# The Crosswoods Reporter / November 2022

## Crosswoods Homeowners Association Newsletter

### The President's Column
*- G. Rudy Di Massa*

Hard to believe that we are on the cusp of yet another holiday season. But the leaves are starting to fall, and the brutal heat of this past summer has finally given way to a more civilized climate.

Looking back on the last 11 months of 2022, I feel very proud of the work that this Board and all our dedicated volunteer committee members have done. Their efforts have contributed to a major turnaround and brought us to where we are today. After a year of rebuilding and strengthening our financial situation in 2021, in 2022 we finally began to invest significant funds in the community.

We repaired dozens of homes with new siding, paint, and decks. We spent a considerable amount of money trimming and removing dozens of trees that had become a hazard or had died. We hired a new management company with a full-time onsite manager and part-time assistant manager to better serve our members. In 2021 with our reserve fund replenishing, we also repaired all the walking paths that had been neglected for over four decades. Best of all, despite these considerable expenditures, we will end the fiscal year with well over $1 million in the bank. This is a testament to the benefits of competitive bidding and constant oversight of our operating and reserve budgets.

Our 2023 budget was adopted at the October Board meeting. Thanks to the efforts of our Treasurer and the Finance and Insurance Committee, monthly dues will only go up by $15 next year. This represents an increase of less than 3 percent over our 2022 dues. Given that inflation this year has reached historic highs of over 8 percent, it is clear to me that this is a reasonable and responsible increase.

As we turn our sights to the new year, I look forward to continuing to serve on this most excellent Board of Directors and to welcoming new directors who will be seated after this year's election. I strongly encourage everyone to participate in this year's annual meeting on November 16th and to please, please vote!

Wishing you all a wonderful holiday season and health and happiness in the new year!

### Assistant Community Manager
*- Josh Peters*

Meet Lauren Ostrander, our new part-time Assistant Community Manager. She works in the HOA office on Mondays and Wednesdays assisting our members as well as our Manager, Josh Peters, with a variety of tasks. Lauren joined FirstService Residential (FSR) in early 2021.

As an Assistant Community Manager in the Regional Corporate Office, Lauren acquired many community management skills. As a result of her proficiency and accuracy, she has trained other newly hired FSR Assistant Community Managers. Lauren is skilled at customer service, streamlining processes, and adept at managing multiple projects. Lauren says, "I am excited to join the Crosswoods community and continue to enhance the look and feel of Crosswoods. I pride myself on my customer service abilities, being able to find solutions to aid homeowners in answering their questions, and really grow the trusting relationships between ourselves and the homeowners." Lauren lives in Roseville with her parents and 2 dogs. She always has dog treats at her desk so stop by the office and say hi with your furry friend for a treat and a Paw-five!

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**Board of Directors:**
G. Rudy Di Massa • President
Dafina McCree • Vice-President
Sam Miller • Treasurer
Sara Lombardo • Secretary
Bill Swars • Director
Norm Hill • Director


**https://www.crosswoodshoa.com**

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(916) 735-5946 (Office)
24/7 Customer Care: 800 428-5588

**Office Hours:**

*Monday thru Friday*
*9:00 AM-4:00 PM*

**Homeowner portal for account information & work orders:**
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

## Upcoming Election
*- Sara Lombardo*

The Annual Meeting of the Membership and Election of Directors will be held on November 16, 2022 at 6:00 PM. The meeting will be conducted via ZOOM, but for those without video capabilities, you will still be able to dial into the meeting and join by telephone. Agenda with Zoom link and instructions will be emailed, uploaded to the community website, and posted on the bulletin board.

Ballots have been mailed to all members. Ballots must be received by the day of the election meeting on November 16, 2022, no later than 5:00 PM at the HOA office below:

Inspector of Elections
Crosswoods Homeowners Association
6510-B Crosswoods Circle
Citrus Heights, CA 95621

Be sure to follow all instructions for completing the ballot and the return envelope. Ballots will be counted during the meeting.

If you have any questions, you may contact our Community Manager at (916) 735-5946 or via email, josh.peters@fsresidential.com.

