The Crosswoods Reporter / November 2023

Crosswoods Homeowners Association Newsletter

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The President's Column

- G. Rudy Di Massa

I love it when fall finally brings us relief from the summers here in Northern California. Fortunately, we had a relatively mild summer this year which kept horrible fires to a minimum and which gave our overly stressed landscape a bit of a reprieve.

As we bid farewell to 2023 and usher in a new year your HOA does so in a very financially sound condition after having completed numerous enhancements to our infrastructure and our homes. For example, this year we completely rehabilitated the main pool and resurfaced all our private roads and walking paths. We also repaired or replaced the siding and painted dozens of homes and replaced cracked driveways throughout the community. More detailed information on all these efforts is included in the following pages.

As most of you know, the 2024 Budget was unanimously approved at our last monthly Board meeting on October 25th. Thanks to the efforts of our Treasurer, Sam Miller, and the dedicated members of the Finance and Insurance Committee, the 2024 budget will accommodate the continuation of the siding and paint cycle as well as improve our efforts in the areas of landscape maintenance and improvement, deck repair and maintenance, and work order completion. This is a fiscally responsible budget that maximizes the benefits we get from Reserve fund expenditures while controlling Operating fund expenses. It also achieves our goal to minimize increases in monthly dues. Our dues will only increase by $13 per month in 2024 -- this represents less than a 3 percent increase. For comparative purposes, the inflation rate for 2023 is 3.6 percent.

I would like to encourage everyone to attend the annual meeting of the HOA via ZOOM on November 15th. I think you will find the meeting very informative. Unlike prior years, there won't be a Board member election because the Board elected the only two candidates to fill the two Board vacancies by acclamation at a Special Open Session held on September 11th. The two candidates that were elected by acclamation were the current Board President, yours truly, and our current Vice President, Dafina McCree. I'm also pleased to report that a new Board member was appointed to fill Sherry Elam's position after Sherry resigned for personal reasons. The Board appointed Beth Messina to fill the remainder of Sherry's term. Beth has hit the ground running and her knowledge and experience in landscape maintenance will be a real asset to the community. Please join me in welcoming Beth and congratulating her on her appointment.

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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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Dale Smith • Director
Beth Messina • Director

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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

As we move from 2023 to 2024, I'd like to thank all my fellow Board members and our many committee members for your dedication and hard work on behalf of your neighbors and your Crosswoods

community this year. Wishing everyone the happiest holiday season and health, happiness, and prosperity in the new year.

Meet Your Assistant Community Manager

- Sophia Lynn

Hello Crosswoods! I'm Sophia Lynn, your Assistant Community Manager. I'm so happy that you have welcomed me into this amazing community! My primary objective is to provide exceptional service and implement solutions that enhance both the value of this community and the lifestyle of every resident in Crosswoods.

Currently, I work at both the Regional Office and Crosswoods, but you can find me at Crosswoods every Monday and Wednesday to assist you hands-on! I aspire to become a General Manager someday, so I am thankful to have Josh as an exemplary mentor guiding me on this path.

I enjoy meeting and getting to know each of you, and I hope to see you around soon!

Treasurer Talk

- Sam Miller

Take care of the pennies and the dollars will take care of themselves. For three years we were preoccupied with this aphorism. At the end of September 2020, we had a negative net equity of (-$260,000). We had no ability to say yes, except to true safety and immediate repair needs. We had more debts than the ability to pay. We were broke.

As of September 30, 2023, our net equity is $1,878,246, even after having spent or contracted $1.4 million in repairs this year. In three years, we have accomplished much! A certified public accountant who advised us prior to the run-up of our election observed that "no matter what our success might be, once extra money was present, it was likely that old habits - not taking care of the pennies - would return." Even now there seems to be a belief that a concern will cost pennies to repair and require just a few minutes to resolve. But multiply those concerns over the 451 homes in the community and you'll see how expensive and time-intensive those "penny" concerns become. It's the major and unexpected concerns for which we must be prepared. The storms this year were expensive and yet we were able to absorb the cost because we had been careful in how we spent your dues. We had $122,390 in savings. We had it because we took care of the pennies.

