The Crosswoods Reporter / April 2022

Crosswoods Homeowners Association Newsletter

The President's Column

- G. Rudy Di Massa

Spring has sprung! Arguably the most celebrated of the four seasons (and my personal favorite). New birth surrounds us here in our beautiful oasis in the middle of the city of Citrus Heights. But unfortunately, a new generation of Oak worms was also born. The Finance Committee and the Board will look at including funding to deal with this bothersome and destructive pest as we develop the budget for Fiscal Year 2023. More on this in the weeks to come.

I'd like to follow up on two items that were in my last column in the January 2022 Newsletter. I reported that the Board had entered into a contract with a new management company – FirstService Residential. We are almost two months into the new contract and I'm happy to report that the transition from our prior company, Silvercreek, went smoothly and that our new manager, Josh Peters, has landed with his feet firmly on the ground. I have personally talked to numerous members who have expressed their satisfaction with Josh and with having a full-time manager on site again. If you haven't done so yet, I encourage you to stop by the office and say hi to Josh.

I also had the pleasure to introduce a newly elected Board member, Lynn Rackham. Lynn's election was a complete surprise to him because he didn't run for office – he was a write-in candidate! Even though Lynn never asked for the job he suddenly found himself in, he agreed to serve, and he did so admirably. Those of us who have spaces in the RV Lot have Lynn to thank for finally getting the lot in order after years of neglect. Unfortunately, Lynn recently notified the Board that he was resigning for personal reasons. Despite our impassioned pleas for him to change his mind, Lynn is clearly the kind of person who makes a decision and sticks to it. We will miss him and, on behalf of the Board, management, and the membership I want to thank him for all his hard work for our HOA and wish him all the best in his retirement.

Finally, hopefully all of you have had the chance to look at *the Rights and Remedies of the Association* that were emailed and posted on our website for member comment. This document defines the imposition of sanctions, including monetary penalties (fines) that the Board can levy for violations of the HOA's Rules & Regulations, the CC&R's or the Bylaws.

As a very long-term resident and member of the HOA, I have always enjoyed the sense of community and friendliness that comes with living here. Most of us get along with and respect our neighbors. Unfortunately, however, even here in Crosswoods there are instances where conflict erupts. The best way to deal with this has always been for the involved parties to work it out amongst themselves. To talk to each other politely and respectfully. However, if this approach fails, the Board does have the authority, and indeed the responsibility, to intervene when the cause of the conflict constitutes a violation of our rules, regulations, CC&R's or Bylaws. I can tell you that this is not something that those of us on the Board enjoy doing. But we will do it when necessary.

So please remember that no one has the right to interfere with another's enjoyment of their home and tranquility. Please treat others as you want to be treated and be aware of how your activities and behavior may adversely affect those around you.

Finally, let's all get outside and enjoy the wonderful weather and the Spring bloom! I'll see you on the trails!

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G. Rudy Di Massa

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Dafina McCree • Vice-President
Sam Miller • Treasurer
Sara Lombardo • Secretary
Bill Swars • Director
Norm Hill • Director

https://www.crosswoodshoa.com

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Office Hours:
Monday thru Friday
9:00 AM-4:00 PM

Homeowner portal for account information & workorders:
https://crosswoods.connectresident.com

Online dues payment:
https://www.clickpay.com/custom/fsr/login.html

E-statements:
https://estatements.welcomelink.com/index.cfm?b=fscalifornia

Meet Our New Manager
- Sara Lombardo

The Board is pleased to announce the hiring of Josh Peters, our new Community Manger.

Josh started on March 1 when FirstService Residential (FSR) assumed responsibility as our HOA management company. Josh has worked for FSR since 2013 where in progressively more responsible positions he has sharpened his management skills by overseeing all facilities operations, preparing and leading monthly board meetings, reviewing vendor contracts and monitoring their performance, supervising other employees and working with homeowners to evaluate and resolve their concerns.

