July 2025

CROSSWOODS REPORTER

ESTABLISHED 1973

President's Letter

Electrical Panels Replacement

Protecting Your Home, Family, Community and Finances

I know you are tired of hearing about electrical panels, but Crosswoods homeowners are still woefully behind in replacing electrical panels that have been inspected and either don't meet current code and/or have been identified as unacceptable by the HOA's insurer.

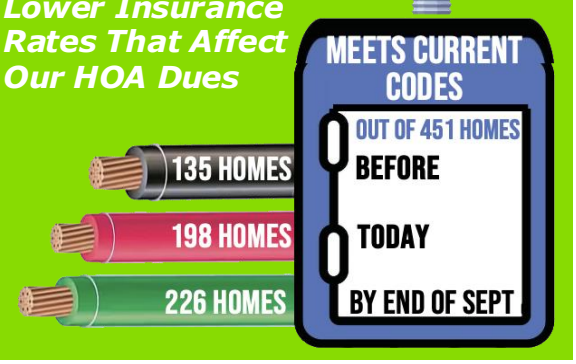
An electrical panel not meeting these standards/requirements may pose a serious risk to the safety and financial well-being of homeowners and the Crosswoods community at large:

1. Replacing your electrical panel is crucial for fire safety. Panels not meeting current code can overheat, spark, or fail to trip during electrical faults, increasing the risk of electrical fires that endanger you and your loved ones. Upgrading your panel ensures reliable protection through improved safety features.

2. Insurance companies often recognize the reduced risk associated with newer, safer electrical panels. As a result, homeowners may benefit from lower insurance premiums on their personal H06 policies, making the investment in an upgrade financially rewarding in the long run.

3. In communities like Crosswoods, replacing outdated electrical panels in individual homes can contribute to lowering the HOA's overall insurance costs. If enough residents participate in making upgrades, the decreased risk may lead to reduced insurance rates for the HOA itself, thus improving the HOA's financial situation which affects everyone in the community.

MORE PARTICIPATION NEEDED!
Only HALF of Crosswoods Homes Will Have Replaced Electrical Panels By Sept 2025. This Hurts Our HOA's Chances Of Getting Lower Insurance Rates That Affect Our HOA Dues



In short, please update your electrical panel. If you have already replaced your electrical panel, please let Josh Peters know as it is important for the HOA to track the progress being made in this important effort (we will also paint your new panel to match the house, free). Doing so is not just a matter of compliance or convenience—it's an investment in safety and savings that benefits you, your family, and your community.

Sincerely,

G. Rudy Di Massa

By The Numbers

10%

The minimum projected percentage increase in HOA insurance rates the Board anticipates. To help offset this expected rise, the Board has partnered with an insurance broker and is proactively exploring new coverage options. This uptick may impact HOA dues, so it's important for homeowners to stay proactive. Your participation in panel upgrades not only promotes safety but may also help to mitigate these financial impacts for everyone.

ONCE EVERY 2 WEEKS

The current mowing schedule is every other week allowing the landscape crew to concentrate on work orders and other projects.

90

The number of work orders in process for both landscape and maintenance crews.

9

The number of streets that still need Crosswoods Captain volunteers. Those streets are **San Altos, Madrea, San Angelos, San Dimas, El Porto, Montez, La Poza, Lompoc** and **La Cima**. The job duties are simple: See a problem on your street…Take a picture, note the location, and email it to the HOA office. This is great for our many neighborhood walkers. Already we have cleared up 25 issues ranging from broken sprinklers to vents being pulled by critters to landscaping issues. To volunteer, contact Josh Peters at 916.735.5946
Email josh.peters@fsresidential.com

Thanks to new captains, Jim MacNicholl, Rob Ingolia, Denise Veteto and Elaine Brazeal for volunteering!

30%

The expected price hike from Cal Am Water to residents and the HOA

$33,000

The amount of the water bill for Crosswoods in June without the price hike.

5,000

Approximate number of sprinkler heads in Crosswoods

2-1/2

The number of years left in the term for the vacant position on the HOA Board. Interested parties should contact Josh Peters.

3

The number of Wells brothers working on the Crosswoods landscaping crew alongside Sandor. *Pictured left to right: Dennis Wells, Juodon Wells and Cirus Wells.*

Meet the New Crew...
Dennis Wells

Dennis Wells joins his two brothers and Sandor on the landscape crew

Dennis Wells, the Association's newest Landscape Maintenance Team Member, is a 20-year-old landscaper with a passion for working outdoors and creating beautiful spaces. Born and raised in Northern Sacramento, he grew up with his two brothers, Juodon and Cirus (also Crosswoods HOA Landscape Maintenance Team Members), which taught him the value of teamwork and staying competitive. Whether he's tirelessly working to maintain the Community's Landscape or lending a helping hand whenever asked, Dennis brings energy, creativity, and a strong work ethic to the Landscape Maintenance Team. When he's not landscaping, he enjoys hiking, grilling with his brothers, and watching sports - especially football (Go 49ers!!!). Next time you see Dennis out in the Community, please be sure to say hello!!

Bylaws Revised

On July 3, HOA members received via email proposed changes to the Crosswoods HOA Bylaws to meet the standards of some new additions to the Davis-Stirling Act. This Act is a California law that governs homeowner associations. The proposed amendments to the Bylaws deal with two subjects:

1. Qualifications for voting in Crosswoods HOA elections. The amendment would say that the only qualification for voting in an HOA election is that the person be a member, that is a property owner in Crosswoods, at the time ballots are distributed.

2. Allow Board of Directors to amend the Bylaws in the future without an election if the only change is to match changes in law.

Important dates to note:

Thursday, August 7 at 7pm *An open meeting to receive oral comments on the proposed amendments in the Crosswoods Meeting Room, located immediately west of 7000 Rancho Mirage Ct.*

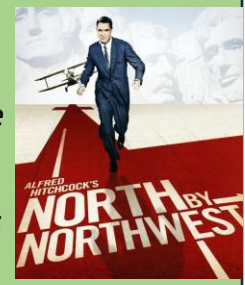
August 8 at 4pm *Comments for proposed bylaws close*

Crosswoods Calendar

7/22, 4:00 PM Last day To Submit Application *if you are interested in being considered for appointment to the vacated Board position. See details in the July 7 email sent from the HOA or contact Josh Peters, 916.735-5946*

7/23 6pm Board of Directors Meeting *Held Via Zoom or in HOA Office.*

8/1 8:30pm Crosswoods FREE Friday Night Flicks *Alfred Hitchcock's* ***North by Northwest*** *with Gary Cooper.* ***Location****: Front of the HOA Office along the Main Path. Popcorn, candy and drinks will be served.*



8/5 6:30pm National Night Out *Come join your friends around San Altos Circle for a community event of fun and neighborly friendship.*

8/7 7pm Bylaws Meeting *Open meeting to receive comments on the proposed amendments in the HOA bylaws.* ***Location****: Crosswoods Meeting Room (west of 7000 Rancho Mirage Ct).*

8/8 by 4pm Last Chance To Comment On Proposed HOA Bylaws.

8/19 by 4pm Last day to Declare Candidacy For The Board in the next election in November.
Paper work available in the HOA office.

Through Labor Day Aquarobics Classes Classes:
Mon, Wed, Fri 6-7PM
All Residents welcome.