There may be rough waters ahead. We have returned to the nitty gritty job of repairing all common area improvements (see article pg 5) and commonly held equipment. Our rolling ten-year reserve expenditure plan tells us we have a very thin line between positive balances and negative balances. In the coming years, the community would do well to budget with a commitment to maintaining a minimum of $1,000,000 baseline savings in the Reserve Budget. Just as a winter storm can do great damage, the underground replacement obligations (drainage lines, sewer lines) will create a large and unexpected financial demand. We have a broken section of sewer buried 18 feet below the surface that we clean out annually. The reality is the line needs to be replaced. The cost of replacement will be very large. The same deterioration is occurring in all our sanitary sewer lines.

Failure to accumulate funds against these rainy-day obligations will position the community to either borrow or impose large special assessments. There is a second benefit of maintaining a $1,000,000 reserve. We continue to manage the work as needs arise throughout the year as we are now doing. Depending on accumulating funds each year before work begins would delay work to a hectic and maybe unmanageable pace during the last few months of the year. For now, our Reserve Account is in good shape. If current plans prevail, we should end the year with $1.3 million in reserves.

Celebrate success. We have achieved it. And remember to take care of the pennies.

HOA Dues are Increasing Jan 1 Update Your Online Payment

- *Sara Lombardo*

January 1, 2024, HOA dues are increasing slightly from $518 to $531 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 $531 on January 1. No updates are required.

If you have "Fixed Amount" selected, please update the amount to $531. Make these changes after your December dues payment has been processed. If you pay online through your bank you will need to check your bank's online banking system for updating options.

Election By Acclamation, IRS Revenue Ruling Ballot & Annual Meeting

-- Sara Lombardo

At the September 11, 2023 Board meeting, the Board voted to elect by acclamation Rudy Di Massa and Dafina McCree to the Board of Directors. The election rules specify that if there are the same number or fewer qualified candidates as there are board positions to be filled, the board may seat those candidates by acclamation without the need for member voting. Since only two members were running for election to fill two board seats, the election rules allowed the board to fill those seats by acclamation. Rudy and Dafina will take office at the November 15 Annual Meeting.

At the close of the August 22, 2023 nomination deadline three candidates had submitted their candidacy for election – Rudy Di Massa, Dafina McCree, and Beth Messina. However, shortly after that date, a board seat became unexpectedly available when Director Sherry Elam resigned for personal reasons. That vacated seat could not be added to the election since the term of that position will not expire until November 2025. Therefore, as specified in 5.6 of the Bylaws, the board was able to appoint Beth Messina to fill the remaining term of office in that position. With Ms. Messina appointed to the Board, two candidates remained for election, thus allowing the acclamation provision to apply.

While there will be no secret ballot for the election of Directors, members are asked to vote on IRS Revenue Ruling 70-604. This is an important member vote because approving this tax election allows the Association to roll over any income to 2024 thus providing the Association with protection from negative tax results, and possibly saving the Association money that would otherwise be paid in taxes. The Board recommends a "yes" vote on the tax election under Revenue Ruling 70-604. More details are provided on the ballots.

Ballots have been mailed and members must return those completed ballots to the HOA office by 5:00 PM on November 15, 2023. We must have a quorum of 25% or 113 households submitting ballots to meet the quorum to tabulate the vote. So please vote and submit your ballot. Those ballots will be tabulated at the Annual Meeting of the Membership beginning at 6:00 PM that day.

The ballot package included conflicting instructions for completing and returning the ballot. The instructions on the yellow "secret ballot" envelope advise not to sign the ballot. However, the vote on the IRS Revenue Ruling is not a secret ballot. It is more like a corporation proxy ballot. **Therefore, the ballot MUST be signed by the homeowner to be counted.** We use the signature and the address to make sure that a property votes only once. You may ignore the yellow envelope. It should not have been included.

To complete the ballot, make your selection on how you wish to vote for the IRS Revenue Ruling then SIGN the ballot and print your name, address, and date. Tear off the bottom section of the ballot instructions. Insert it in the return window envelope so that the HOA address is visible. Include the signed ballot in the envelope. It is not necessary to put the ballot in the "secret ballot envelop." We apologize for any confusion.

Annual Meeting

We encourage members to attend the Annual Meeting of the Membership on November 15 at 6:00 PM via Zoom teleconference. The Board members will have an opportunity to thank all of the volunteers and committee members for their contributions during the year; the manager will give a summary of the year's accomplishments; Mr. Di Massa and Ms. McCree will take office; and members will have a chance to ask questions or make comments during the Open Forum. See you on Nov 15!

The Rules Are a Changing

- Norm Hill

On July 26, 2023, the Board of Directors adopted a set of amendments to the Crosswoods Rules. The amendments had gone through several drafts, editing by a committee, and 2 review and comment periods by the Crosswoods community. The comments led to a number of changes to the package of amendments.

