The Crosswoods Reporter / April 2023

Crosswoods Homeowners Association Newsletter

The President's Column

- G. Rudy Di Massa

Well, 2023 sure came in with a bang – or should I say, "Bomb Cyclone?" The series of storms that ushered in the new year and continued through March caused more damage to our beautiful trees than I have seen in the four decades I have lived in Crosswoods. We lost over 40 large trees, most of them Oaks that had been severely weakened by years of drought. The cost to the HOA of removing these trees, as well as the damage caused by these unprecedented storms, is already around $100,000.

But the good news is that no one was hurt and very few homes sustained major damage. We were very lucky indeed. And California is now apparently out of that horrible drought that has plagued us for the last few years. That said, our State still faces chronic water problems, and another drought is almost certain. For this reason, the Board will continue to pursue strategies and actions to reduce water consumption associated with landscape maintenance as we move forward.

I want to take this opportunity to thank our Community Manager, Josh Peters, for his prompt and dedicated service on those days when the trees were falling all around us on weekends, holidays and after hours. I also want to thank Board members Sam Miller and Norm Hill for their efforts both during the storms and in the pursuit of insurance claims to try and recover as much of the HOA's losses as we can.

As you'll read in more detail below, 2023 will be a busy year. We will continue with our maintenance and repair cycle work focusing on Navarro Court, Ebano Court, Monteverde Court and Monteverde Lane. We will also continue deck repair and maintenance activities on Rancho Mirage and move on to Amado Court and Madrea Court later this year. Many of you have probably noticed that the main pool has been drained. We have begun a major rehabilitation project which will include a complete resurfacing as well as new tile, skimmers, steps, depth markers, and handrails. This work is also designed to bring the main pool up to code and it is funded by the reserve account.

Last year, the Board set its sights on aggressively pursuing the collection of delinquent member accounts. The Board hired a law firm that specializes in this complex legal area and it appointed Board member Sara Lombardo to serve as its liaison on all account collection activities. My thanks to Sara for taking this on. With her in charge, this effort is sure to reap rewards.

Finally, I would like to formally welcome our returning and new Board members who were elected in 2022. Dale Smith served on the Board as President in the recent past and Sherry Elam is new to the Board. Both have already settled in and attended the first three meetings of 2023. I look forward to working with all my fellow Board members this year and I wish you all well as we move through another year in our lovely Crosswoods community.

Meet Your New and Not-So-New Directors

- Sara Lombardo

On Wednesday, November 16, 2022, the Crosswoods HOA held the Annual Meeting of the Membership and Election of Directors. There were three openings for positions on the board. Sara Lombardo, a director since 2020, whose term had expired, ran again and was re-elected. Also elected were Dale Smith, a prior director from 2020-2021, and Sherry Elam, a first-time candidate. All of the newly elected board directors will serve three-year terms until November 2025.

Dale served as Board President from 2020 through 2021. He brings years of experience as a chief negotiator at McClellan AFB

(*continued page 2*)

Newsletter Publishers/Editors:
Sara Lombardo
G. Rudy Di Massa

Board of Directors:
G. Rudy Di Massa • President
Dafina McCree • Vice-President
Sam Miller • Treasurer
Sara Lombardo • Secretary
Norm Hill • Director
Sherry Elam • Director
Dale Smith • Director

https://www.crosswoodshoa.com

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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

Directors *(continued)*

negotiating labor agreements with unions and employees. He also provided support and guidance to supervisors encountering employee disciplinary actions. He has had many years of experience dealing with people, labor organizations, and their problems and successes – perfect experience for working through HOA issues!

Due to his wife's health, Dale had to relinquish his board position in 2021. Sadly, his wife, Jeannie, died earlier this year. Theirs is a great love story. They dated in high school but for various reasons went separate ways. They each married others and had families. Later when both were single again, they unwittingly encountered each other. The spark was still there, and they were married for 24 years! When she was ill, Jeannie encouraged Dale to run for the board again knowing it would be good therapy for him. Despite his recent loss, Dale is looking forward to serving the community again. We are delighted to have him back!

