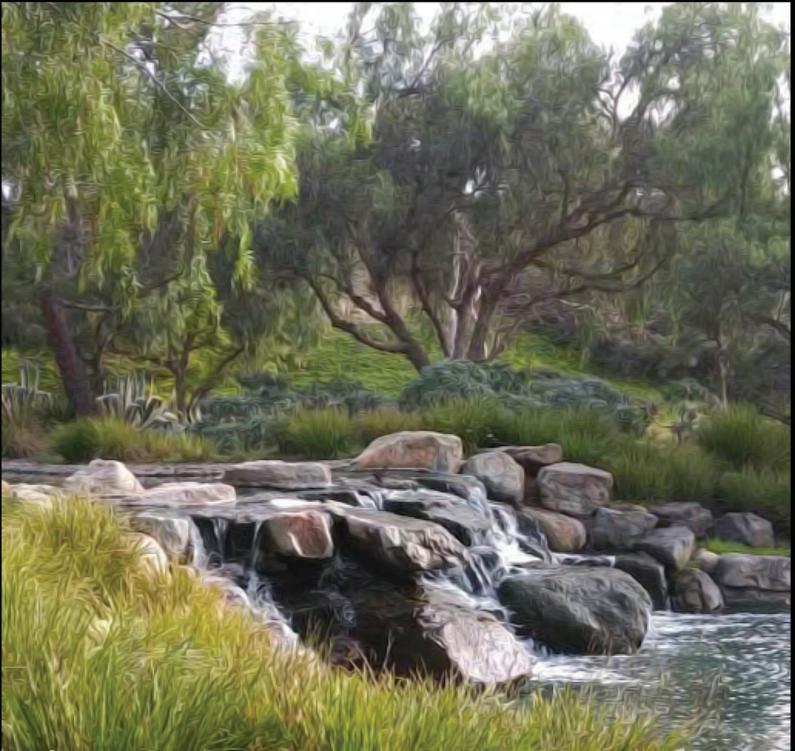
ROSBY CROONER



THE CROSBY AT RANCHO SANTA FE

WINTER 2018

CROSBY CONTACT INFORMATION: (858) 381-5615 • www.CrosbyEstate.org Vartan (Von) Yacoubian, vyacoubian@keystonepacific.com, General Manager

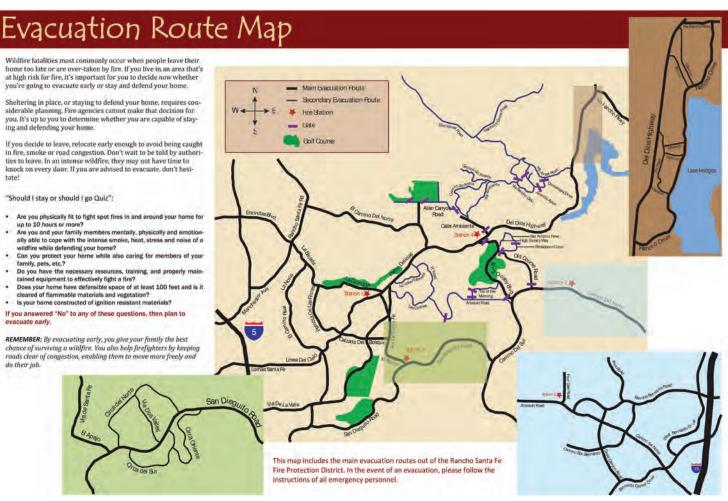
FIRE PREP HOMEOWNER CHECKLIST

According to the Rancho Santa Fe Fire Protection District, wildfires don't have to destroy everything in their path. The work you do today can make a difference. The RSFFPD recommends the following steps, taken now and throughout the year, to prepare and help reduce the risk of your home and property becoming fuel for a wildfire.

- Clear needles, leaves and other debris from the roof, gutters, eaves, porches and decks. This reduces the chances of embers igniting your home.
- To reduce ember penetration, replace or repair loose or missing roof shingles or tiles, and caulk any gaps or openings on roof edges.
- Cover exterior attic vents, and enclosure under-eave and soffit vents with metal wire mesh no larger than 1/8 inch to prevent embers from entering the home.
- Remove items stored under decks or porches; replace vegetation in these areas with rock or gravel.
- Replace mulch with hardscaping, including rock, gravel or stone. If it can catch fire, don't let it touch your house, deck or porch.