We needed to amend the Rules because the Legislature made changes to the Davis-Stirling Act which governs communities like Crosswoods, and our governing documents must comply with the act. The Legislation required raising the allowable percentage of rental units to 25%, allowing accessory dwelling units in homes, allowing garages to be converted to living units, and allowing some non-commercial signs. Our amendments addressed each one of these subjects.

The most controversial change was the increase in the maximum percentage of allowable rental units from 20% to 25%. Many comments opposed the change, but the change was required by state law. The 25%

figure is the lowest amount we could set and still comply with the law.

Because the legislation required the HOA to go through the amendment process, we took the opportunity to address some other issues in the Rules at the same time.

The most significant amendments not mandated by state law include:

1. Driveways. Each owner has an exclusive use area in the first 20 feet of driveway space measuring from the garage door.

2. Garages. Owners are allowed to request permission to install windows in the top panel of their garage door.

3. Garage modifications. HOA approval is required for any changes to the exterior of a garage.

4. Quiet Hours. The hours between 10 pm and 7 am are now quiet hours in Crosswoods.

5. Security cameras. Security devices must not invade the privacy of neighbors. The field of view of a security device must not include a next-door neighbor's door or window without the permission of that neighbor and approval by the Board of Directors.

The amendments included many other technical changes, updating the language to match current conditions, committee names, and technology.

On the Crosswoods website, you can find the text of the adopted amendments and the full text of the Rules as amended on July 26, 2023. Copies of both documents are also available in the office.

Crosswoods has a hierarchy of governing documents. The Covenants, Conditions, and Restrictions (CC&Rs) are the highest. The Bylaws are the next level. They expand on the CC&Rs but cannot conflict with them. The Rules are the lowest level, must be consistent with the CC&Rs and the Bylaws, and must not conflict with them. Each resident receives these documents in their escrow documents when buying their home here. The documents can also be found on the Crosswoods website, www.crosswoodshoa.com, and are also available in the Crosswoods Office.

Above the CC&Rs, the Davis-Stirling Act, California Civil Code sections 4000 – 8338, controls planned unit developments. All of our documents and legal actions must comply with the Davis-Stirling Act.

Paint Colors

-Sherron Scripa & G. Rudy Di Massa

On September 12th the Architectural Review Committee (ARC) voted to set aside the project aimed at introducing new exterior colors for our homes.

For several months the ARC investigated the possibility of refreshing and upgrading the exterior colors of our homes. Color samples were available for viewing at the HOA office along with comment papers.

The ARC received 148 letters and comments from residents. As you might imagine, there were 148 differences of opinion. Of those 148 responses, 27 wanted no change to the current colors; 121 were in favor of change, but had a wide variety of responses to the colors.

The ARC's goals, in addition to researching colors were as follows:

1. Maintaining the rustic nature of the color palate of the entire community.
2. Not incurring additional expenses to the budget or increases in monthly dues.
3. Incorporating the new colors into the existing paint cycle.
4. Ensuring that Individual homes would not have a different color than its neighbors.

The Committee discussed the fact that over half of the homes in Crosswoods have already been painted during the current siding repair and paint cycle at its September 12th meeting. It was decided that the information and results from the project would be documented in a packet which will be given to the HOA's Board of Directors for possible future consideration.

The ARC wishes to thank all who participated and offered suggestions.

In-House Landscaping Is Here

- G. Rudy Di Massa

The Board had been frustrated with the landscape maintenance effort and the resulting decline in the appearance of our landscape for some time. The HOA contracted with two major landscape companies in the last five years. Despite the high cost, both companies failed to meet our expectations.

Their indifference to the overall condition of our grounds and the proper use of equipment as well as their inability to accommodate our critical need to deal with the ongoing effects of the State's chronic water shortages and increases in water costs became unacceptable.

Based on a thorough analysis of our options conducted by a Board sub-committee established in February, in early July the Board announced that, in conjunction with our management

company FirstService Residential (FSR), the HOA would bring all landscape services in-house. Accordingly, on June 29, 2023, the Board notified our landscape maintenance contractor, Jensen Landscape Services, LLC that it was exercising the HOA's 30-day contract termination clause.