Prior to coming to Crosswoods Josh served for three years as general manager for a large HOA in Sacramento where he focused primarily on overseeing common areas and facility operations while managing a large capital improvement project.

As our full-time onsite manager, its already evident that Josh brings essential management, organizational and customer service skills to Crosswoods. As he says, "It has been an absolute joy to work with the Crosswoods HOA Board of Directors, Committee Members, and Residents. I love working on-site and helping residents with all their concerns. I look forward to continuing to build great relationships with those in the Community, as well as providing the service and expectations that FirstService Residential prides itself on." Josh lives in Rocklin with his wife and two active young boys.

Josh has office hours Monday thru Friday from 9 am to 4 pm. You can contact him at the office by phone (916) 735-5946, email josh.peters@fsresidential.com or in person. Welcome to Crosswoods, Josh!

Election Rules Changes
- Norm Hill

Election Rule changes are on the agenda for the Board of Directors meeting on April 27, 2022. These rules are proposed to follow changes made by the Legislature in the Davis-Stirling Act that govern homeowners associations like Crosswoods.

The most important changes are:

1. Disqualification of candidates and directors.
2. New 90-day Initial Notice of election and of opportunity for nominations for election as directors.
3. Reminder notice of opportunity for nominations for director positions.
4. Acknowledgment of receipt of nominations.
5. Election by acclamation if the number of nominations is equal to or fewer than the number of director positions up for election.

These changes should improve our election process.

1. Disqualification. Current law says that candidates need to be current in their payment of HOA dues. The change would say that directors need to be current too.

2. 90 Day Initial Notice. This new notice would be an early announcement of the election and say that the HOA will be accepting nominations for election as directors. This would give people more time to consider running for director and give others more time to try to recruit people to run.

3. Reminder Notice. This new notice would announce that the opportunity for nominations is still open, when and how nominations would still be accepted, and give the names of the people whose nominations had already been accepted. If people are not pleased with the list of nominees, they could submit their own nomination or recruit others to run. Previously, the HOA did not announce the nominations until the time for accepting nominations had closed.

4. Acknowledgment of Receipt of Nominations. Previously the HOA did not acknowledge receipt of nominations. Candidates were left wondering if their paperwork had been lost or rejected. The proposal would require the HOA to tell a person within 7 days after the nomination paper was received whether the nomination was accepted, or if rejected, tell why. If a person submitted a nomination for someone else, the HOA would give this acknowledgement to both the submitter and the nominee.

5. Election by Acclamation. Elections are expensive. The printing and mailing of ballots to 451 members, the counting, and retention of records can run to hundreds of dollars in costs. The Legislature has allowed HOAs to avoid these costs if the number of nominees is equal to or fewer than the number of director positions up for election.

The election by acclamation would need to be done by a board of directors vote at a noticed meeting. The agenda would need to include the names of the candidates. But to use this new authority, an HOA must include in its election rules all the new procedures contained in this package.

The new 90 day Initial Notice of the election would be added to a number of other notice periods already required by the Davis-Stirling Act.

Put together, the notice periods would require posting this notice around the beginning of June. So the new election rules would need to be in place by that time.

Accordingly, the Board of Directors will be considering the election rules changes at its April 27 meeting, along with any comments received from members. If you have any comments or suggestions for changes in the proposals, submit a letter or email to Josh Peters, our Manager, before the board meeting.

To see the full text of the proposed Election Rules changes, you can go to the Crosswoods Website https://www.crosswoodshoa.com, to the office, or request them by email from josh.peters@fsresidential.com. The text is also posted on the HOA bulletin board.

Comments from the Treasurer
- Sam Miller

The Board recently adopted a plan to protect our cash assets. At its core the plan places cash in separate banks to fully utilize the FDIC $250,000 insurance protection. At present the HOA is making two types of deposits: 1) deposits into our conventional checking account used to pay monthly bills, and 2) deposits into a series of federally insured money market accounts allowing some interest earnings on our cash. We have held off investing in CDs or equivalents pending a better understanding of where interest rates are going. We want to avoid tying up money and losing out on potential interest earnings given that all indications are that interest rates may rise in the next few months.