- Remove flammable items within 30 feet of all structures including firewood piles, portable propane tanks and dry and dead vegetation.
- Dry grass and shrubs are fuel for wildfire so keep your lawn hydrated and maintained. If it is brown, trim it to reduce fire intensity, and don't let debris and lawn cuttings linger. Dispose of these items quickly to reduce fuel for fire.
- Fire can spread to the tree tops. If you have tall trees on your property, prune low hanging branches 6 to 10 feet from the ground and for smaller trees, prune low hanging branches no more than a third of the tree's height. Remove tall grasses, vines, and shrubs from under trees.
- Talk to your neighbors and create a plan for how to address your wildfire safety challenges together.

Learn more about how to keep your family safe and reduce your home's risk for wildfire damage at firewise.org.



ACCESS CONTROL COMMITTEE



By Peter Shapiro, Access Control Committee Chair

The Community's Access Control practices have improved since the introduction of G4S. Their data collection and analysis capabilities

allows the committee to see summaries of all the enforcement activity each month, down to the smallest detail including locations, time of day, speed, or any other detail, should it be necessary.

Speeding seems to have decreased in general, but there continue to be exceptions of high speeds, sometimes exceeding 40 mph. In an effort to curtail speeding, new speed limit signs have been installed. The Board continues to implore residents to advise their vendors and guest of the community's speed limit (25 mph). To compliment this, currently, gate attendants are handing out red reminder notices to all vendors and guests, informing them of the speed limit in the community. As an interesting side note, roughly half of all citations issued by the community's roving patrol are issued because of the actions of guests and vendors (roughly 44 percent). So please continue to inform and remind your guests and vendors of the community's rules.

New gate operators have been installed at the middle and north gates. Simultaneously, a communication system has also been installed at the middle gate to prevent any traffic congestion by allowing two-way communication between a visitor and the gate attendant. Other enhancements are still in the works, and should be completed in the coming months.

The interior refurbishment of the Avaron gate-house has been completed. A handful of minor improvements remain, to be completed in the next few weeks.

RAISING AWARENESS OF CUT-THROUGHS BY VENDORS & GUESTS What are the residents' responsibilities?

As you know, guests are allowed access into our private community for specific purposes. For example, friends visit homeowners at their residences and service providers perform tasks at residences.

As most of you also know, guests may not use their access privileges to cut-through our private community. A "cutthrough" occurs when an otherwise authorized guest enters the community solely to use Bing Crosby Boulevard as a short-cut between Del Dios Highway and Camino Del Sur or conversely.

Some homeowners question the need to prevent cutthroughs. The key reason is that the Association has a legal requirement to prohibit them. Further, restricting cuttharoughs ensures that Bing Crosby Boulevard does not become a common thoroughfare like San Dieguito Road or Via Rancho Parkway.

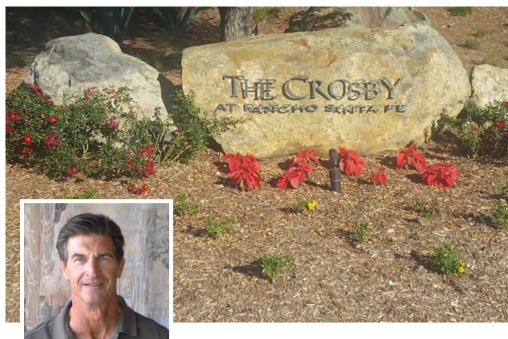
Regarding the key reason, the County of San Diego conditioned our access to Del Dios Highway on the prevention of cut-throughs. Otherwise, the North Gate would be the north wall of the Crosby.

Del Dios Highway is a Level of Service F thoroughfare, meaning that the quality of traffic service, given the traffic density, is the worst in comparison with other highways. While the quality of traffic service can be increased by, for example, increasing the number of traffic lanes, this is not an option for Del Dios Highway given the surrounding topography. So, the county's solution is to limit the amount of traffic on the road. Hence, the county mandate against cut-throughs. This is a prime reason why the gatehouse at the North Gate is staffed 24 hours a day, 365 days per year.

As a reminder, homeowners are responsible for the actions of their guests. Like other violations committed by guests, the homeowner whose guest cuts through the community receives a warning letter. Two warning letters are issued in a rolling calendar year. The homeowner will receive a letter calling him or her to a hearing for subsequent cut-through violations in that period.