A lot has happened in the last three months and the Board is pleased to report that, so far, we are very pleased with our efforts to bring landscape services in-house. As most of you know, we promoted long-time employee Sandor Robinson to Landscape Staff Supervisor. Working closely with Sandor and our Community Manager, Josh Peters, FSR hired four new landscape staff: Joudon Wells, Korey Kirvin, Mario Pascacio and Hugo Aparicio. As expected, Sandor has shined in his new role. And while still a working supervisor his leadership skills and his interpersonal skills are clear. Morale is high and the new staff are really performing above expectations. A good example of their work can be seen in the relandscaping effort of the hill on Crosswoods Circle between the two Monteverde's.

The HOA has also followed up on its commitment to convert all our two-stroke gasoline powered landscape equipment to electric, non-polluting equipment. We recently acquired an electric ride on mower that charges like a Tesla as well as four electric push mowers, four electric string trimmers, four electric leaf blowers, one electric pole saw, and one electric auger. This equipment eliminates carbon emissions and significantly reduces noise pollution. While we have had some warranty issues, staff reports that they are very pleased with how the new electric equipment performs when compared to the gasoline powered equivalents and a recent meeting between the Board President, Josh and the manufacturer should rectify the warranty issues.

In the coming years the HOA will undertake a concerted effort to enhance our property with beautification efforts and, arguably more importantly, efforts to make our property more drought tolerant and environmentally sound. Based on what we have seen in the first few months, we are now quite confident that having complete control of the staff resources that will make this happen will be a key to ensuring the success of these efforts. As an added benefit, the last three months have provided a clearer picture of the anticipated ongoing costs associated with in-house landscape maintenance and it appears that the HOA stands to save between $50,000 and $100,000 per year vs. contracted services.

Please join us in welcoming Joudon, Korey, Mario and Hugo to our Crosswoods family!

Delinquent Accounts Are Decreasing!

- Sara Lombardo

For the past 10 months, I have been serving as the Board Liaison on delinquent accounts. My role has been to act on behalf of the Board, as coordinator for all delinquent account collections activities. I have worked closely with the HOA's management company, collections attorney, general attorney collections agencies, and HOA members.

I have taken an 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. My efforts have produced results. This year we have collected two very large outstanding accounts - one for almost $28,000 and the other for $26,450. For a variety of reasons, these long-standing delinquencies are often very difficult to collect so it was gratifying that we were successful. Moreover, we now have members paying their dues. Last year delinquencies were about $127,232. Now they total about $58,000, down over 45%. I will continue to work not only toward reducing our delinquent account balance but also to prevent it from increasing again.

I have discovered that the key is paying attention and ensuring that our collections team takes vigorous action, all within the law, working with homeowners to collect our delinquencies. Only then can we avoid developing these long-term delinquencies that are very challenging to pursue. 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.

What's Happening on our Homes and Common Area Maintenance

- Sam Miller & Sara Lombardo

In early 2021 the HOA developed a 10-year maintenance schedule for siding, painting, and deck repair on our homes. The HOA has worked relentlessly to complete repairs as scheduled, with an emphasis on adhering to the contractor's bid and ensuring quality workmanship. David Blackstone, our on-site carpenter, has been very effective in overseeing the repair/maintenance work on our homes making certain that work is meeting standards and that most needed repair is identified during the bidding process. This review

significantly reduces expensive change orders and helps to maintain cost controls. With the support and encouragement of the HOA, David has recently obtained his contractor's license. This is a huge benefit to our HOA and enhances David's capabilities. Congrats David!

Here is a synopsis of the work progress since 2021: The HOA has completed siding repair on 117 units (26% of all Crosswoods homes, 42 units completed in 2023), and painted 128 units or 28% of all Crosswoods homes. Homes on Crosswoods Circle, Monteverde Lane, Vera Cruz, Castillo, San Angelo, Navarro, and Ebano Courts were included in these siding and paint repair projects. The HOA has also repaired or rebuilt 117 decks (26% of all decks in Crosswoods, 58 completed in 2023) on homes located on Crosswoods Circle, Vera Cruz, Castillo, San Jacinto, San Felipe, San Angelo, San Dimas, La Cima, and Rancho Mirage Courts. Deck work on Rancho Mirage continues with about 60% of the decks completed. On both the siding and deck repair, there were a few additional homes added to the repair schedule due to safety issues. The HOA has also repaired or rebuilt 7 balconies (9% of all balconies in the community), with 5 repaired in 2023.

For 2024 the Board plans to obtain bids for siding and paint repair work for homes on Monteverde Lane, Toluca, and Monteverde Courts. You can view the scheduled siding, painting, and deck maintenance plans on the Home Page of the Crosswoods website, https://www.crosswoodshoa.com.