## Musings from the Treasurer
*- Sam Miller*

In the first six months of our new management team, 329 individual requests for service were made. That works out to about 2 ½ requests for each working day. . . . the drought is killing more than we notice sometimes . . . we have cut down many trees this year, most of which have been the native blue oaks… .in the last few years the HOA has paid out nearly $600,000 in insurance claims… in 2018 our HOA insurance premium was $114,000…. our 2022-2023 insurance premium is $234,000…. it costs about $2,500 to paint the exterior of each home . . .

Past newsletter financial reports have largely been about our efforts to hold down expenditures while accruing account balances. We were restoring our financial condition. The effort to repair our finances began in July 2020 and was accomplished with the close of 2021. We are now actively returning to the repair of our homes and grounds. Those efforts are cataloged in other articles in this newsletter.

It seems that one challenge is followed by another. This year and last have been devastatingly hot for our landscaping. The first week of September was quite remarkable. We had been watering five days a week for a total watering time of close to one hour. The State has mandated that we eliminate nearly all turf areas. Our landscape as presently constituted cannot sustain less water and more heat.

Finally, the draft budget for 2023 has been adopted by the Board. The recommended budget increases dues (insurance and regular assessment) to $518 per month. This is an increase of less than 3% in an environment of 8%+ inflation.

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**For the safety of all members, please remember to observe the HOA pathway rules:**

**No Skateboards, Scooters, Bicycles, Inline Skates, Roller Skates, or Two, Three, or Four-wheel vehicles are allowed on our pathways (except service vehicles).**

**Thank you.**

## HOA Dues are Increasing Jan 1 Update Your Online Payment
*- Sara Lombardo*

**On January 1, 2023, HOA dues are increasing slightly from $503 to $518 per month.**

If you pay your dues through ClickPay be sure to log in to their online system (https://www.clickpay.com/custom/fsr/login.html) to determine if you must update your payment selections. If you have selected "Full Amount" or "Pay Recurring Charges and Scheduled Assessments Only" your payment will be automatically increased to $518 on January 1. No updates are required.

If you have "Fixed Amount" selected, please update the amount to $518. Make these changes after your December dues payment has been processed. If you pay online thru your bank you will need to check that system for updating options.

## Water Conservation
*- Sam Miller*

On June 22, 2022, The State of California Water Resources Agency issued a drought-related water conservation order requiring Homeowner Associations to stop watering all turf areas. The order directed Associations to continue with the cessation order through June 22, 2023.

This order applies to nearly all turf areas within Crosswoods. In 2016 Crosswoods removed 12 acres of turf for drought-related reasons. The 2022 order, though mentioning a goal of reducing water consumption by 20 percent, expressly requires turf removal from all non-recreational turf

areas irrespective of the relative amount of water applied and the resulting savings achieved by the action.

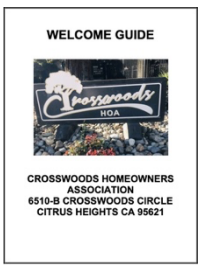
A study prepared for us last year estimates that the likely annual water savings from this effort would be 7,519,000 gallons. The savings assumes that turf areas will be replanted with lower water-consuming plant material. The total annual consumption of water for this year is expected to be 30,287,923 gallons. Elimination of turf would have a net reduction of 25% of current consumption.

The cost of our estimated water consumption this year will be about $230,000. The 2021 study estimates that our annual savings will be $20,813. The cost of conversion of turf including the cost of replacement planting is estimated at $1,365,162.

With our aging irrigation system and acres of turf, reducing our landscape water consumption is a complex, expensive process. The water conservation committee is working diligently to prepare and present a plan that will dramatically reduce the cost of converting turf to drought-resistant acceptable landscaping materials.

## Homeowner Welcome Guide
*- Sara Lombardo*

If you are a new homeowner in the Crosswoods community, please review our Welcome Guide. It will enhance your understanding of how our community is governed. The Guide describes the Association's as well as member responsibilities, the process to make changes to the outside of your home or landscaping and provides other good neighbor details. The Guide can be found on the Home Page of our website https://www.crosswoodshoa.com or you may obtain a copy by contacting our manager. The Guide can also be a helpful refresher for longtime homeowners. Be sure to review the Rules & Regulations, the CC&R's and the Bylaws (available on the governance page of our website) so we can all work together to keep our Association running smoothly.