On another note, we have all experienced the adverse consequences of inflation, if only because the cost of groceries and gasoline have gone up significantly. I am very pleased to report that in our recent repair projects, we have experienced costs that are equal to or less than what the HOA paid nearly three years ago, despite the record-breaking inflation of the last 24 months, particularly regarding materials costs. The policy we implemented of competitively bidding construction projects and prohibiting time and materials contracts has served us very well so far.

The costs on the first 12 units repaired on Vera Cruz averaged $8,100 per unit. It is anticipated that the per unit cost for work to be done on Castillo and San Angelo may be as much as 30% higher. This estimated increase is due to inflation and the relative condition of these units.

Finally, the HOA's overall financial position continues to be in good shape and demonstrates significantly higher cash balances than it did nearly two years ago.

HOA DUES - $503/MONTH
AS OF MAY 2022
LATE FEES WILL NO LONGER BE WAIVED

The Water Conservation Committee Report
- Sara Lombardo

In March the Water Conservation Committee completed its final report after spending eight months and many volunteer hours mapping and evaluating the community irrigation system to find ways to reduce water consumption and costs. The Committee chaired by Sam Miller and Norm Hill includes Beth Messina, Bob Acrea, Brian Connors, Mark Messina, Pat Showalter, Roger Schuldies, Susanne Roberts, and Teri Todd. They were assisted by staff maintenance technician Sandor Robinson. Every week the members could be seen in various parts of the community flagging sprinkler heads. Then as water burst from the sprinklers the committee diligently checked for broken sprinkler heads and evaluated how landscape areas (turf/plants) were watered.

They discovered a complex irrigation system that includes thirty-nine (39) separate irrigation zones and controllers. They found that at least 10% of sprinkler heads were broken, and they identified areas that are over-watered, under-watered, or where no water is needed.

The committee developed a number of recommendations for reducing water usage. Those include improved planning and design (consider modifying the pipe system to achieve separation of zones for types of plants or turf); more effective irrigation (reducing sprinkler pipe size and applying the right amount of water to various types of vegetation); improving the clay soil for improved drainage; reducing turf to low water usage vegetation; greater use of mulch to retain water; and using drought tolerant plants. The details of these recommendations and how they might be implemented are summarized in the full report available on the Crosswoods website https://www.crosswoodshoa.com. Members may also request a copy from the HOA manager.

It is a comprehensive report and as noted will take significant effort,

planning, time, and money to begin implementing these recommendations. Yet it's important to begin the effort. Each year the HOA budget allocates approximately $764,000 to the landscape budget - $425,000 for landscape services and $200,000 for water usage. Reducing water usage by more effectively managing our landscaping could result not only in cost savings but also in meeting the unrelenting demands of the ongoing drought situation.

At the March board meeting the board approved the committee's recommendations and requested that the committee develop an implementation plan. As Sam Miller said at that board meeting, "I don't know how much water will be saved if we implement all of the committee's recommendations, there is a lot of fluidity in the process, but it will take implementing most of the recommendations to have a significant savings of water."

The committee of volunteers is to be commended for their contribution to this far-reaching effort.

What's Happening on the New 10-Year Maintenance Schedule

- Sam Miller

As many of you know, around ten years ago the HOA initiated a siding repair and replacement plan to maintain our homes and rolled out the project on a multi-year schedule. While it addressed many issues, all the phases of that plan were not completed. The current Board of Directors has developed a new 10-year plan to address the uncompleted phases and establish a schedule for the next ten years.

We are very pleased to report the completion of the first round of the new 10-year plan for siding/painting/decking repairs on the even numbered addresses on Vera Cruz Court. Home repairs for the odd numbered addresses also began mid-April. Those repairs will extend over a few weeks and like the earlier group will result in dry rot repair, painting, and some deck repair. It is anticipated that the Board will approve a contract for repairs for the next phase of the plan on Castillo Ct, San Angelo Ct, and a small section of Crosswoods Circle at the April 27th open board meeting.