As part of the regular maintenance schedule in our community, the HOA has taken on other reserve account repair projects including repairing or replacing 30 flat roofs. The HOA also repaired or replaced 12 concrete driveways throughout the community because of safety issues. The HOA has reviewed all driveways and categorized them according to those with safety issues in most need of repair.

Driveways are expensive to replace, usually costing about $7,500 per driveway. The cost of driveway repair has been vastly underestimated in past Browning Reserve studies. The total cost for repairing these 12 driveways, longer in size than average, was $100,000.

The HOA is also responsible for maintaining all streets in the community except Crosswoods Circle. The reasonable life of our asphalt streets is approximately 15-20 years. Based on our schedule of street repair (those with the most critical need repaired first), asphalt overlay was completed on San Dimas Ct. By the end of this year, the HOA will have completed seal coating 326,673 square feet of all our pathways, streets, and asphalt driveways. The HOA did 8,000 linear feet of asphalt crack seal (repairing a crack in the asphalt to prevent damage from water penetration). Additionally, the HOA also performed general asphalt repairs on 8,390 square feet of asphalt across the community. This is a more complicated procedure than crack seal and involves a 4-step process to repair broken sections of asphalt. Three inches of asphalt is ground and removed. The exposed area is sprayed with an oil product to create a bond between the old base and the new asphalt. New asphalt is added to the area and rolled to compact.

As you can see, maintaining the homes and common areas in our community is an ongoing, extensive responsibility that requires continual planning, prudent financial management, diligence, and monitoring by your board of directors.

The Ladies of Navarro Court

- Ellen Michaud

The guys from JWS (the contractor doing siding repair) have been working their tails off for months repairing our homes on Navarro Court. They always had a great smile, warm eyes, treats for our dogs in their pockets, and a happy greeting whenever they saw one of us. What's more, if we had a question about anything, they stopped whatever they were doing to answer.

So as they finished their work this past week, "the ladies of the Court" wanted to thank them for their work and for being the people they are.

And as you can see from the photo, we did. We pulled out our mixing bowls and cookie sheets then went to town. The freshly baked cookies were hauled up the street at lunch to what I think was their final job site on Navarro Court, then set up on a table where the men were working.

A sign on the table expressed our feelings: "The Ladies of Navarro Court say Thank you!"

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Replacement Trees

- Norm Hill

Last winter we lost 38 trees blown down by the storms. These losses were in addition to the many trees that died due to the drought over the last three years. Our trees are important. They add to the beauty of Crosswoods. Their shade on our homes reduces our air conditioning bills. When you drive into Crosswoods during the summer, you can feel that our trees make our community cooler than the surrounding areas.

We are working to grow more trees. This involves mostly volunteer efforts, review by the Landscape Committee, and approval by the Board of Directors.

The Volunteer Tree Planting Committee has planted 5 Valley Oaks provided by the Sacramento Tree Foundation, and three more are on order to be delivered this fall. We also planted two pine trees donated by community members. We located the pines well away from buildings so their needles would not create a fire hazard on roofs.

We also have four small oaks in pots donated by a resident, waiting to be transplanted after the fall rains arrive. These are two Northern Red Oaks and two Burr Oaks. Both species are eastern trees and will need to be planted where they receive irrigation.

The committee also planted ten donated Toyons, also known as California Holly. These are small trees or large bushes. Native to California, they are drought tolerant, growing in the Sierra foothills and the Coast Range in chaparral. These plantings are an experiment. We want to find if we can use drought tolerant plants to improve the appearance of our landscape while reducing the use of the ever more expensive irrigation water.

The Toyons are not connected to the irrigation system. We gave them hand watering through their first two summers while they developed their roots. Next summer, their third year, they may receive minimal watering. In the fourth summer, we may give them none at all because in their natural setting they rely on only residual moisture in the soil.

So far, the Toyons are doing well. The ones in full sun are doing best. Two of them produced white flowers in the spring and should display red berries this winter. More of them may do so next year.

We are also relying on natural reproduction. We have tied green ribbons to 12 small “volunteer trees” of many different species. They grew naturally, and the green ribbons tell the landscape crew to let them grow. The Landscape Committee reviewed them and decided that their locations were desirable.

