committee to review properties that desire higher deck hedges for privacy; provide list to Landscaping company.

November Board Meeting

Announced: Siding & Painting Maintenance repair schedule posted on community website.

Approved 2022 Budget

December Board Meetings

Dec 1 – Annual Meeting & Election – Summary of years achievements including $1.1 million in Reserve Account; 3 new Directors elected to the Board.

Adopted curbside recycling permanently.

Dec 15 – Adopted Resolution for owner funded out of cycle repairs.

Approved contract for arborists to examine 2 of our oldest oak trees.

Citrus Heights Operation Manager - presented information on new organic recycling program.

Neighborhood Watch Committee

-- Rita Nemeth, Chair
Email: nwc@crosswoodshoa.com

Happy New Year Crosswoods residents! A perfect time to renew and refresh. No, I'm not trying to sell you a spa experience, I'm talking about the Crosswoods Neighborhood Watch Program, such as it is. Although crime in our community is low, it is important to remind ourselves of what we each can do to help keep it that way.

Once upon a time, Crosswoods NWC worked closely with a Citrus Heights Police Department (CHPD) Neighborhood Watch liaison to ensure our watch groups were well supported by the CHPD. Somewhere along the way, the CHPD dropped the position and no longer refer to a Neighborhood Watch program. Now, don't get me wrong, the CHPD does have an active Problem Oriented Policing Unit (POP) and they do work with our residents and HOA whenever we have problems. Note that CHPD does provide crime prevention tips and other information on their website. Here is the link if you'd like more information: https://citrusheights.net/300/Crime-Prevention

The Problem Oriented Policing Unit (POP) is dedicated to proactively solving issues in the community through innovative and strategic policing methods. The Citrus Heights POP Unit is comprised of police officers, code enforcement officers, and civilian staff who are specially trained to resolve criminal activity, quality of life and general nuisance issues throughout the city. POP officers also work with community groups such as Business Watch, Neighborhood Associations, and Neighborhood Watch groups to impact crime in their areas of concern. CHPD is active online and on social media.

Don't be dismayed, there is a Neighborhood Watch program. It is The National Neighborhood Watch Program and is a Division of the National Sheriffs' Association (NSA). I point this out to highlight that the Crosswoods Neighborhood Watch program established long ago was predicated on materials and concepts that have been revamped and evolved. Though previously those materials were distributed by CHPD the national organization is now the best resource. Guidance information, signs and decals for the program are purchased through the national organization. In fact, the national program does have a wealth of free information any one of our residents might find useful. Here is a link to their website: https://nnw.org/about-national-neigborhood-watch

Have you heard of the social media application, "Nextdoor"? The platform has partnered with the National Neighborhood Watch program. Here is a link to a guide they have made available.: https://nnw.org/sites/default/files/Nextdoor%20Virtual%20Neighborhood%20Watch%20Guide.pdf.

(Continued page 7)

(You can also find the link to that document through the National program.) CHPD and many others use Nextdoor to share timely information with the community. Here is the link to CHPD posts: https://nextdoor.com/agency-detail/ca/citrus-heights/citrus-heights-police-department/

Remember, everyone who lives in our community can contribute to our overall safety. Every person should be alert to suspicious and criminal activity and report it to the police by dialing 9-1-1. If you are not sure a suspicious activity warrants a 9-1-1 call, you can call the Citrus Heights PD non-emergency number (916-727-5500) and discuss the situation with a dispatcher. Be aware that the dispatcher will ask several questions, including the nature of the suspicious activity, physical location, what articles of clothing the person(s) is wearing, etc. Beyond that, neighborhood watch is mostly about prevention. What does that look like? It is securing your home, make it look occupied at all times, use exterior lighting throughout the night, have a neighbor look after your property while you are away, always remove valuable items from your vehicle, and keep your garage door closed when not in use.

The Neighborhood Watch Committee and NW Captains are volunteers who provide support to their neighbors and our community at large. In particular, NW Captains provide assistance to residents, act as the liaison between residents and the committee, welcome and invite new residents to become a part of our watch program, help organize neighborhood watch events, and disseminate information to residents about crimes and crime patterns in our area.

As the committee chairperson, I am grateful for all of our NW Captains and the HOA Board members for the work they do. I hope that you feel the same. If you would like to know more about your watch program or would like to become more involved, I encourage you to reach out to me at nwc@crosswoodshoa.com.