## Trees - Trees - Trees
*- Norm Hill*

**Tree Maintenance** – You have probably heard the chainsaws and the chippers. Yes, we have been having tree work done. Our contractor, Monarch tree services, has been removing dead or problem trees, trimming away branches touching roofs, and cutting branches away from chimneys.

About 3 times a year, the HOA prepares a list of trees needing work. The trees are selected as a result of resident reports, board member observations, and recommendations from the tree company's arborist. The office then compiles the list. At least two board members take the list and do a walk-around with an arborist checking out each tree on the list and making a final determination.

You should note that we have not been removing limbs simply because they are above a roof. We live in an urban forest, and there are many branches over our roofs. We all benefit from the shade and the summer cooling.

Recently we have been asking our tree contractor to keep the wood chips on site to serve as mulch. In some places, the chippers spray the chips around on the ground. Other times they blow the chips into their truck and dump the chips into a pile at a place selected by the HOA as needing chips. The piles are then spread later by our landscape contractor.

Some of our trees have died due to a shortage of water. Maples and birches have been hard hit. A large number of Blue Oaks have also died. These are native, drought-adapted species, but still many have died. One problem might be the extra stress from defoliation by the oak worms in the spring. But the oak worms are native also, and the Blue Oaks have been living with the defoliation for centuries. There may be something more that is causing the Blue Oak die-off, but we don't yet know what it is.

To save money for the HOA, we go through a bidding process each time we do a tree work contract. We put out our list of trees needing work and seek at least 3 bids. We evaluate the bids and then choose the lowest, responsible bidder. So far, the winner each time has been the lowest bidder.

Next year, we expect to remove 3 Redwoods. These 3 trees are too close to homes and have roots cracking the foundations. We have been reluctant to remove Redwoods due to their beauty and popularity. But the longer we wait, the more damage they will cause.

If you know of a problem tree that needs attention, please report it to the office. We will evaluate it during the next tree work walk-around.

**New Trees -** Losing so many trees, we need to consider replacing those lost trees with new ones.

Last fall, the Board of Directors approved planting new drought-tolerant trees in the common area, and the Volunteer Tree Planting Committee planted 15 new trees & bushes. These included Valley Oak, Toyon (California Holly), White Manzanita, and Blue Ceanothus (California Lilac.) All are native and drought-tolerant.

Earlier this year, the Board approved some additional plantings of drought-tolerant species including Valley Oaks and Incense Cedar. We expect

that these trees will come from the Sacramento Tree Foundation at no cost to the HOA. These plantings will wait until after we have received more rain to moisten the soil and enable the new trees to live through the winter.

The Landscape Committee has recommended protecting a few, selected "volunteer" trees that have grown up from acorns or other seeds. These young trees will be identified with green flagging tape so the landscapers do not remove them. The Board may direct that some other young trees be removed if they compete with the selected trees or are in undesirable locations.

Thinking long term, we need to plan for the next generation of trees in our urban forest that keeps Crosswoods so beautiful.

**Our Two Big Oaks -** A number of people have asked, "What is going on with our two biggest oak trees?"

The trees are located on opposite sides of Crosswoods Circle at the junction with Rancho Mirage Court. Each one has an excavated trench almost a foot deep around the base of the trunk.

The trenches are part of the treatments advised by a consulting arborist to extend the lives of the trees and to promote safety.

The trenches are designed to restore the original ground level around the trees. Over time, bark, leaves, and dirt have built up, covering up the bark at the base of the trees. Having the bark exposed down to the original ground level is healthier for the trees.

Other treatments included cutting out dead branches, trimming some branches away from roofs, and trimming other branches to reduce the weight and strain on long branches. These steps are intended to reduce the danger of falling limbs.

We hope these trees will be part of the scenery in Crosswoods for many years to come.

