



**THE ANNUAL CRHOA MEETING WILL BE HELD ON JANUARY 20, 2009 AT THE PUYALLUP
PUBLIC LIBRARY AT 7:00 P.M.**

Dear Homeowners,

December 15, 2008

We hope this letter finds you enjoying the season with friends and family. This is also the time of year that the Board is cleaning up old business and planning for the next year. A full reporting of our finances will be presented at the meeting so you can see where your money is being put to work.

As for old business, we are diligently working to collect past due fees and dues owed by some homeowners to the HOA. When budgets are made for the year, the HOA is reliant on timely payment of dues. Unfortunately, the HOA is working to collect about \$6,000 in past due fees and dues.

It surprises us that homeowners would put their property and credit at risk for a few hundred dollars in dues. The Board has filed liens on six houses and has hired a collections agent to help collect the money owed to the HOA. The HOA belongs to each homeowner in Crystal Ridge and the Board takes its duty seriously to represent all of your interests and to prosecute collection of these dues and fees.

Many times, simply a call from a collection agency is enough to collect the amount due. In other cases, the Board will enforce its lien on the property and force foreclosure on the property to collect past due amounts. Fortunately, the Board has only had to resort to foreclosure one time in the last ten years. We hope this won't be necessary on these six homes.

The Board has also been working to finish up the work performed this year. You probably noticed the orange flags on the trees in the subdivision. These flags were placed by a professional arborist and were indications of either required pruning or recommended replacement. To date, all 1,000 trees in the subdivision have been inspected and pruned as required. There are still 33 trees that may need to be replaced. This will be considered in the 2009 budget and will be partially contingent on the collection of fees and dues owed.

The tree pruning was the first time this has been done since the trees were planted – many of them almost 15 years ago. We also had a few trees either fall down or lose large limbs. This required some emergency work and funding. We hope that the pruning will minimize future problems as serious as falling trees and limbs.

We also performed restoration work on some of the mailboxes. Many were pressure washed to remove mold and some were repainted and reroofed. We hope to continue these efforts in 2009.

The sprinkler system continues to require repair and replacement. While we enjoy the large and beautiful trees, their roots continue to thwart our efforts to keep the irrigation systems operational. This is exacerbated by vandals breaking off sprinkler heads. If you see these vandals please contact the police first and then the Board so that repairs can be made in a timely manner.

The monuments were replanted with perennials this year. In past years we have spent a lot of money on seasonal plantings. We expect that the perennials will lower the cost of keeping the monuments looking good. While there is more work to do, the monuments are looking better.

The monuments continue to attract vandals. The main entrance sign at CRD and Shaw road was vandalized and the lights were broken off. The letters have not been repaired and are very expensive to replace. The lights were repaired but there is no timeframe or budget in place to correct lettering.

The Board of Directors has two open seats. Please consider joining the Board and giving back to the place you call home. There will be Board elections at the annual CRHOA meeting on January 20th. You may solicit proxy votes from your neighbors if they are unable to attend the meeting and vote in person. All it takes to be elected is a majority of votes of those in attendance at the meeting. Nominations will be taken from the floor or email the Board with your nomination selections. You may nominate yourself. We look forward to seeing you on the Board next year.

The Board considered a dues increase for 2008 due to (1) the unexpected expenses related to tree pruning and replacement, (2) the amount of uncollected dues this year, and (3) lower level of reserve funds than projected. However, given the state of the economy and the financial pressure we are all under, we have instead elected to hold dues at current levels with the expectation of a 10% increase in 2010. This makes it more important than ever that we receive your dues in full and on time in 2009.

Lastly, the Board has discussed hiring a professional property manager to manage the subdivision in place of Board management. This is being considered because of the near absence of volunteer help from the residents. The cost of hiring a manager will result in doubling the annual dues. Please consider volunteering to serve on the Board or a committee.

We are looking forward to seeing you at the annual meeting on January 20th and the election of new Board members for 2009.

Best regards,

Your Crystal Ridge Homeowners Association Board of Directors
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