

CRYSTAL RIDGE HOMEOWNERS ASSOCIATION
June 2010 Newsletter

Annual Neighborhood Garage Sale is July 9th, 10th, and 11th from 8:00 am to 4:00 pm

Finally we have some summer weather and hopefully the moss will give way to the grass and plants. As many of you have noticed we have a new landscape crew servicing Crystal Ridge. The reports we have received have been very positive and the results are even better.

Let's get to purpose of this semiannual letter to you. The Board takes this opportunity to communicate with you as a supplement to the information posted on the CHROA website (<http://crystalridgehoa.org/>). It is a "state of the subdivision" message and addresses topics of major concerns and issues the Board is working to solve and improve. If you have concerns that we have not addressed, please contact the Board at board@crystalridgehoa.org or come to one of the monthly board meetings (dates and location are posted on the website).

Dues: Dues collection remains a serious challenge. The economy has brought six more properties in Crystal Ridge into bankruptcy and/or foreclosure sales. This represents about \$5,000 in unpaid dues. We have filed liens on these properties and expect to collect some or all of these amounts at some point in the future. In addition, there is an additional \$17,000 in past due amounts for dues for 2010 and prior years. We have placed liens on these properties as well. Uncollected dues for 2010 alone represent 10% of the total budget.

The Board is considering all options including sending these accounts to a collection agency and other collection processes. The collection agency process is very expensive. We would give up about one half of the amount due in collection fees. In addition, it is a serious derogatory comment on the credit report of the debtor.

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

Finances: The annual budget is about \$115,000. All funds come from dues paid by you the homeowner. The largest expense is landscape maintenance and that consumes about one half of the total budget. The next largest categories of expenses are irrigation and monument maintenance and capital improvement as well as irrigation water. The goal of the Board is to have about one quarter of the budget held in a capital reserve account and about one tenth of the budget available for operating reserves.

As the subdivision gets older it requires increased capital expenses to replace irrigation and electrical systems, trees, shrubs, and repair the monuments and fences. To date the Board has authorized about \$7,000 of such expenses and there is an addition \$12,000 of requests under consideration.

The Board has cut back expenses to deal with the reality of the homeowners that have not paid their dues. While the Board has cut back, there is a level at which the subdivision must be maintained. We will need to dip into reserves to keep the subdivision in at least its current state but the Board will not authorize any other non-essential expenses.

CC&R ENFORCEMENT: The Board is pleased to announce that one of our homeowners has volunteered to head up the Architectural Control Committee ("ACC"). This position is responsible for upholding the standards spelled out the CC&R's and maintaining the quality of the neighborhood.

There are 300 homes in Crystal Ridge and only five Board members and one ACC member 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 we thank you for that. The balance of the non-compliant homeowners represents the bulk of our enforcement 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 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 HOA 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 HOA when repainting your home.
 - b. Any additions, remodeling or other exterior changes to your home must be approved by the HOA.
- 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) It is the homeowner's responsibility to irrigate the trees in the mow strips in front of an adjacent to your home. The homeowner will be charge for replacement if the trees die from lack of water.

Finally, we are always in need of volunteers to assist the Board as well as volunteers for the Architectural Control Committee. Please consider volunteering.

Board Members: Mark Crawford Fred Herber Chris Hogue Steve Reynolds Mark Noll

ACC: Dan Massey Landscape Manager: Gerry Larson Accounting: Mae Wisor

Annual Neighborhood Garage Sale is July 9th, 10th, and 11th from 8:00 am to 4:00 pm