Although we fell behind on the deck repairs and maintenance schedule being performed by our three dedicated staff due to more urgent priorities, the deck maintenance schedule has started again. Decks on San Felipe Court have been completed and significant progress has been made on decks on San Angelo Ct. Decks on Crosswoods Circle opposite Montez Court will be next followed by San Dimas Court. The schedule of deck maintenance repair can be viewed on the Crosswoods website, https://www.crosswoodshoa.com.

Questions continue to arise with respect to repairs recommended in property reports prepared in escrow. In February 2020 the Board adopted a policy that dry rot and similar repairs will be addressed in the normal cycle of maintenance plan mentioned above. That 10-year Siding/Painting Maintenance Schedule is available for viewing on our website - https://www.crosswoodshoa.com.

In those cases where further inspection indicates an immediate safety issue or a high likelihood of major damage to the interior of a home, the issue may be addressed earlier than indicated by the maintenance plan.

The Rules Are A Changin'

- Norm Hill

The Crosswoods HOA Rules are being reviewed in a project authorized by the Board of Directors. Due to changes in the Davis-Stirling Act by the Legislature, some of our rules are no longer consistent with the Act and need to be updated. Some of the subjects affected include elections, the rental limit, non-commercial signs, and garages. The Board decided that while we are amending the rules to bring them back into compliance with the Act, we should take advantage of the opportunity to consider other changes as well.

The Board has put together a committee to review the rules and to recommend changes that seem desirable. The committee consists of Norm Hill, Sara Lombardo, Sam Miller, Kay Casey, and Paul Ogden.

The committee is developing a document containing the text of the possible changes with a discussion of the purpose and effect of each change. When ready, this document will be available on the Crosswoods website and in the office. Currently the committee is working on a draft for discussion by the community. Rule changes are not yet proposed for action by the Board of Directors. We hope that through discussion the ideas can be further refined. Maybe some ideas can be added, and maybe some rejected. We will invite your comments.

The changes to the Election Rules have been broken out into a separate package because they need to be adopted right away. They will be considered by the Board of Directors at its April 27, 2022 meeting (see article on page 2).

Some of the rules the committee is reviewing are related to architecture, driveways, estate sales, garage conversions, landscaping, parking, pools, rentals, security cameras, solar panels, signs and increasing the list of projects that the manager could approve. The committee may look at other rules as well.

The committee hopes for a period of discussion of possible changes before putting together the final package of proposals for the Board of Directors.

Organic Recycling is Coming

- Norm Hill

A new kind of recycling is coming our way. The state has mandated that all communities start recycling organic food waste. This will be in addition to and separate from the recycling of paper, glass, plastics, and metals that we have been doing for years.

The new mandate comes from SB 1383 enacted in 2016. The bill was intended to help lessen climate change by reducing the amount of methane generated in landfills. The new law requires supermarkets, large grocery stores, restaurants, and institutions to find ways to use left over foods instead of putting the food into the garbage. It also requires cities and counties to develop ways for their residents to keep food waste out of landfills and to divert the waste into composting or other treatments.

The City of Citrus Heights will begin its program of recycling organics in July of this year, and Crosswoods will be part of it. The City or Republic Services will give people a small food waste container to keep on a counter or under the sink and paper bags to use as liners. Citrus Heights will ask residents to put the bags into the green waste cans that most city residents already have. But in Crosswoods, we don't have green waste cans. We need to find another way to collect the materials while minimizing the burden on our residents and still complying with the new law.