In order to help prevent cut-throughs, homeowners can use the guest entry alert feature of DwellingLive. This feature notifies the homeowner each time a guest on his or her guest list enters the Crosby. If a guest does not arrive at the homeowner's residence, the guest should be asked about the entry and perhaps removed from the homeowner's guest list. For further tips on how to cut down on cut-throughs, please contact the Association's management office.

COMMUNITY IMPROVEMENTS





By Craig Bernard, Board Member and Landscape Committee Chair



Recently, the landscape renovation of Bing Crosby Boulevard going through Avaron was completed as well as the south entry.

One of the goals was to make it complementary to the look of the Crosby. The slopes of the renovation retains a lot of the native California plantings as well as supplementation from plant material from

the parkway. About 1,500 little johns were planted in the parkways and a significant amount of the existing plant material that was in the parkways was reused on the slopes.

Dietes was the main plant material used at the entry area. This plant is widely used in the Crosby and does not have to be cut back annually like many other grasses. The Avaron renovation was funded through the reserves for that area.

Also, the front entry to the Crosby at Del Dios was amended with birds of paradise, agaves, and a new Crosby identification boulder.

The major projects are now in the rear view mirror, so fine tuning of our Crosby property will now be the focus.

We want to recommend to homeowners who are concerned about their water usage to consider buying a moisture sensor (about \$10) to determine when water is needed for your plants. On average, about 65 percent of your total water usage is for your landscaping, and the fact is that even though the ground may look dry, the plants roots may have plenty of moisture to thrive. We have been testing a moisture sensing product for the community for the past four months and have averaged 35 percent savings in water usage versus the watering that was scheduled which is a significant savings.



Dr.Meter







DOLLAR\$ & ¢ENT\$

By David Kingston, Secretary/Treasurer of the Board

As we commence 2018, we can once again celebrate how fortunate we are to live in a community of wonderful

residents. Because nearly all of our homeowners pay their dues on time, our finances continue to be resilient. We expect to end the year with our expenses about on budget; and our income is ahead of budget. So we should experience a minor build in our operating cash balance. This year's expenditures have funded additional improvements to our infrastructure such as re-landscaping the medians, the Avaron section of Bing Crosby Boulevard and many other areas with Craig taking the lead. Other improvements include replacement of the barrier arms and operators as well as additional equipment to track traffic entering and exiting our community with Carole taking the lead.

You may have noted in the recently mailed disclosure package that the Board has approved budgets for next year which maintain the dues at the current level. Our reserve account is fully funded for the Crosby master area.

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Next year's budget contemplates additional infrastructure work such as improvements to the lakes in Lake Park, painting of some of the fencing, gates and trellis work. The Board will continue to examine these and other high priority upgrades.

The Finance Committee (Mick Dannin, Doug Regnier and myself) wish you a wonderful New Year.

HOUSE of the QUARTER





2017 REAL ESTATE ROUND UP

ASSESSING THE LOCAL MARKET

By Eilis McKay, Realtor and Access Control Committee Member eilismckay@barryestates.com

Despite the political turbulence, economic and environmental changes, and natural disasters of 2017, the housing market in California recorded year over year 8.8 percent increase in the median sales price* to \$546,820 for single family homes, according to the California Association Of Realtors. Closer to home, San Diego County saw the median sale price increase by 11.3 percent, to \$619,000, but actual sales were down 6.1 percent. Low inventory, modest interest rate increases, and high employment rates have resulted in higher home values across the nation.

*Median sales price is the point at which half of the homes sold for more, and half for less.

The local market in 2017:

The Bridges recorded 22 sales with an average sale price/ sqft. of \$533, down from \$546/sqft. in 2016. Fairbanks had 39 sales with an average sale price/sqft. of \$404, down from \$416/ sqft. in 2016. Santaluz registered 78 sales with an average sale price of \$439/sqft. up from \$427/sqft. in 2016.

Cielo had 38 sales with an average sales price of \$390/sqft. up from \$368/sqft. in 2016.

The Crosby registered 38 sales with an increase in average price/sqft. from \$371 to \$402.

