November/December 2025

CROSSWOODS REPORTER
ESTABLISHED 1973

Harvest Décor in Crosswoods

## Treasurer's Report

# Budget Wise

Although I've had previous financial management experience as part of my responsibilities as Program Administrator for the UC Davis Washington DC Internship Program, I knew that stepping into the Treasurer role this year would be more demanding than my previous role. From the start of this journey, I also realized that creating the budget would be my biggest challenge as Treasurer.

I wanted to get it right despite all the competing interests like resistance to dues increases, out-of-control insurance costs, the need to strengthen the reserve fund, and escalating operating costs. I also knew that the budget is the fiscal blueprint that guides the community's priorities for the upcoming year.

I decided that forming a committee was the best way to develop a collaborative approach to the budget. It was crucial to consider diverse opinions and tap into the experience and knowledge of other members. The effort proved successful. After numerous meetings with thorough, detailed discussions, the committee members reached complete agreement, and we were able to offer a sound, solid budget that meets the HOA's needs.

The result of our efforts is that:

1. monthly dues will only increase by $15 which represents a modest 2.4 percent increase over this year's monthly dues,
2. the HOA can manage the escalating costs for operations,
3. Savings from the reduced insurance premium will be used to fund the Reserve Budget which has been underfunded for years and

*Continued next page*

## Where Your HOA Dollar Goes

**20¢ Utilities**
water, cable/internet, electricity, refuse

**2¢ General Maintenance**
Roof repair, vehicles

**38¢ Reserves**
for decks, siding and paint, infrastructure

**18¢ Land Maintenance**
Landscape staff, tree maintenance, landscape enhancement, gutter cleaning

**22¢ Admin Expenses**
Insurance, Onsite Manager, management company, taxes

4. the HOA can fund more work to update and repair our aging homes and common areas even though the average cost for siding and painting on a home has gone from $16,500 two years ago to $22,500 this year.

Also, and very importantly, the current reserve study (performed every year as required by State law) recommends that we fund our reserve fund at $1.6 million in 2026 and $2M in 2027. In 2026, we will fund it at $1.35 million, an increase of over $116,000 from this year. With incremental increases over the next few years and by keeping a sharp eye on expenditures, we will eventually reach our goal.

Sincerely,
*Sara Lombardo*

## CLICK PAY: HOW TO UPDATE AUTOMATIC PAYMENTS

Step 1: Login at https://www.clickpay.com/custom/fsr/login.html

Step 2: Determine if you must update your payment selections:

- If you selected "Full Amount" or "Pay Recurring Charges and Scheduled Assessments Only" your payment will be *automatically* increased to $652 on January 1. No updates are required.
- If you have "Fixed Amount" selected, please update the amount to $652.

**Make these changes after your December dues payment has been processed.**

For assistance or setting up payments online,:

- Visit ClickPay's support center at ClickPay.com/GetHelp
- Call 1.888.354.0135 (option 1).

## BILL PAY THROUGH A BANK:

If you pay online through your bank, check your bank's online banking system for updating options.

## Crosswoods Calendar

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 and Election of Board of Directors**
December 10 @ 6pm
via Zoom
Board elects officers
January 28 @ 6pm
via Zoom
Next Board Meeting

