

CRYSTAL RIDGE HOMEOWNERS ASSOCIATION
Dec 2009 Newsletter

Annual Homeowners Meeting is 7 p.m. January 19, 2010 at the Puyallup Public Library

To say that 2009 has been a challenge for your Homeowners Association would be an understatement. We have had many challenges from broken water mains to dead trees all topped off with a very difficult financial environment.

The Board continues to work around budget issues related to homeowners not paying their dues, homes in foreclosure and residents that have claimed personal bankruptcy. As a result, planned projects were not started, others were late and some not given the light of day.

The short story is we are about 10% behind in collections or about \$10,000 from 2009 plus more going back to 2008. Our reserves are about half of where they should be or about \$15,000 short. We do not see much relief on the horizon and thus expect this to get worse in 2010. The general condition of the common areas and mow strips is below par and requires significant work. We expect more of the irrigation system to fail as the system is approaching 15 + years in age.

The Board cut back expenses in 2009 to deal with the reality of the homeowners that have not paid their dues. We have offered payment plans and have offered to waive interest and late fees in an attempt to collect late dues. This has resulted in receipt of some but not all payments. Liens have been filed on the homes of delinquent homeowners.

While the Board has cut back, there is a level at which the subdivision must be maintained. The irrigation system is old and in need of constant repair/replacement. The lawn areas are in need of moss and weed control as well as thatching and over seeding. The monuments (all seven) need constant repair and maintenance as do the over 1,000 trees in the neighborhood.

So, what does this mean for you?

DUES: The short story is you'll be paying more without much increase in service. The Board has decided to increase dues by 10% for 2010 in an effort to begin to improve the look of the common areas, mow strips and monuments as well as restore reserves to a safe level. We understand that these are difficult times but the Board has its obligations spelled out in the CC&R's to maintain these areas in a condition that we view as far better than they are now.

The CC&R's allow a maximum of 10% annual increase without a vote of the homeowners. There have been only three dues increases in the 15 years that Crystal Ridge has been in existence. The last one was in 2008 and was 10% as well. In addition, dues for 2010 will be due and payable on **December 31, 2009**. This will allow for a more accurate and predictable collection and budgeting process for 2010 and beyond.

What do your dues pay for?

- 1) Irrigation water for the common areas, The Estates and the monuments
- 2) Monument (there are 7 of them) planting, maintenance and repair
- 3) Utilities – water and electricity
- 4) Irrigation system repair and replacement
- 5) Tree pruning, spraying and replacement
- 6) Mowing of all lawn areas between the sidewalk and curb and common areas
- 7) Shrub pruning
- 8) Trash pickup
- 9) Leaf raking and pickup
- 10) Fertilization, insect spraying, weed control and moss control
- 11) Accounting services
- 12) Taxes
- 13) Landscape management
- 14) Tot lot repair and replacement

- 15) Reserve funds to maintain and replace HOA assets
- 16) Liability insurance

We are constantly working to improve services provided by TruGreen and other vendors and while some may complain about this or that, we have never received a call saying "we are doing too much work –stop." Therefore, the Board will work to improve collections and increase dues as necessary to continue the work required to improve the appearance and value of homes and property in Crystal Ridge.

CC&R ENFORCEMENT: We can tell you that the Board is as tired of this topic as anyone. There are 300 homes in Crystal Ridge and only 5 Board members that work to enforce the CC&R's. We would guess that 90% of all homeowners abide by most all provisions of the CC&R's and the Board thanks you for that. The balance of the non-compliant homeowners represents the bulk of our enforcement efforts.

CC&R enforcement remains a constant source of conversation and frustration for homeowners and the Board. Despite repeated pleas from the Board for volunteers to take on the task of CC&R enforcement, no one has volunteered. The Board has worked to maintain a consistent approach but lack of manpower and continued – and sometimes repeated - homeowner violations have thwarted our efforts.

The best way to address this problem is for each homeowner to act in a manner consistent with the CC&R's. Each homeowner agreed to abide by these rules at the time of purchase and homeowner obligations are spelled out in the CC&R's. You can download a copy from the website.

There are many provisions but the following provides summary of the most frequent CC&R violations:

- 1) Keep trash cans out of view and retrieve them promptly from the curb after they are emptied.
- 2) Store boats and trailers behind approved gates and fences or in your garage. Do not store them in your driveway.
- 3) Do not store cars in your driveway. They are to be stored in your garage,
- 4) Canvas/plastic RV/boat/car cover canopies or awnings are not permitted. If you have a roof cover canopy, please take it down. Any covering must be approved by the ACC and must be constructed with materials that match your home.
- 5) Modification Requests: Submit all requests well in advance of your project.
 - a. Have exterior paint colors approved by the ACC when repainting your home.
 - b. Any additions, remodeling or other exterior changes to your home must be approved by the ACC.
- 6) It is the homeowner's responsibility to irrigate the mow strip between the sidewalk and the street. These are to be maintained in green, park-like condition all year around. Do not let the grass die and turn brown in the summer.
- 7) Did we mention that the speed limit is 25 MPH? We have taken down license plate information and it amazes us that the violators are mostly residents of Crystal Ridge. The Board has asked the Puyallup Police to step up enforcement of violators so please be aware that you have been warned.

Finally, we need two more Board members as well as volunteers for the Architectural Control Committee for 2010. Please consider joining the Board and tell your neighbors to vote for you in the election to be held at our annual neighborhood meeting on January 19th at 7 p.m. at the Puyallup Public Library

For more information please visit the Crystal Ridge HOA website at (www.crystalridgehoa.org)

Best regards from your Crystal Ridge Board of Directors (email board@crystalridgehoa.org)

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