MARCH 2025

CROSSWOODS REPORTER

ESTABLISHED 1973

President's Letter

Since I was elected to the Board of Directors in July 2020, the board's mission has always been to operate transparently. We want members to have access to all information about their homes and our community. Our board meetings, community website, and newsletter accomplish that mission.

We initially upgraded the website (thanks to the website committee) to serve as a vital source of community information. If you haven't signed up for the site yet, please do so today at https://www.crosswoodshoa.com.

The newsletter represents the second step toward Board transparency. Our newsletters are extensive and filled with information. We've heard that homeowners prefer more frequent publications. Therefore, the Board has committed to publishing the *Crosswoods Reporter* more often, aiming to inform members about projects and community issues—all in an easily digestible format. It will be emailed or mailed (to those without email) to everyone in the community. This ensures that the 15% of residents without internet access stay informed.

We hope you enjoy the first edition of the **new** *Crosswoods Reporter* as the Board works toward its continuous commitment to transparency.

Respectfully

Rudy Di Massa

Electric Panels

In recent months, the Board has been concerned about electric panels identified by the HOA's insurer and California's insurance industry as problematic due to safety issues and increased fire risk. The panels were manufactured by:

- Zinsco
- Sylvania
- Stab Lock
- Federal Pacific
- Murray
- Challenger

Electrical contractor, Dirk Helder was tasked with surveying each home in our community to identify electrical panels by brand and manufacturer that today:

- Would not meet UL (Underwriters Laboratories) safety listing

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Electric Panels:

Replacing some panels strongly recommended

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- Could not be sold to the public because they don't pass current safety codes
- Have problematic issues, such as an insecure connection between breakers and bus bar.

After scrutinizing every electric panel in our community Helder compiled a list of homes where panels do not meet current safety requirements. He discovered that out of 451 homes, 316 need replacement electric panels.The Board strongly recommends that owners replace these panels. (The list was emailed/mailed to homeowners and is also located at www.crosswoodshoa.com or in the HOA office)

Streets that meet panel standards

The following streets' electric panels meet current UL standards:

- La Poza
- El Porto
- Calexico
- San Altos
- 6101-6109 Crosswoods Cir
- 6474-6510 Crosswoods Cir

January's Treasurer's Report

Operating Expense:	$193,900
Actual Operating Expense:	$226,780
Loss on Income Statement:	$-36,600*

* Expenses exceeded budget in several categories: Landscape Crew and On-site staff salaries because there were three payroll periods in January instead of the usual two pay periods, repair and maintenance in the common area, gutter cleaning, and a water charge error (CalAm is processing a refund). Barring unforeseen circumstances we should return to budget next month

Reserve Fund:

- We carried forward $1,373,000 from our 2024 year-end Reserve Fund balance to our 2025 Reserve budget. With $106,000 added to reserves from our January revenue and $83,000 deducted for expenses (in the painting/siding and deck reserve categories), we now have $1,395,700 in reserves. We are well-positioned for upcoming work activities.

Current work:

- JWS is repairing the siding/trim/painting on five homes with water intrusion. Budget: $44,000.
- Cal Pro will soon begin rebuilding 13 decks. Contract of $229,600 awarded in September 2024. Work begins this month.

Architectural Review Committee

Replacement Windows

When replacing windows or doors, Homeowners must submit a request through the Architectural Review Committee and get Board approval. Please keep in mind these Crosswoods standards:

- No white trimmed windows. They must match the trim in earth tones.

Useful Links/Contacts

Electric Panel Survey Results:
www.crosswoodshoa.com or visit the HOA Office

Electrician for Bids:
You may choose your own electrician for electric panel replacement. However, while the Board cannot endorse a specific contractor, Dirk Helder, who completed our survey, is available to bid your project.
Dirk Helder Electric
(916) 870-5669
Dirk_helder@yahoo.com

Architectural and Landscape Request forms
www.crosswoodshoa.com

HOA Office:
Josh Peters
Direct 916.735.5946
Email:
josh.peters@fsresidential.com

Insurance: Taking Steps to Reduce Premiums

The cancellation of the HOA's insurance in 2024 necessitated a change to a secondary, more expensive insurer –almost tripling premium costs that caused HOA dues to increase significantly.

Many HOAs across the nation are facing the same insurance crisis. Our Board has been working to understand the reasons for cancellations in an effort to lower premiums. Insurance companies have cited various reasons for refusing to insure our HOA, such as:

- The value of our development exceeding the insurer's total coverage limits
- Our buildings and homes are old and have not had major updates
- Some electric panels are not meeting today's safety criteria
- Brush

Korey from Sandor's Green Team hard at work lowering tree limbs. Part of extensive work done last month to help eliminate ladder fuels. The HOA would also like to hear about branches rubbing on your rooftop. Please report to Josh Peters in the HOA Office.

The community does not have "brush," but may have ladder fuels (Combustible plants that allow fire to spread from the ground into tree canopies). Sandor's Green Team and volunteers are raising limbs to reduce ladder fuels and cutting branches rubbing on rooftops to prevent roof damage and keep fire from spreading. The Landscape Committee is also looking at deck hedge height as ladder fuels as well as hedges touching the deck to help contain any spread of fire.

The Board is working on securing insurance premium relief in 2026. It will not be easy as the LA fires fuel insurance prices.

Understanding Our Insurance Deductibles

The Board identified a misunderstanding regarding our insurance deductibles and clarified them at the Board meeting on February 26, 2025. Here's how the deductibles work: there is a $250,000 deductible on the HOA common area buildings (e.g. the office, pool buildings and meeting room), **NOT** on community homes.

