October 2025

CROSSWOODS REPORTER
ESTABLISHED 1973

Moon Rise Amongst the Ginko Trees

President's Letter

SLEEPLESS IN CITRUS HEIGHTS

On September 23, I couldn't sleep. This was the day before our HOA insurance was to lapse at midnight. I thought back to last year…

In 2024, we faced non-renewal of our insurance. Our broker eventually found only one insurance company that was willing to underwrite us, but it brought steep premium hikes, steep hikes in our deductibles and less coverage than our existing policy. It was common knowledge that the insurance industry was reeling from the unprecedented losses resulting from the wildfires that had devasted Santa Rosa, Paradise, Maui, and LA. The results for our HOA: Significantly higher premiums which translated to higher dues and a loss of around $150,000 to the operating fund to cover the unanticipated/unbudgeted additional insurance cost from September through December 2024. With this year's insurance renewal looming, Treasurer Sara Lombardo and I held numerous meetings with our broker after she submitted a quote that was almost the same as last year (around $700K). Despite our broker's claim that it would not help us, Sara and I decided that we needed to try the free marketplace. We then reached out to two brokers recommended by fellow HOA members. The results were tremendous.

Before long we had managed to create a bidding war between our current broker and another broker.

Continued on next page

President's Letter

Sleepless Continued

Numerous offers, and counter offers appeared. For a about a week, we spent hours reviewing proposals and rejecting those with high deductibles or inferior coverage. On September 23, the day before the insurance was to lapse, the Board convened in Special Executive Session at 6pm to choose between the final proposals. When questions popped up about deductibles, it was agreed to reconvene at noon on September 24, allowing both companies an additional opportunity to revise their offers. At noon on September 24 --- less than 12 hours before our insurance lapsed – the Board reconvened and awarded the contract to Alera Insurance, giving the HOA a $290,000 savings from the previous year's premium and a single $50K deductible for all perils.

These exciting savings give us the ability to increase our reserve funds that have been underfunded for decades and to maintain our siding and paint repair schedule and increase the deck work we can finish each year without significantly having it increase monthly dues.

"The Board …awarded the contract to Alera Insurance, giving the HOA a $290,000 savings from the previous year's premium."

Despite this great victory, *it is important to remember that we must continue our efforts to move out of the much more expensive surplus insurance market by upgrading all the outdated electrical panels in the community.*

Doing so will make us safer and even more competitive by generating even more bidders for our insurance business.

Sincerely,

G. Rudy Di Massa

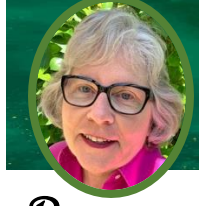
Crosswoods Calendar

October 30 *(or earlier, weather dependent)*
Main Pool closed

November 12 by 5pm
Deadline for return of Board Election Ballots
All ballots must be in the HOA office by 5pm.

November 12 @ 6pm
via ZOOM
Annual Meeting

You may have noticed tiny, pointy growths on the undersides of the falling oak leaves on your decks. These are oak tree galls, which are tumor-like growths that protect the larvae of gall wasps, sort of like a cocoon around a forming moth or butterfly. The wasps are tiny and non-stinging and the galls around the larvae are not harmful to the trees.



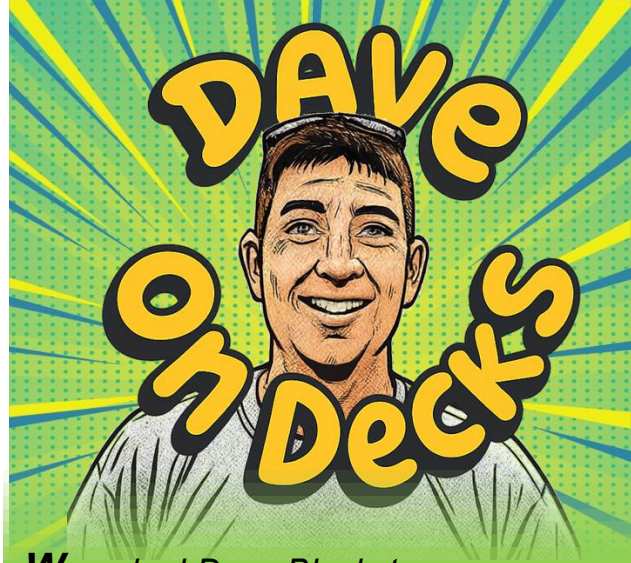
October Treasurer's Report

Budget season is coming to an end! After numerous meetings and detailed discussions, the five-member budget committee recently finished developing the 2026 HOA budget.

The initial draft, presented to the Finance and Insurance Committee and the Board of Directors at their September meetings, was created before receiving the final HOA insurance proposal. Now that the insurance is finalized, the committee has revised the budget and will present it to the Finance & Insurance Committee on October 15 and to the Board of Directors for final approval at the October 22 meeting.

Collaborating during the HOA budget development was essential because the budget impacts everyone and determines the dues we pay. The committee believes it has created a solid budget that addresses our HOA's needs while strengthening our Reserve Fund, which supports all the construction work the HOA undertakes to maintain our homes and community. Learn more about the HOA's finances by attending the October meetings.

Crosswoods resident and Master Gardener, Jim MacNicholl, helps P.O.P. out Palms, Olive and Privets. Residents are allowed to remove these nuisance plants when they spot them.



We asked Dave Blackstone, our resident carpenter, to give us tips on keeping your decks in shape.

- Keep grooves between boards clean and free of debris.
- Sweep or blow off the deck surface weekly or more often.
- Keep the potted plants to a minimum.
- Make sure all plants are on risers off of the deck surface.
- Make sure all plants have saucers to catch excess water
- Avoid overwatering of potted plants on decks
- Do not set plants on the handrails.
- Make sure to report any sprinklers hitting the deck to the HOA.
- For efficient air flow don't store items under the deck.
- Allow our landscape team to prune the shrubs around the deck.
- Irrigation and misters are not allowed on the decks or pergolas.
- Everything on the deck should be easily movable. The rule of thumb is if you can't lift it, it probably shouldn't be there.

Please Note: Members are liable for damage caused to decks that is not the result of normal wear and tear such as rot caused by improperly or carelessly watering potted plants on decks.