We have also identified about 30 little oak seedlings that are in good locations and should be protected. These are Blue Oaks, Valley Oaks, and Interior Live Oaks planted last fall by squirrels. In past years, seedlings like these were killed by the broadcast spraying of herbicide. This year we have marked them with short stakes pounded into the ground and tied with green ribbons to alert the landscape crew to avoid damaging them. Many other little seedlings not in desirable locations will not be protected.

We also expect to be planting acorns this fall after the rains have moistened the soil. These will be mostly Valley Oaks where we want new shade trees and Blue Oaks to fill gaps in the woodland areas.

This use of acorns will also be an experiment. Transplanted trees usually do not grow much in the first couple of years after being planted. They experience shock and spend most of their energy reestablishing their roots.

Trees growing directly from planted acorns are not expected to show this two-year growth pause. They will also need less care than transplanted trees. We have heard that over a ten-year period, acorn planted trees may catch up in size with older transplanted trees.

The cost of acorn planted trees will be minimal. Acorns will be free, gathered around Crosswoods. The little seedlings that emerge will grow on their own, needing much less care than the transplanted trees, so we will be able to plant more of them. Some will go in irrigated areas to develop shade for homes or blacktop. Others not receiving irrigation may receive occasional hand watering to help them survive their first summer.

Not every tree that dies needs to be replaced. Some thinning is good for a forest. In our Blue Oak woodlands, thinning reduces summer competition for residual soil moisture, helping the remaining trees survive through droughts.

We are looking forward to the time after fall rains have restored the soil moisture. It will be a good opportunity for tree planting, and we expect to be busy.

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The Crosswoods Reporter / November 2023

Crosswoods Homeowners Association Newsletter

Board Action Highlights
April 2023 – October 2023
-Sara Lombardo

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

- In September appointed Beth Messina to fill the vacant board director position previously held by Sherry Elam.
- In September, consistent with the election rules, voted to elect Rudy Di Massa and Dafina McCree to the board of directors by acclamation.
- Appointed a Rules committee to update Crosswoods Rules. Amended Rules adopted July 2023 (see article pg.3)
- Since 2021 completed siding/painting maintenance repair work on 117 homes; repaired or replaced 117 decks as part of the deck maintenance schedule.
- Repaired or replaced 30 flat roofs.
- Repaired or replaced 12 driveways; completed asphalt overlay on San Dimas Ct; crack sealed 8,000 linear feet of asphalt; performed 8,390 square feet of general asphalt repair on our streets, and completed seal coating on 326,673 square feet of our pathways, streets, and asphalt driveways (see article pg. 5)
- Moved cash to higher interest rate FDIC accounts.
- Reduced delinquencies by 58% thanks to recovery actions.
- Completely rehabilitated the main pool bringing it into compliance with current building standards.

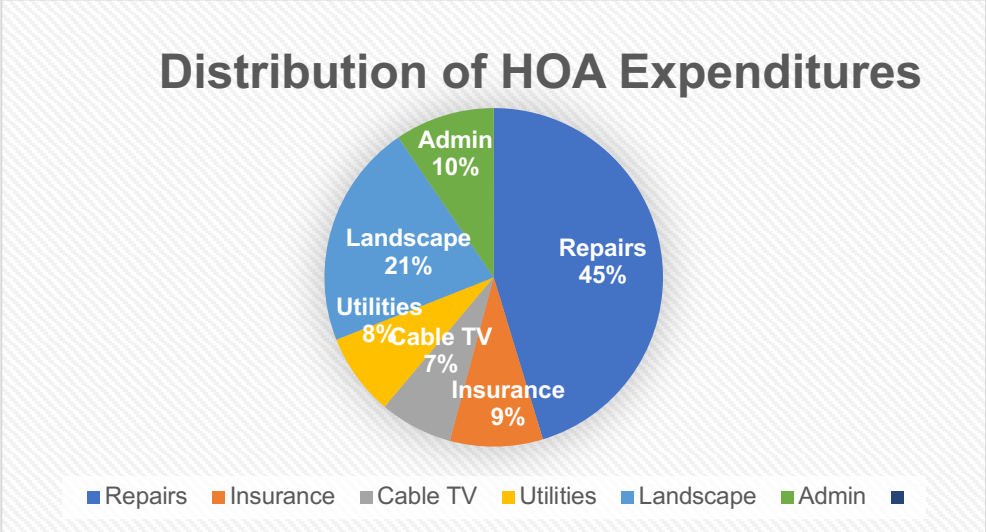
Monthly Meeting Calendar:

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)
Pam Ashby, Chair

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