## Food Waste Recycling – A Homeowner Responsibility in 2023

*- Norm Hill*

At the September 28 Board Meeting, the Crosswoods Board of Directors voted 4 to 1 to end the HOA's participation in the food waste recycling program on February 1, 2023. The rationale for the action was that the program is the responsibility of the city and the individual residents and is outside the responsibilities of the HOA.

Since July of this year, Crosswoods residents have been participating in the Organics Recycling program for food waste run by the City of Citrus Heights through Republic Services, the city's waste collection contractor. The HOA puts 2 green waste cans by the Bulletin Board on Crosswoods Circle near the office and one more can on Crosswoods Circle by the San Jacinto Pool. Residents collected their food waste in the little buckets provided by Republic Services and placed their plastic bags of food waste in the cans on Thursdays for pickup Friday morning.

This new organic recycling activity is part of a statewide program enacted by the Legislature in Senate Bill 1383 of 2016. All cities and counties must comply with it. The purpose of the program is to reduce the generation of methane in landfills. Methane is a powerful greenhouse gas affecting climate change, and landfills are a major contributor of methane when organic materials decompose underground in the presence of little oxygen.

On February 1, 2023, the HOA will stop putting the 3 big green recycling cans out on Crosswoods Circle. Individual residents may continue to recycle their food wastes, but they will need to request their own green waste can from Republic Services at (916) 725-9060. The cans will need to be kept in garages throughout the week and be brought out on Thursday for pick up by Republic Services on Friday morning. People who keep a recycling can would want to clean it out each week to avoid smells.

The HOA asked Republic Services if they have smaller cans that would be easier for residents to store in garages. Republic said that the smallest green waste cans they offer are the 32-gallon size like the smallest garbage cans currently used by some residents.

Residents might decide to share a food waste recycling can. Most residents produce only enough food waste in a week to fill the little, 3-gallon size buckets distributed by Republic Services a few months ago. This means that if a resident gets a 32-gallon can, there would be excess capacity to share with neighbors.

The recycling uses biodegradable plastic bags to line the little buckets. The compostable BPI bags can be found for purchase at COSTCO.

The blue cans for glass, metal, plastic, and paper will continue to be placed by the bulletin board until further notice.

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

*- Sara Lombardo*

Providing updates on our siding/painting/decking maintenance schedule which began in late 2021, will become a regular feature in our Newsletter so that homeowners can follow the HOA's progress to maintain our homes. In the April 2022 Newsletter, we reported on the completion of the first phase of work

that included the even-numbered addresses on Vera Cruz Court. All home repair work on Vera Cruz Court, Castillo Court, and a short segment of Crosswoods Circle is now complete. Siding and deck repair on San Angelo Court is complete with painting in process. Some urgent repair work has also been completed on four other units in the community.

Since the current maintenance schedule began in late 2021, the HOA has completed work on sixty-two (62) units and thirteen (13) additional units are now under contract for work. Because we have closely monitored the bidding and work process, we have sufficient funds available in the Reserve Account this year to move forward with three (3) homes on the 2023 schedule (Monteverde Lane). In 2023 thirty-six (36) homes are scheduled for repair. They are located on Monteverde Lane, Navarro, and Ebano Courts. Our staff is in the process of reviewing these homes and marking dry rot areas for repair.

As a reminder of how we got here, in 2021 the current board of directors initiated a siding, painting, and decking repair and replacement plan to maintain our homes and established a schedule of repair for the next ten years. Based on the yearly availability of funds, the HOA is doing dry rot repair and painting on a few streets each year to cycle through the entire community in accordance with the ten-year schedule. You can view the scheduled maintenance plan on the Home Page of the Crosswoods website, https://www.crosswoodshoa.com.

In October after reviewing three roofing bids, the Board awarded a contract to Summit Roofing for $74,697 to repair thirteen (13) flat roofs. One additional roof was repaired earlier this year. There are approximately 385 flat roofs in Crosswoods. We are using the comprehensive schedule that Summit Roofing (the HOA's primary roofer in the past 25 years) developed a few years ago to determine the schedule for repairing/replacing flat roofs.

In October the Board awarded a bid for the repair of the drivable path behind the San Jacinto pool.