Sherry worked for the State of California for almost 30 years and was either a supervisor or a manager for over 20 years. Before retiring she was a Senior Management Auditor requiring an understanding of applicable laws and regulations and ensuring audit compliance. She also interpreted contracts and prepared revisions to pre-existing laws, submitted them for approval, and modified contract terms to reflect existing laws, rules, and regulations. All these skills will prepare her to become an effective board member. Sherry has 10 beautiful grandchildren that bring out the big kid in her and she always enjoys spending time with them. She also enjoys traveling to beautiful warm places and relaxing on the beach.

Sara is delighted to continue working with the board and wants to continue to build on the progress they started in July 2020. Sara and her husband divide their time between the East and West Coasts. They were both raised in the Sacramento area and moved to Maryland 25 years ago for her husband's employment. In 2009, once retired, they bought a home in Crosswoods to easily spend time here with family. They've been coming back and forth ever since. With Zoom and all HOA administration online, Sara can perform all board activities while in Maryland devoting as much time to the HOA while there as she does when here in California!

Treasurer Talk
- Sam Miller

On March 31, 2020, our community had more obligations than assets to pay them. We were negative -<$264,623.01>. For much of that year, little or no repair and maintenance work was done. There were simply no funds available. As of March 31, 2023, the net position of the community is positive! - $1.9 million! In 2022 we completed $632,000 in repair and maintenance work. In the first quarter of this year, we have already accomplished nearly $400,000 in repairs and maintenance with an additional nearly $1 million to go for the balance of the year. And we project an end-of-the-year net position of $1 million.

We have been able to achieve this turnaround largely because, in 2020, we said no to expenditures when the money was simply not there. And we introduced three significant management tools and practices to hold down costs:

First, we actively bid all work by obtaining a minimum of three contractor bids on all major repair and maintenance projects. Moreover, we stopped the practice of using very expensive time and materials contracts.

Second, we introduced direct oversight and management of all repair work. We utilized the skills of a board member and our carpenter David Blackstone to better describe, bid, oversee, and direct the work done by our contractors. As a result of our oversight, work done in 2019 and earlier averaged nearly double what we are paying for the same work today. Most of that earlier work was done on a change order/time and materials "contract." That approach increased the original bid amount for painting, siding, and decking repairs from $230,955 to $1,780,095 – an increase of nearly 800%! - well beyond its original scope and cost. We utilize competitive bidding for contracted work. We have also reduced costly change orders from 30% of original bids in 2021 to less than 10% of bids today.

Third, we developed and implemented a policy to address repairs and maintenance on a "cycle" basis. By making repairs to all buildings on a single street, we have significantly reduced expensive "one of a kind" expenditures that always cost a great deal more than work done in bulk.

There is also a fourth element. You have been patient. The willingness to wait for major repairs instead of the one-of-a-kind approach has been an adjustment for members, particularly those accustomed to what we now call the concierge approach that often occurred in the past. Thank you for your patience and understanding. We are all on a secure financial foundation as a result.

An additional element of our cash management has been the opportunity to place our banked money into certificates of deposit and interest-bearing checking accounts. For comparison, in 2020 our estimated interest earnings were about $2,600. *(continued page 3)*

Treasurer Talk *(continued)*

This year we will likely earn more than $50,000 in interest. Our current 2023 budget assumed yearly earnings of $8,021. Interest earnings for the first two months of the year were already at $6,465. Our recent re-direction of funds will bring us even greater returns. MOST IMPORTANTLY, all of our funds are held in accounts below the $250,000 maximum amount to assure full recovery should a bank fail. All are covered by FDIC insurance.

Landscape, Water Conservation, Trees & Storms

- *Sam Miller*

The Landscape Committee has worked harder than we can imagine. The committee works each year on a budget proposal and reviews and recommends member requests for landscape changes every month. The Landscape Committee along with the Water Conservation Committee documented and mapped the entire community irrigation system. Now the two committees are poised to lead the conversion of our grounds to a far more water-conserving landscape. Last fall the Board approved a detailed plan prepared by the two committees to reduce the amount of water-demanding turf areas while identifying specific projects and related follow-up. The full report containing both project-specific and other follow-up efforts can be viewed on our Crosswoods website. The effort will extend over three years. Upon completion, we will see a landscape that is still green and far less water demanding.