On April 5, a Crosswoods committee met with the city staff and representatives of Republic Services, our waste collection company, to explore the options for dealing with this new mandate. The committee is composed of Sandra Carrillo, Harley Dabler, Norm Hill, Wayne Michaud, Sam Miller, and Rita Nemeth. Some of the possibilities we talked about include the following:

1. A dumpster or several dumpsters around the community.
2. Recycling cans kept at a central location and wheeled to the curb once a week. Residents are then able to deliver their recycling materials from their cars to the cans. This is already done with blue can recycling for glass, paper, plastics, and metals.
3. A new organics recycling container for each home like the smallest garbage cans people now have. These cans would be kept in garages and wheeled out for weekly collection.
4. Shared cans with each serving 5 to 20 homes. These would be kept close to the existing group mail boxes. For streets without group mailboxes, places would need to be found to locate a can to serve a group of residents.
5. Compost bins. These could be located and shared around the community, but what would we do with the resulting compost? And composting can create odors.

Problems:

a. If the recycling is not easy to do, not enough people will participate, and the city will face financial penalties from the state.
b. Central collection such as a dumpster or cans, will be hard to use, and not enough people will use them.
c. Most people do not have room in their garage for an additional can.
d. If collection cans are kept out of garages, they will be ugly and detract from the appearance of our community.
e. If we build sheds to store a can by each mailbox, we would need to have someone to take the can out of the shed every week for the weekly collection.
f. The food waste may start to smell before the end of the week. One solution is to put the food waste into the freezer and take it out Thursday evening for Friday collection.

Our preferred solution, so far, is shared recycling cans. Locate one near every group mailbox. Everyone who uses that mailbox would use that organics recycling can. Someone would need to wheel it to the curb Thursday evening and wheel it back by the mailbox after collection on Friday. We might want to pour a cement pad for the can by the mailbox but still out of the way of the postal carrier and people collecting their mail. A possible variation could be to build a small shed to hide the can during the week. Each resident would be responsible for gathering their food waste during the week and putting it in the can Thursday evening. For the streets without group mailboxes, locations for shared cans would be designated within easy walking distance from the residences.

Crosswoods has not yet committed to any particular way of doing this

recycling. Many details need to be worked out. If you can think of any other options, can suggest improvements, or if you can support one of the options listed above, please pass on your thoughts to our Manager, Josh Peters.

Find Your Water Main Shutoff!

- G. Rudy Di Massa

A neighbor of mine recently came frantically knocking on my door one afternoon. He was panicked because he could not find his water main shut off and he hoped I might know where it was. As it turns out, he had just sold his home and he was giving his refrigerator to his son. When they went to move it, they inadvertently tore the water supply valve for the refrigerator's icemaker from the wall and water was gushing into his kitchen.

Every home in Crosswoods has a water main shutoff valve. But over the years many of these valves have been covered over with dirt or leaves or other debris and most have never been serviced. When we finally found my neighbor's shut off valve, it had been buried in his courtyard garden and its gate valve was frozen solid. We had to use WD-40 and vice grips to get it to turn and finally stop the flooding in his kitchen. We were lucky.

Don't wait until this happens to you!

Unfortunately, given that Crosswoods was built in multiple phases by different builders and using multiple floor plans, we can't tell you exactly where to find your shut off valve. What we can tell you is that typically they will be located on the perimeter of the house and on the side of the house that is facing the street. Water mains begin at the street and usually head in a straight line to your home. The main shut off is also often directly underneath an exterior hose bibb or spigot.

We strongly recommend that everyone take the time to locate their water main shutoffs and ensure that they are in good working order. These shutoffs are the responsibility of the homeowner so they have never been maintained or serviced by the HOA nor is the HOA responsible for any damage that might result if the valve fails to operate properly. An ounce of prevention is worth a pound of cure!

Rental Properties

- Sara Lombardo

The Crosswoods HOA is mandated by our CC&R's [4.18(a)] to account for the total number of rental properties in the community to ensure that the HOA does not exceed the 25% cap on rentals. Moreover, owners who rent their properties are required to provide the HOA with tenant information so that the HOA can maintain a record of the tenants who live in these properties. This information can also prove valuable in case of an emergency involving the property.