For homeowners, the deductible is $50,000. This deductible applies to all perils. Remember, the HOA insurance is "bare walls" coverage –it stops after the drywall. All fixtures, cabinetry, flooring, doors, etc is covered by the unit owners insurance for the interior. Here is how the deductible works:

A group of homes sharing a wall as a "building." Here, there are 3 homes in the building. *(Your building may have 2, 3 or 4 homes)*

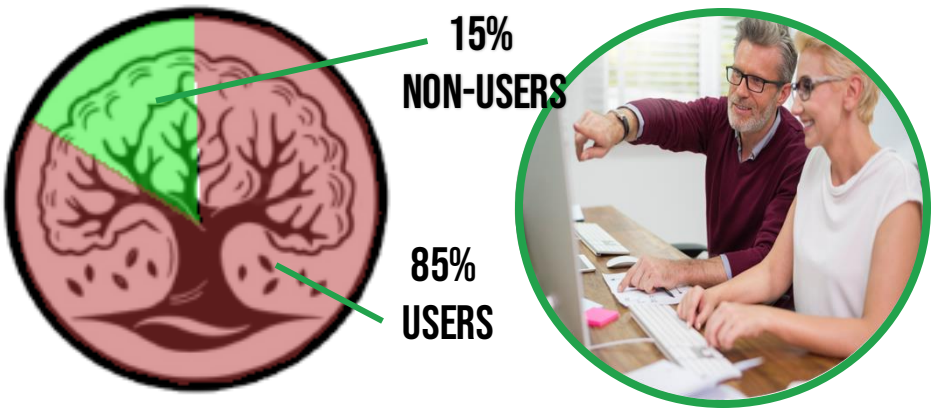
If one home in the building is damaged by fire, the homeowner of the damaged house pays the entire $50,000 deductible.

If two houses in the building are damaged by the same fire, the two affected homes split the $50,000 deductible ($25,000 each). *If ALL the houses are damaged, the deductible is split by the number of homes in the building.*

Community Question: Should We Have a Volunteer Program to Teach Basic Internet to Our Community?

85% of Crosswoods residents use the internet, leaving 15% who can't take advantage of the internet package through Xfinity. The Board felt they would like to give EVERYONE the chance to learn the internet through a community project, but before we begin, we need input from our residents:

Internet Usage Among Crosswoods Members



LEARN THE INTERNET. For those 15% of non-internet users: If made available, would you like lessons on the internet? What obstacles keep you from using the internet? Could community members help you overcome these obstacles? We would like to hear from you.

WE NEED COACHES. Would you volunteeer your computer/internet expertise? You do not need to be an expert, just understand a little bit about computers and the internet, have patience and communicate clearly. Do you have ideas on how this might work?

WE NEED COMPUTERS. Some HOA members may not have a computer. Could you donate an old, but working computer, that you no longer use?

If you want to volunteer or have input, please reach out to HOA Manager, Josh Peters at 916-735-5946 or Josh.Peters@fsresidential.com. If there is enough interest, we'll call a meeting to work out details.

Landscape Committee

DECK HEDGE REQUIREMENTS

To mitigate fire ladder fuels, the Landscape Committee is looking at deck hedge heights. The Standard of Care requires hedges be trimmed to 5 feet from the deck floor. However, height may be adjusted for privacy.

HELPFUL THINGS

When you see clippings wrapped in white tarps on Crosswoods Streets, that's money. Each tarp costs the HOA for the disposal of the refuse. You can help reduce costs with your green waste can. Help Sandor and his Green Team by wheeling out your green waste container when you hear the blowers.

Let them fill 'em up!

CROSSWOODS CAPTAINS

Become a street "Captain" to identify landscaping issues

Crosswoods Captains are needed to keep an eye on landscaping issues on their block then report issues to the HOA office. Captains will report problems like broken sprinklers, dead limbs, fire hazards and more for resolution. Thanks to those who have already volunteered, we will be calling on you soon. To volunteer, contact Josh, *josh.peters@fsresidential.com*

Member Participation Guidelines in Board Meetings

During Board meetings, the Board wants to encourage the sharing of ideas and solutions regarding HOA issues. The Board has adopted a code of conduct for participation. But first some basic rights:

1. Members have a right to observe the board conduct business. Civ. Code sec. 4925
2. Time must be set aside for members to speak on any issue, whether on the agenda or not Civ. Code sec. 4930(a). The Open Forum allows this to happen.
3. The President may invite comments from the audience on particular business items, if he so chooses. This is at the discretion of the Board.

Guidelines for Open Forum Conduct

1. Members may address any issue related to Crosswoods whether on the agenda or not.
2. A member may speak after being recognized by the President.
3. A member may speak for 5 minutes.
4. When speakers near the end of the allowed time, the President can ask the member to summarize their remaining points.
5. The total time for the Open Forum shall be limited to 30 minutes. The forum may end earlier if only a few people speak.
6. The President may adjust the time limits.

Guidelines for Speaker Conduct:

1. Do not speak until recognized by the President.
2. Speakers shall start by giving their name and address.
3. A member may speak for up to 5 minutes and may address more than one subject.
4. No rude or threatening comments.
5. Address issues, not personalities.
6. No audio or video recording by attendees.
7. Speakers may not give their time to other people.

Topics for member comments should not:

1. Involve matters outside the board's authority,
2. Be defamatory, indecent, abusive, or involve personal attacks or threats
3. Involve personnel issues
4. Involve disclosure of confidential information

Board Members Response to Questions:

Civ. Code sec. 4930(b).

1. The board may only take action on items on the agenda.
2. Board members may:
   a. Briefly respond to statements made or questions posed,
   b. Ask a question for clarification
   c. Make a brief announcement
   d. Make a brief report on the person's activities, whether in response to questions posed by a member or based upon the person's initiative.