The first major project will be a complete overhaul of the steep embankment area between the two entrance points from Monteverde onto Crosswoods Circle. The embankment will be planted with groundcovers that can thrive in full sun, require limited irrigation, and produce pollination opportunities for butterflies, bees, and birds.

The committees also identified a way to save substantial water costs by shutting down the irrigation system during the winter months. Fortunately, our intent was in place and then, the rains came. The irrigation system has been off since December 1. We will bring it back online in late April / early May. Shutting down the irrigation system this winter will save us nearly $25,000!

The plan is also to convert our irrigation system into “two parts” – a drip system and standard irrigation. We will convert shrub and ground cover areas that are watered with spray, bubblers, and standard sprinkler heads to drip irrigation. The effort is labor intensive, but once operational, the water savings will be significant.

While we have had an incredibly wet winter, the context is still one of extended drought.

Trees/Storms - This winter has been very hard on trees that have suffered through years of drought. We lost several trees during the summer and fall of last year. The series of storm events that began in mid-December and continued through March resulted in an

unprecedented loss of trees. The ground had become so saturated that large trees did not have the root system to withstand 50 mph wind gusts.

As of the end of March, roughly 45 trees either fell or were taken down as defensive measures. We are still receiving invoices, but we estimate the cost of removing those trees will be nearly $100,000. The good news

is that our cost management efforts will allow us to absorb this unplanned cost without consideration of a special assessment. The Board is also filing insurance claims for the HOA’s losses and expenses resulting from these storms.

Some insights for members going forward. The community manager, two board members, an arborist, and Sandor Robinson, have been doing tree surveys each quarter for the last two years. Trees addressed in this fashion prevented more storm damage. We request bids for identified tree work, just as we do for repairs. Our focus has been on identifying Association responsible trees for trimming or removal.

We encourage members to inform the manager of trees that concern them. Member referrals have been as much as 50% of the work directed by the review group. All actions are finally determined by our arborist. If there are trees for which the homeowner is responsible (trees located in individual member exclusive use areas such as decks and in courtyards) we can have the arborist recommend treatment. By including the work in our bid effort, we can provide each member with a cost-effective means to address the trees for which they are responsible. The decision to undertake the work and to pay for the cost will be the members’ decision to make. If you have a concern enter it into the work order system on the FSR portal or by contacting our Community Manager.

Food Waste Recycling

— Reminder —

The HOA is no longer providing organic waste recycling bins for community use. We encourage members who wish to participate in this program to obtain a green bin from Republic Waste Management. There is no additional cost to members. **Also, we would like to remind members that they should not put their organic waste in someone else's green bin without the permission of the owner of that bin.**

Rules Change Proposal

- Norm Hill

In February, the HOA released a discussion draft of proposed changes to the Crosswoods HOA operating rules for review by the residents. This draft is not yet proposed for adoption by the Board of Directors. The purpose was to stimulate discussion among residents of the issues presented.

The draft was emailed to people who get notices by email, mailed in paper form to people who do not accept email notices, posted on the Crosswoods website, and posted on the community bulletin board. Comments were due by March 31.

A number of residents submitted comments on the discussion draft. The comments are now being analyzed and will be discussed by the Rules Revision Committee. Using the comments, we will prepare a new draft that will again circulate for a 30-day review period before being submitted to the Board of Directors for consideration.

This article summarizes the proposals that received the most attention, highlights the most common issues raised in comments, and in some cases offers a preliminary response to the comments.

Rental Increase to 25%. The proposal is to specify that the limit on rentals in Crosswoods is 25%, no longer 20% as in past years, due to a change in state law.

Many comments objected to raising the allowable percentage of rentals in Crosswoods from 20% to 25%.

This change was required by the Legislature in 2020. AB 3182 of 2020 amended section 4741 of the Davis-Stirling Act to prohibit common interest developments such as Crosswoods from restricting rentals to less than 25% of the units in the development. Crosswoods is legally required to follow this amendment to state law. Our rule change is designed to restrict rentals to the lowest percentage allowed by state law.