Call for Neighborhood Watch Captains:

Crosswoods Neighborhood Watch needs you!

Watch Captain Responsibilities:

- Compile and maintain a neighborhood map, with resident names and phone numbers, and distribute the map to participating residents.
- Greet and welcome new neighbors. Invite them to be part of your watch.
- Schedule a neighborhood get-together once a year to discuss neighborhood watch.
- Act as liaison between residents and the Neighborhood Watch Committee Chair.
- Disseminate information to neighbors such as alerts, crimes, crime patterns and suspicious activity within the community.
- Let others know about neighbors who are on vacation or away for an extended period of time.

ATTN: RV Lot Renters

Effective April 1, 2022

Homeowner RV Lot Spaces - $30/month

Non-Owner RV Lot Spaces - $80/month

RV lot spaces are available. Contact: bod@crosswoodshoa.com

Monthly Meeting Calendar:

Board of Directors Meetings
Meets 4th Wednesday each month, 6:00 PM via Zoom.

Architectural Committee
Meets the 1st Tuesday at 6:30 PM
Sherron Scripa, Chair

Finance & Insurance Committee
Meets the 3rd Wednesday, 6:00 PM
Brian Connors, Chair

Landscape Committee
Meets the 2nd Tuesday, 10:30 AM
Bob Acrea, Chair

Neighborhood Watch Committee
Meets Quarterly First Monday, 6:00 PM –
Rita Nemeth, Chair nwc@crosswoodshoa.com

Pool Committee
Meets the 3rd Monday at 4:00 PM (during pool season)
Pam Ashby, Chair

Website Committee
Meets 2nd Monday at 3:30 PM
Sara Lombardo, Chair
webmaster@crosswoodshoa.com

Ten years ago the Crosswoods Homeowners Association initiated a siding repair and replacement project to maintain our homes and rolled out the repair plan over a multi-year schedule. While it addressed many issues, not all of the final phases of that plan were completed. The current Board of Directors is continuing with the plan and has developed the next 10-year schedule below. We are concentrating first on the homes in the prior uncompleted phases then moving forward (oldest needing repairs to newest) to complete all homes. The chart below shows the streets and numbers of homes per street scheduled for repair each year, the numbers of homes completed in recent previous years, and a running tally of the remaining numbers of homes to be repaired per street at the end of each year. This schedule is for informational and financial planning purposes and is subject to change. The actual number of homes repaired may increase or decrease based on a variety of unanticipated factors as well as the availability of cash in the Reserve Fund in any given year. *To illustrate, due to a variety of factors, the repair work for homes scheduled in 2021 has begun in 2022. This chart is also available on our website: https://www.crosswoodshoa.com.

Note: Escrow repairs, unless a safety issue, will fall into this maintenance schedule.

10-Year Siding & Maintenance Schedule

Year For Repair	Street Scheduled for Repair	Column 1 Number of Units Scheduled for Repair	Column 2 Prior Number of Units Repaired	Column 1 & 2 Cumulative Total	Street Total	Remaining Units to be Repaired at End of Each Year
2021*	Vera Cruz	21	10	31	31	0
	Crosswoods	3	5	8	40	32
	Castillo	1	4	5	16	11
2022	Castillo	11	5	16	16	0
	Crosswoods	6	8	14	40	26
	San Angelo	9	3	12	12	0
	Monteverde	4	9	13	47	34
2023	Monteverde	12	13	25	47	22
	Navarro	17	11	28	28	0
	Ebano	10	4	14	14	0
2024	Toluca	25	5	30	30	0
	Monteverde	14	25	39	47	8
2025	Monteverde	8	39	47	47	0
	San Altos	15	0	15	15	0
	Crosswoods	5	14	19	40	21
2026	Crosswoods	21	19	40	40	0
	Montez	6	2	8	12	4
2027	Montez	4	8	12	12	0
	El Porto	8	0	8	8	0
	El Cabo	9	2	11	11	0
2028	La Poza	8	2	10	10	0
	Lompoc	11	1	12	12	0
2029	Calexico	7	1	8	8	0
	San Jacinto	13	4	17	17	0
	Amado	3	4	7	7	0
	Madrea	6	4	10	10	0
	San Dimas	13	4	17	17	0
	La Cima	5	0	5	16	11
2030	San Felipe	15	1	16	16	0
	La Cima	11	5	16	16	0
	Rancho Mirage	32	1	33	33	0
2031	Rio Cuarto	10	5	15	15	0
Total		343				