Thursday, November 27-28
Thanksgiving Vacation

Wednesday, December 24
Christmas Eve

Thursday, December 25
Christmas Day

Wednesday, December 31
New Year's Eve

Thursday, January 1
New Year's Day

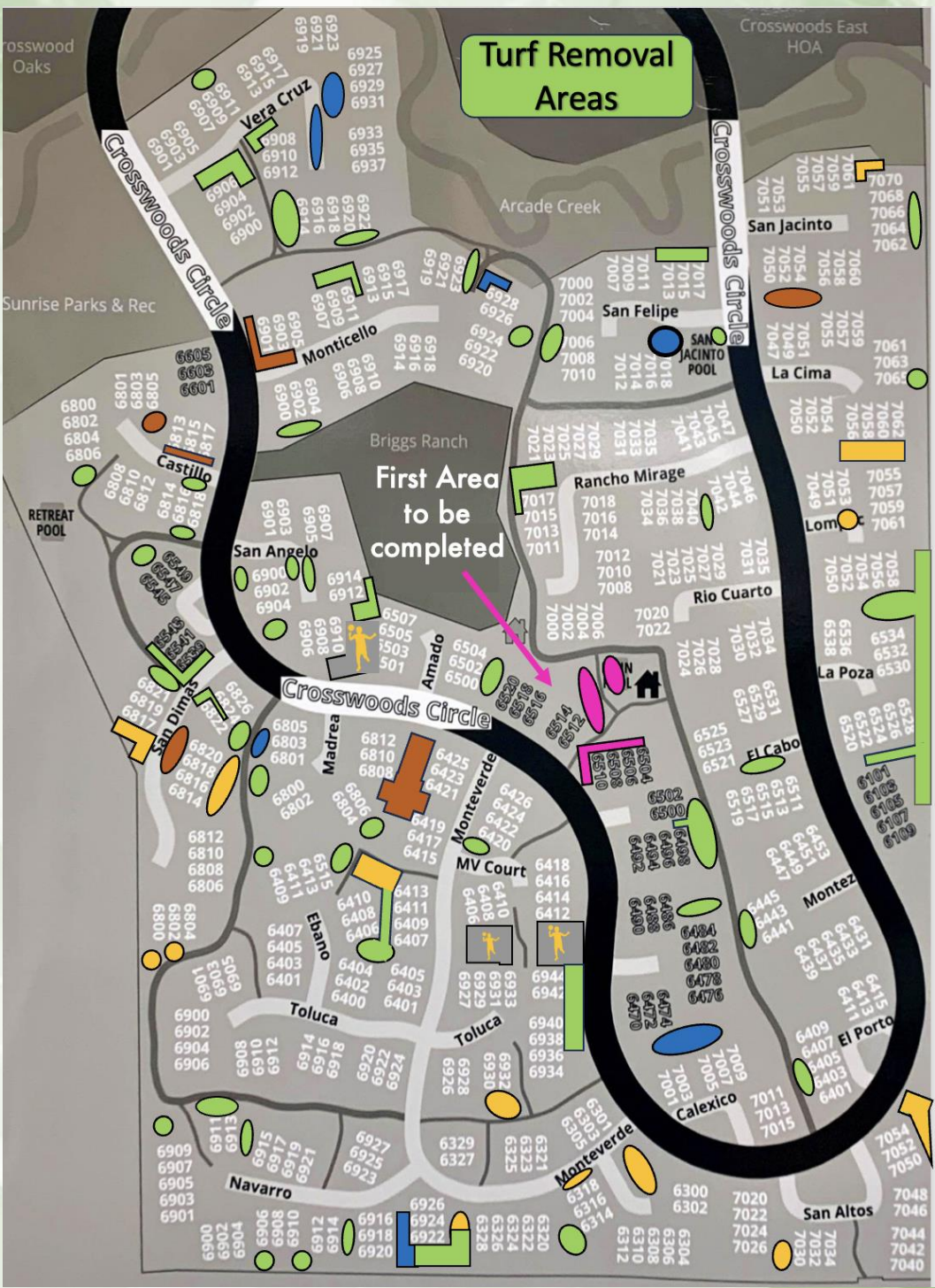
# TURF REDUCTION PROJECT

In response to drought conditions, California passed Assembly Bill AB 1572, requiring HOAs to reduce "non-functional" turf. In some cases, the law allows HOAs to retain turf that is used for recreation or community events. It also permits irrigation to maintain tree health and drought tolerant plants. HOAs must comply by January 1, 2029. In response to this law, the HOA started a Turf Reduction Project.

The primary goals of the project are to:

- Reduce increasing water costs associated with maintaining turf
- Replace turf with drought-tolerant shrubbery, plants, and ground cover
- Comply with AB 1572 requiring HOAs to remove any grass that's not "functional grass."

Following Board guidance and the law, the Landscape Committee created a map of turf to be removed. The Board secured an $8,400 Cal Am Water grant (plus a potential of $20,000 more) to offset material costs for drought-resistant landscaping designed by resident BJ Miyashiro (see next page for phase one plans). This map will be updated as the project evolves over the next three years. Changes will be reflected on the website.