Signs. The proposal is to allow non-commercial signs and banners as required in the Davis-Stirling Act.

Comments opposed allowing more signs in Crosswoods. One comment suggested that the HOA review signs for good taste.

This is another case of bringing our rules into compliance with state law. In 2013, the Legislature amended Civil Code section 4710 in the Davis-Stirling Act to allow more non-commercial signs up to a certain size.

The proposed additions to the rule on signs are taken directly from the statute. Using the standards from the statute will allow Crosswoods to regulate non-commercial signs as far as the statute allows.

Driveways. The proposal would delete the word "driveways" from the list of exclusive use common areas.

Many comments opposed deleting the word "driveways" from the list of exclusive use common areas, but some supported it.

The proposal is a response to a concern that including driveways in the list of exclusive use common areas was incompatible with the many ways that driveways are shared among residents and crossed by people going from walking paths to streets. We will revisit this issue to make sure that residents' rights to access their garages and to park in front of their garages are not interfered with.

Estate Sales and Moving Sales The proposal is to allow the Board to grant a variance for individual estate sales and moving sales on a case by case basis with conditions to control parking, signs, and hours and to require a $250 deposit that could be forfeited if the conditions are not followed.

Comments took many views on estate and moving sales. Some comments expressed concern about a possible increase in crime as more non-residents become familiar with Crosswoods. Other comments wanted to be able to have garage sales to help people reduce the clutter of belongings currently filling garages. One comment recommended organizing a community-wide garage sale once a year.

The Rules review committee will look at all the various comments.

Garage Doors. Residents would be allowed to request permission to have windows in the top panel of garage doors.

Only one comment addressed this change and wanted more details.

Parking. Instead of prohibiting residents from using guest parking places, the proposal would allow residents to use guest parking for not more than six hours in any 24 hour period.

This recognizes that many residents drive to visit friends or to attend meetings in Crosswoods and use guest parking. To keep guest parking available for visitors, we do

(continued page 5)

Rules *(continued)*

not want residents parking permanently in guest parking.

No comments were received.

Technical Corrections

One of the comments submitted detailed technical corrections to the draft dealing with format, citations, and headings. We greatly appreciate this editorial assistance.

Planting Acorns

- Norm Hill

In the common area, you may have noticed some short bamboo stakes in the ground with green ribbons waving in the breeze. These stakes, or in some cases, a wire cage on a short stake with a green ribbon, mark the locations of recently planted acorns. We are starting a new generation of oak trees in Crosswoods.

Planting acorns offers a quick and inexpensive way to get new trees. The acorns were gathered under our Blue Oaks and Valley Oaks. Because our rules require approval from the Board of Directors before any planting is done in the common area, the project was reviewed by the Landscape Committee and then approved by the Board. Following that approval, the acorns were planted by a volunteer with no cost to Crosswoods.

The downside to planting acorns is that it calls for patience. Instant gratification is not in the picture. In the first year, the new trees might grow to six inches tall. Most of the growth will go into roots that we do not see. In following years, the seedlings will grow more, but it will take more than ten years to start getting much shade from them.

With the drought and then the storms of last winter, we lost many trees here. To replace the trees, we will be using several different approaches. One is planting acorns. Another will protect new seedlings that sprouted from seeds without any help from us. We will call these "volunteer trees." They are also identified by green ribbons tied to the trunk or branches. The green ribbons are used to tell the landscapers not to remove the seedlings while they are being considered by the Landscape Committee. The committee will advise the Board whether to keep or remove individual volunteer trees.

Another effort has involved the planting of potted trees by the Volunteer Tree Planting Committee. Last year they planted 15 bushes and trees. They hope to do more next fall during the optimal time for tree transplanting.

The Landscape Committee and the Board of Directors will be considering yet additional efforts to replace our lost trees.

No Oak Worm Spraying

- Sara Lombardo

At the February 22 Board Meeting, the Board decided against spraying for oak worms given the concerns over safety, cost, and the uncertainty of efficacy due to the narrow window of opportunity to apply the spray.

We know some HOA members are disappointed with this announcement because, for some, the outbreak last spring was a considerable nuisance with silk threads hanging from the trees over our decks and the worms eating our landscape plants.