These figures consistently reflect the popularity of new or almost new construction which garnered the highest price/ sqft. in each area. Floor plans have developed into more open plan, adaptable spaces, with less need for formal living and dining rooms. Increasing attention and funding is devoted to 'great rooms' loggias, and courtyards which become an extension of the living spaces with comfortable seating, cooking stations, and play areas. More and more buyers are considering commute times, walkability to coffee shops, public transport, and services, when they choose the location of their new home. Sellers would be wise to be realistic about their local market, and the competition. Setting the right price is the key to a successful sale. Forecast for 2018:

Corelogic, which predicted in 2016 that San Diego home values would rise by an average of 10.1 percent in 2017, now predicts that home prices nationally will increase by 4.2 percent, and California will see an 8.2 percent year over year increase. Limited inventory of lower priced homes will lead to high rates of price growth for 'starter homes.' Homeownership rates are expected to rise as millennials buy their first homes, and the Generation Xers come back to owning. The biggest obstacle is still the down payment, and secondly, rising prices. A further contributor to declining inventory is that sellers are not moving as often. Many are preferring to update, or renovate, sometimes because their mortgage rate is already low, or they are concerned about capital gains, or because they cannot find a location that is preferable and more affordable. "Remodeling spending topped \$152 billion in 2017," according to the NAHB.

However, the question still looms: what impact will the Tax Cuts and Jobs Act have on the real estate market? Senior economist Joseph Kirchner, Ph.D. states, "Although only 1.3 percent of all U.S. mortgages are likely to be impacted by the capping of the mortgage interest deduction, it poses a risk to large urban areas with high priced housing stock.

The number one area with the greatest risk to its home prices and sales is Washington, D.C., followed by California, Hawaii, Massachusetts and New York."





Sprucing up your homes and yards is a fantastic way to get some exercise while beautifying your property. Here are some of the areas where exercise can be put to great use:

- Fence Painting paint on wrought-iron fences fade and begin to peel.
- Shutters, Trim, Garage Doors, Front Doors and Gates as above, the colors are these surfaces often fade because of exposure to sunlight. They might need a fresh coat of paint, or staining.
- **Drain Cleaning** pop-up emitters (bubblers) and other drains should be cleaned of debris regularly.
- **Basketball Hoops** portable basketball hoops must be stored in a place where they are not visible from the street, common area, golf course or neighboring lots.
- **Play Equipment** play structures must be in a screened rear-yard location and must meet the height and construction requirements of the DRC Guidelines.
- Landscaping must be kept up to community standards (no dead plants, removed plants must be replaced, and

woody shrubs should be substituted with one that have not exceeded their life span).

• **Trees** need trimming annually, or need to be replaced if they carry disease.

Additional tips

- Simply repainting a home the same color, or replacing existing plants and trees with the same species, may be done without DRC approval.
- Other modifications to the exterior of homes or residential landscaping requires compliance with the DRC approval process. Please contact the management office should you need an application. (kkalivas@keystonepacific.com)

The review application process has been streamlined. The application for new construction has been separated from that of modifications (for landscape and/or architectural changes). Please contact The Crosby HOA's DRC Coordinator, Katie Kalivas at kkalivas@keystonepacific.com to obtain an application or for more information.



Enjoy The Open Space Preserve

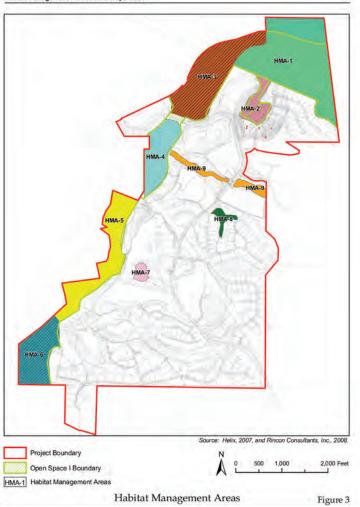
The Crosby Open Space Preserve Habitat Management Program is a joint conservation effort between The Crosby at Rancho Santa Fe Masters Association, the County of San Diego, the San Dieguito River Park Joint Powers Authority, the San Dieguito River Valley Conservancy (SDRVC), and the Habitat Management Team, Rincon Consultants, Inc. The goal of the Habitat Management Program is to maintain and enhance the natural beauty of the protected open space areas along the San Dieguito River and its tributaries within The Crosby. The Open Space Preserve encompasses approximately 170 acres of riparian, grassland, marsh, vernal pool, coastal sage scrub, and chaparral habitat within the Crosby. Rincon conducts monthly to bi-monthly field surveys to implement a variety of management tasks, including invasive species monitoring and management, sensitive species monitoring, erosion control, trash removal, and habitat restoration. Rincon also conducts guided nature hikes with wildlife biologists and geologists within the preserve one to two times a year.