In early February I assumed the task of reconciling the list of rental properties in our community. Because of management turnover this essential task had not been performed in several years, and the HOA list was out of date, inaccurate and incomplete. With the need to get it done, I volunteered to manage the project. As a board member it proved to be a very beneficial and gratifying assignment because I met many homeowners along the way.

Once I compiled the list of homeowners with offsite mailing addresses, I began contacting those homeowners through email, phone calls and even texting to determine if their property is a rental. What did I discover? Several properties that we thought were rentals are second homes; several homeowners had either moved into their properties or had family living there; and a number of rental properties were sold in the last two years (homeowners took advantage of the increase in home prices!). The new owners now occupy those properties.

When the final list was compiled, it revealed that only about 12% of Crosswoods properties are rentals which is well below the 25% limit. Currently we are primarily a homeowner occupied community! I also learned along the way that some homeowners aren't familiar with the rental requirements….so to ensure compliance with the CC&R's, here are the guidelines:

If you decide to rent your Crosswoods property you must submit "An Application of Intent to Rent" form to our manager so that the HOA Board can review and approve the rental request at the next board meeting. Once approved and new tenants are obtained, a homeowner must submit a "Tenant Rental" form (with general information about the tenant) to the manager so the HOA can maintain a record of the rental property and ensure that the tenant is familiar with the CC&R's. Whenever a new tenant occupies the property a new rental form must be completed and submitted to the manager. All forms are available by contacting our HOA manager.

Adhering to these CC&R's when renting your property is helping to preserve Crosswoods as the Jewel of Citrus Heights!

Board Action Highlights January – March 2022

-Sara Lombardo

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

January Board Meeting

Announced:
—Hiring a new management company, FirstService Residential to begin March 1.

—Sara Lombardo assigned to reconcile the list of rental properties and obtain tenant rental forms.

Adopted a resolution to discontinue transferring funds from the operating fund to the reserve fund.

Approved a committee to review and update the HOA rules.

February Board Meeting

Approved disbanding the Neighborhood Watch Committee (NWC) and replacing it with the Neighborhood Watch Program (NWP).

Approved a contract with Cal Pro for siding/painting/deck repair for odd numbered addresses on Vera Cruz.

Reported transition to our new management company is progressing smoothly and that the board approved the hiring of the new Community Manager, Josh Peters, to start March 1.

March Board Meeting

Introduced Josh Peters, new Community Manager.

Approved diversifying HOA funds into several money market accounts to utilize FDIC protection.

Adopted recommendations from the Water Conservation Report (see page 3 of the newsletter).

Announced Election Rules changes and adoption of monetary fines.

Neighborhood Watch Program

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

At the February 23, 2022 open Board meeting, the Crosswoods Board of Directors approved a proposal from the then Chair of the Neighborhood Watch Committee to disband the Committee and replace it with the current Neighborhood Watch Program (NWP). Below are the key features of the updated program.

The Crosswoods HOA Neighborhood Watch Program has been organized to update and support the current Neighborhood Watch activities within the community. The Program includes a Coordinator and Watch Captains.

- The Watch Program Coordinator acts as a liaison to Watch Captains and the Board of Directors.
- Watch Captains may be elected by their neighbors or are simply the first to volunteer! Watch Captains are recommended for every 10-15 houses, and should be directly involved with their immediate neighbors
- Watch Captains will act as liaisons to the residents of their streets.
- All Crosswoods residents are encouraged to know their neighbors, work together as a community, and participate in all aspects of the Watch Program.

Please note that the Crosswoods NWP website page has been updated and includes the program charter, duties of the Coordinator and Captains, and other relevant information.

Next meeting is April 28th. All current NW Captains are requested to attend. All meetings are open to any interested residents.

Monthly Meeting Calendar:

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

Architectural Committee
Meets the 2nd Tuesday at 6:30 PM
Sherron Scripa, Chair

Finance & Insurance Committee
Meets the 1st Thursday, 6:00 PM
Brian Connors, Chair

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

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