The Board did considerable research and deliberation in coming to this decision and that deliberation and the reasons for the decision were detailed in an email and/or mail announcement that was sent to all members in early March. You may view the announcement on the home page of the website https://www.crosswoodshoa.com or contact the manager for a copy.

What's Happening on the Siding/Painting/Decking Maintenance Schedule

- Sam Miller & Sara Lombardo

Providing updates on our siding/painting/decking repair and maintenance schedule which began in late 2021 is a regular feature in our Newsletter so that homeowners can follow the HOA's progress in repairing and maintaining our homes. Here is the latest:

Since re-starting the siding and paint cycle in late 2021, the HOA has repaired and painted 86 homes at a cost of $734,000. The board is currently evaluating bids for an additional 44 homes located on Navarro and Ebano Courts. This work should begin in late April and continue through July. The Board will call a meeting of affected residents prior to the initiation of the work. Later this year the board intends to bid work on an additional 17 homes on Monteverde Court as well as the homes located at 6401 through 6419 Monteverde Lane.

Hit the Decks! In May 2021 the Board adopted a schedule for the repair and maintenance of decks throughout the community. In the intervening 22 months the HOA has completed work on 115 decks. The cycle plan also specifies a commitment to repair or replace decks that, for safety reasons, needed attention in advance of their position in the cycle. Four decks have been addressed by the HOA for this reason.

We are currently repairing decks on Rancho Mirage Court and we anticipate completing the remaining 28 decks on that street by late summer. *(continued page 6)*

Maintenance Schedule *(cont.)*

Seventeen (17) decks on Amado Court and Madrea Court will be completed before the year's end.

The budget for decks also includes the cost of repair/replacement of second-story balconies. To date four have been reconstructed and three more are under contract for replacement.

The average cost for deck work has been $3,100, and the average cost for second-story balconies has been $15,400. The low unit cost for decks reflects using our dedicated staff for the repair work, particularly in 2021 and 2022. For much of 2023 and going forward, onsite staff will provide fewer hours to the deck project due to other priorities.

To better understand the actual human resources needed to accomplish the deck work let's look at the recent contracted work. The contracted work for 35 decks, was accomplished in just under seven weeks. It translated to 784 hours of labor for direct construction and 120 hours of labor for painting. Using 904 hours to accomplish 35 decks, it is reasonable to assume 150 decks would require 3,785 hours of labor or the commitment of two individuals to full-time work on the painting and repair of decks (and nothing else). Added to the labor cost is the cost of materials.

Balcony repairs and replacement require significantly more hours and expense. Moreover, replacing decks and replacing second-story balconies requires work under the direction of a licensed contractor.

It was anticipated at the inception of the deck schedule that we would be able to accomplish the full cycle in three years. Now having experienced the actual process, the present rate would require six years to complete all decks.

To accomplish the original goal of 150 decks a year it will be necessary to commit significantly more funding to this project in the coming years. To date, we have utilized two models for this work. One is the use of our staff in the context of the myriad of work orders they are assigned. Many of those work orders are for other carpentry-related tasks. While the unit cost is relatively low, the labor available is the equivalent of a little over one-half a person per year (1,100 actual work hours) at best. Furthermore, in the coming months, this availability of our staff for deck repair will be eroded by our need to concentrate on irrigation and conversion to a more water-conserving landscape.

The second model has been using contractors on a bid-for-work basis. The cost per unit (deck) is about four times that of the first model but does allow us to accomplish whatever number of units we can budget. The board will be evaluating these and other alternatives during the budget preparation cycle which begins in four months.

You can view the siding, painting, and decking repair and replacement plans on the Home Page of the Crosswoods website, https://www.crosswoodshoa.com.

Delinquent Accounts
- Sara Lombardo

The HOA depends on its members to pay their dues on time each month. As a requirement of our governing documents paying dues is what all members agree to do when we buy a home in Crosswoods. It's how the HOA repairs and maintains the outside of our homes as well as the common areas of our community. Because that maintenance requires a great deal of money, the board is always investigating and monitoring the most cost-effective and prudent ways to maintain our community. Paying our dues is essential to cover these HOA obligations.