On May 6, Rincon partnered with SDRVC for Take It Outside California! for a hike (participants pictured above) within the preserve. Take it Outside California! is an annual event for Californians to get outside and enjoy all the beautiful parks and natural lands our great state has to offer. A Rincon Biologist and Geologist, and the SDRVC guided 23 hikers on an easy/moderate 4.5 mile round-trip hike through the Del Dios Canyon. The canyon is a picturesque narrow canyon filled with riparian vegetation, coast live oaks, dramatic granite outcroppings, and endangered species such as coastal California gnatcatcher and least Bell's vireo. The hike went to the iconic Rattlesnake Viewpoint (named after the sculpture present, not because you can see rattlesnakes) where you can sit and take in the views of the dam and river below. It should also be mentioned that this area was formally recognized in 1999 as a Globally Important Bird Area.

Rincon and SDRVC will continue these hikes and updates HMA-1 Habitat Management Areas will be provided via the Crosby Open Space website found here:

thecrosbyopenspace.com. Please come join us on our next hike and feel free to contact jkendrick@rinconconsultants.com or abruno@rinconconsultants.com regarding any questions for the Crosby open space.

The Crosby at Rancho Santa Fe Habitat Management Plan Annual Report 2007



FROM THE CROSBY CLUB

By Bryan M. Addis, PGA General Manager

Greetings to all from The Crosby Club. Nearly one year has already passed and, in fact, the club just hosted our one year anniversary extravaganza. Dubbed "The Crosby's," the Oscar themed night included a spotlight greeting and awards in six different categories for both male and female members of the club. It was a great evening with over 330 in attendance.

The club has made great strides this past year with many projects complete including the grill room, new dining deck, flagpoles, painted buildings, pool resurfacing with the addition of racing lanes and wall targets and the new poolside grill is now open, just to name a few. There is much more work to do and Bando National Corporation is dedicated to continuing their goal of being the best club in the area.

2018 is a big year for the golf course with de-thatching of the

fairways taking center stage in late February and early March. This project will ensure high quality turf conditions in the fairways through summer and have us much better prepared for the winter months.

Now is the time to join the club if you are not already a member as we are really working hard to bring new and exciting ideas and events for you to participate in. Please come on by and meet our new Membership Director, Andrew Parry, aparry@thecrosbyclub.com, and let him find a membership plan that works for you.

Even if you are not interested in membership at this time, you can still use the club for private events and functions. Contact Pam Brozik, pbrozik@thecrosbyclub.com, to make any special event arrangements.

See you around the club!





PAGE 9 | WINTER 2018 | CROSBY CROONER

IMPORTANT NUMBERS AND INFORMATION

IMPORTANT NUMBERS

For Fire and other Emergencies, please call 911 San Diego Sherriff's Department: (858) 521-5200. San Diego Gas & Electric: (800) 411-7343. Waste Management: (619) 596-5100

ASSOCIATION INFORMATION

The Management office for the Crosby HOA is located at 18029 Calle Ambiente, Suite 515, in Rancho Santa Fe (exit the North Gate, turn right, and left at the first signal). The office is open Monday through Friday during regular business hours. The phone number is (858) 381-5615. The Association's mailing address is: PO Box 5000, PMB 534, RSF, CA 92067

ASSOCIATION STAFF

General Manager: Vartan (Von) Yacoubian, CMCA, AMS; vyacoubian@keystonepacific.com Assistant Manager: Katie Kalivas: kkalivas@keystonepacific.com Association's website: www.crosbyestate.org

YOUR CURRENT BOARD OF DIRECTORS

Carole Hogan - President Mick Dannin - Vice President Dave Kingston - Treasurer & Secretary Craig Bernard - Director at Large Bryan Addis - Director at Large

BOARD MEETINGS

The Board meets in Executive Session monthly. Open Session meetings are held quarterly. The next Open Session meeting will be in April, 2017. Homeowners will be notified of the day and time of the meeting by email.

ADDRESS FOR HOA DUES PAYMENTS

The Crosby Estate, c/o Keystone Pacific Management, PO Box 15325, Santa Ana, CA 92735. Please note your account number on your check. Payments are due the first of the month.