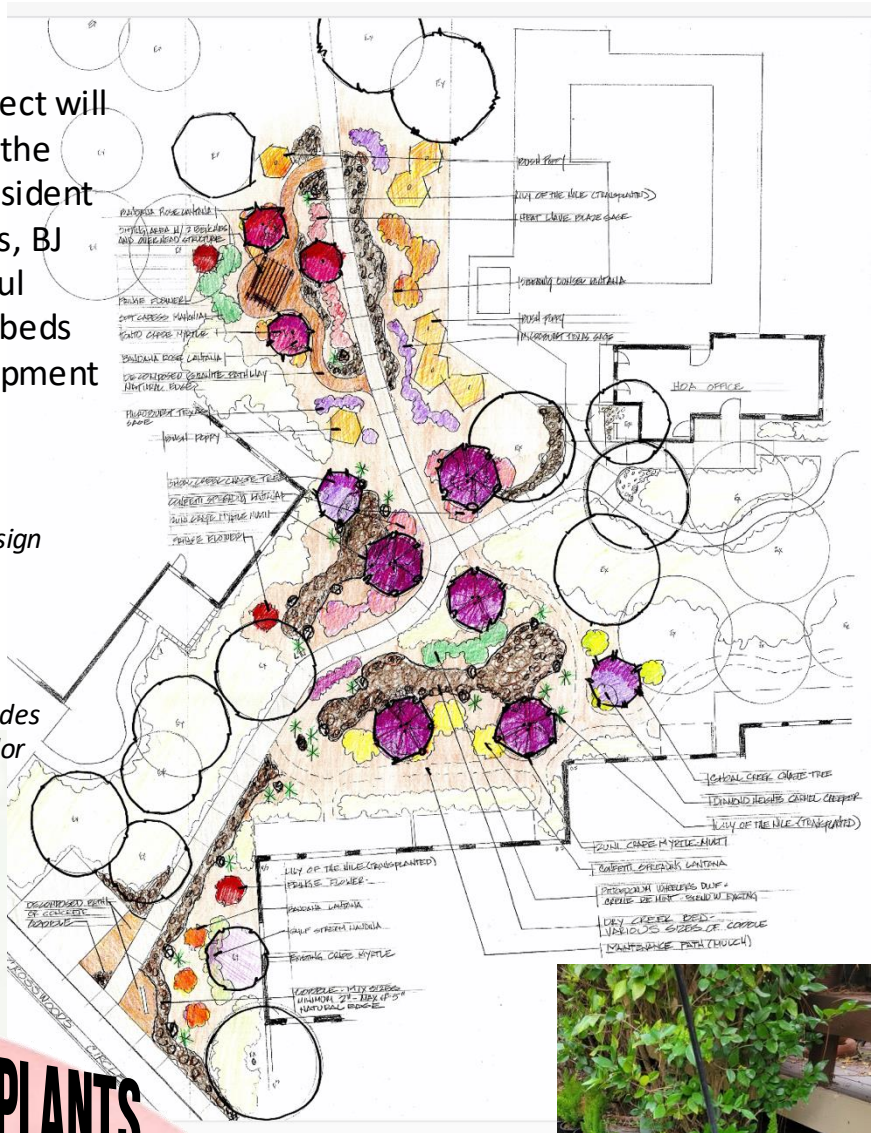

## LEGEND

- Mulch
- Privacy Planting
- Large Scale Design
- Dry Creek with planting
- Kids Play area

# TURF REDUCTION PROJECT
# PHASE ONE

Phase One of the turf replacement project will begin with the most often visited area, the HOA office and pool area. Long time resident and landscape designer of over 50 years, BJ Miyashiro has designed a plan of colorful drought tolerant plants, with dry creek beds and seating area. Watch for the development of this space in the new year.

*BJ Miyashiro explains her design to a core group of residents charged with reducing turf. The group includes Teri Todd, Sandor Robinson and Michael Ball*




## SAVING SOME GREEN ON PLANTS

**Cal Water Rebate.** Board member Michael Ball discovered a rebate program through Cal Am Water providing money for reducing turf in the the community.

**REBATED AMOUNT: $8,400**

**POTENTIAL REBATE: $20,000**

**Crosswoods Nursery.** **BJ Miyashiro and Pat Showalter had a great idea to dig up highly desirable volunteer plants, such as Lilies of the Valley, Foxtail Ferns, and others, that sprout up in the wrong places. These plants are then potted and given to plant parents to care for them until they are ready to beautify the community .**

**Cost: FREE**

***The nursery.*** *Plants harvested from the community will be replanted to beautify our HOA*

President's Letter

# Volunteerism: Excitement is Growing

The power of volunteerism never ceases to amaze me. I recently wrote that to four volunteers (Jim Lamb, BJ Miyashiro, Pat Showalter and Teri Todd) after they showed me an amazing job along the long neglected Southwest Path behind Toluca. With the blessing of Sandor, not only did they improve the look of the community, they had a great time working together as neighbors.

The new nursery program is another example of volunteers getting involved. Under the purview of Sandor, residents are digging up volunteer plants that would normally be discarded, potting them, and caring for them until they're needed for future landscaping projects. This will save the HOA thousands of dollars.

So I ask you all to volunteer. It can be as simple as watering plants or grabbing a shovel and revitalizing landscape or helping a neighbor. Please contact Brandon Johnson in the HOA office at brandon.johnson2@fsresidential.com to volunteer today. When passion becomes the priority and the motivator, amazing things can happen!

Sincerely,
*G. Rudy Di Massa*

# VOLUNTEERS WANTED

**Check out a few of the opportunities where you can make Crosswoods better!**

*Jim Lamb volunteered to clean-up his neighbor's backyard*

*The Southwest corner of the path near Navarro after clean up. Thanks to volunteers Teri Todd, Pat Showalter, Jim Lamb and BJ Miyashiro*