For some time, the board has been concerned that some of the longstanding delinquent accounts were not being properly addressed. In August 2022, a FirstServices Residential (FSR) representative was assigned to our delinquent accounts. She quickly started to take the proper action on the newer delinquent accounts, sending pre-lien and lien notices. Those actions yielded results and several accounts agreed to payment plans or paid their delinquent account in full. Yet the long-standing more pronounced accounts needed more vigorous legal action. To combat this problem, at the December 2022 Executive Session, the Board appointed a committee comprised of Sam Miller, Norm Hill, and Sara Lombardo to find a law firm specializing in the collection of delinquent accounts.

The committee quickly researched law firms and interviewed several. At the January Executive Session, they brought their recommendation to the Board. Soon after the board hired Richardson/Ober as their delinquent account law firm. Additionally, the Board appointed Sara Lombardo as the coordinator for all delinquent account collections activities on behalf of the Board and to serve as the Board's liaison with the HOA's management company, collections attorney, general attorney collections agencies, and HOA members.

The Board is taking a very active role in overseeing the collection of delinquent accounts ensuring that they are properly adjudicated and that the appropriate actions are taken to encourage members who become delinquent to work out a solution to pay their dues. Already our efforts are producing results. Last year delinquencies were about $127,232. They are now about $94,585, down over 25%. The Board will continue to work not only toward reducing our delinquent account balance but also to prevent it from increasing again.

Website News
- Sara Lombardo

The Crosswoods website has a new "search" function. Website search, in a nutshell, is the function that enables members to search our website's content with speed and accuracy, to provide relevant results. Think Google search, but on our specific website. You must have a website account and be logged into the website to use the "search" option. Once you are logged in to the website you will see the "search" box at the top of every page.

How to use Search: I typed in "curbside recycling" in the search function box and pressed enter. The results yielded 5 pages of items including newsletters, minutes, announcements, and other documents. I could easily scroll through those pages to see the results and select specific documents for further review. Some searches produce a broad spectrum of results so it's best to be specific in the search box to limit the items that are produced.

The Website Committee worked for some time trying to find a free plug-in for our WordPress software to enable the search option. In computing, a plug-in is a software component that adds a specific feature to an existing computer program that enables customization. But none of the free plug-ins produced the results we wanted. We finally opted for a paid plug-in - $99 per year as a trial run! So give it a try; let us know how it works. If you have comments or suggestions or need help using the "search", please send an email to webmaster@crosswoodshoa.com.

Board Action Highlights November 2022 – March 2023
-Sara Lombardo

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

- Held the Annual Meeting/Election of Directors in November 2022. Members elected three Directors (filing the three open board positions) and passed the IRS Revenue Ruling 70-604.
- Approved the hiring of Richardson/Ober as the HOA's collection law firm on delinquent accounts and appointed Sara Lombardo as the Board's liaison on all collection matters.
- Continued to work on its priority to rebuild the Reserve Account, currently at $1.9 million.
- During the major winter storms promptly trimmed or removed the large number of fallen and damaged trees. Continues to oversee our extensive tree maintenance program.
- Since 2021 has completed siding/painting maintenance repair work on 86 homes. Currently reviewing bids for 44 homes on Navarro & Ebano Courts.
- Since 2021 has repaired or replaced 115 decks (36 decks in 2023 using an outside contractor, the remaining decks with in-house staff) as part of the deck maintenance schedule. On target to complete repair or replacement of decks on Rancho Mirage, Amado, and Madrea Courts by year-end.
- Turned off the irrigation system during the winter months to conserve water and save water costs.
- Moved cash to higher interest rate FDIC accounts
- At the February 2023 Board meeting approved the 2023 Work Program to:
  1) continue siding, painting, and decking repairs
  2) paving and resurfacing streets and drivable paths
  3) repairing or replacing approximately 11 driveways throughout the community
  4) replacing 1400 ft of the south boundary fence with Benet Estates
  5) rehabilitation of the main pool (underway)
  6) painting & installing a new floor in HOA office (done)

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 3rd Wednesday, 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

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).