Due to more urgent priorities, we have fallen behind on the deck repairs and maintenance schedule being performed by our three dedicated staff. For example, in addition to his regular duties, David Blackstone, our top-notch carpenter, has been very effective in overseeing the repair/maintenance work on our homes ensuring that work is meeting standards and that most dry rot repair is identified during the bidding process. This review significantly reduces expensive change orders and helps to maintain cost controls.

So far deck work has been completed on San Jacinto, San Angelo and San Felipe Courts and is in process on Rancho Mirage Ct. To move forward with deck maintenance, in September the board awarded a contract to Cal Pro for $223,314 to repair or replace thirty-six (36) decks next in line for repair on San Dimas and La Cima Courts and Crosswoods Circle. The deck maintenance repair schedule can be viewed on the Crosswoods website, https://www.crosswoodshoa.com.

Questions continue to arise concerning 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.

## Before You Do Any Work on the Outside of Your Home….

*- Sara Lombardo*

Before you undertake any work on the exterior of your home such as new windows or doors, solar tubes, solar panels, deck repair, etc you must obtain approval from the HOA. The first step is to complete an Architectural Review Form and submit it to the manager. The forms are available on the Architectural Committee Page of our website or from our manager. The Architectural Review Committee will visit your home, discuss the project with you and make a recommendation to the Board of Directors who will approve or deny your request.

**Owner-funded Siding Repair & Reimbursement -** For a larger undertaking such as siding, painting, or decking repair or replacement the Board of Directors developed and approved a 10-year repair and replacement plan to maintain our homes. Each year, based on the availability of funds, repair work is done on a few streets to cycle through the entire community following the 10-year plan.

If you don't want to wait for your scheduled repair date in the 10-year cycle (you 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.

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 our manager. To request approval, complete the application package and submit it to the HOA office with photos and other supplemental information to substantiate the need for repair.

There are important requirements that must be met for the Board to approve your request. 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.

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.

You are responsible for securing required permits. After the work is completed, you must provide a copy of the contractor's invoice and proof of payment to the HOA.

The Resolution (on the Home Page of our website) 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.

## Stop Those Pesky Mailer Ads

*- Wayne Michaud*

Every single week I receive in my mailbox a newspaper advertising supplement. I assume many if not all Crosswoods residents receive it also. While some of the 451 residents at Crosswoods may find this supplement useful, I am sure that it is an annoyance to many. I have zero interest in these supplements clogging my mailbox. I recycle them. Plus, from an environmental standpoint, more than 23,000 of these go into our mailboxes in a year (about 450/week).

I took a closer look at this supplement. It's called "Save," coming out of Livonia, Michigan. And then, I found on their website that there is a delivery option to stop receiving this mailer: https://save.com/mailing/delivery-options. All that's needed is your address (not even your name).

Once I filled out the request to stop receiving the mailer, here is the response I received from the company "Your request to remove the address above has been accepted. Your address will be removed from the Save delivery list. Please note that advertising programs are prepared several weeks in advance so it will take up to six weeks from the effective date for the Save package to stop. Your removal status will remain effective for a period of five years ending on 06/08/2027."

It took about six weeks for this removal to take effect, and yay, I'm no longer receiving the supplements!

## Board Action Highlights April – October 2022

*-Sara Lombardo*

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

- Updated & Approved Election Rules to comply with Davis-Stirling election legislation.
- Updated and approved the list of Rental Properties in Crosswoods. Designated the Manager to review and approve rental applications.
- Approved the use of the HOA Meeting Room for Members.
- Restored the Reserve Account to well over $1 million.
- Completed siding/decking/ painting maintenance repair work on 62 homes. In October approved a contract for siding/decking painting repair on 13 additional homes.
- Approved a bid to repair the asphalt driving path behind the San Jacinto pool.
- Approved a contract to repair/replace 36 decks as part of the deck maintenance schedule.
- Approved and completed extensive tree maintenance.
- Adopted a schedule of repair for flat roofs over the next several years. Approved a bid to begin the repair and or replacement of 13 flat roofs throughout the community.

### 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 Ball, 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)*
**Mary Fenner, Chair**

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