

the CROSBY CROONER

THE CROSBY AT RANCHO SANTA FE

SUMMER 2020



CROSBY CONTACT INFORMATION:

(858) 381-5615 • www.CrosbyEstate.org

Vartan (Von) Yacoubian, vyacoubian@keystonepacific.com, General Manager



FROM THE PRESIDENT

SETTLEMENT AGREEMENT REACHED

By Mick Dannin, Board President

I am happy to report that the Crosby and Lakes HOA Boards have reached an agreement in principal, which will settle the outstanding differences between our two HOAs. The litigation and arbitration proceedings have been halted and we are working together on a detailed settlement agreement as well as a revision of the Shared Use and Maintenance Agreement (SUMA). The restated SUMA will be simpler than the existing SUMA. It will remove many of the provisions that have led to contention between our two communities — for example, we have agreed that the Lakes will pay a fixed annual fee for continued use of the SUMA facilities, thus removing the contentious budgeting and reconciliation processes. More on this to follow. The detailed settlement agreement and revisions to the SUMA are critical and time-consuming tasks. The Crosby and Lakes HOA Boards will share all the details with our homeowners as soon as the new agreements are completed and signed.

The separate settlements with The Lakes and Avaron, and the resulting simplifications of both SUMAs are designed to

lead to a new and improved relationship between our three communities; and, each community and its members will continue to enjoy access over each other’s main access roads and gate access arrangements that exist today.

Previously the Crosby has had the responsibility to prepare three different annual budgets, and annual reconciliations; one for each - the Avaron and the Lakes SUMAs, and one for the Crosby Master. The Lakes, Avaron and Crosby Boards have had differing views on financial issues leading to previous disagreements and litigation. In addition, the Crosby has had the burden of preparing three reserve studies, keeping three sets of accounting records, three sets of invoicing, payments and statements and three separate contracts for various work activities.

The developers of the three communities left all of us with dysfunctional agreements. I truly believe, along with my fellow board members, that we now can and will build the friendly and prosperous relationships that all of us are looking forward to between our three communities.

The Crosby Estate at Rancho Santa Fe Master Association List of Committees

Finance Committee

Dave Kingston, Mick Dannin, and Rich Mejia.

Landscape Committee

Craig Bernard and Kris Fulhorst.

Standards Committee

This committee is comprised of one Access Committee and one Board member, on an alternating schedule.

Access Control Committee

Peter Shapiro, Eilis McKay, Steve Wilk, and James Duvall.

Design & Review Committee

Barbara Hunter, Kris Fulhorst, Heidi King, and Mark Henkel.

If you wish to participate in any of these committees, please send a letter/email of interest to the management office, at vyacoubian@keystonepacific.com.

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.

Evacuation Route Map

Wildfire fatalities most commonly occur when people leave their home too late or are over-taken by fire. If you live in an area that's at high risk for fire, it's important for you to decide now whether you're going to evacuate early or stay and defend your home.

Sheltering in place, or staying to defend your home, requires considerable planning. Fire agencies cannot make that decision for you. It's up to you to determine whether you are capable of staying and defending your home.

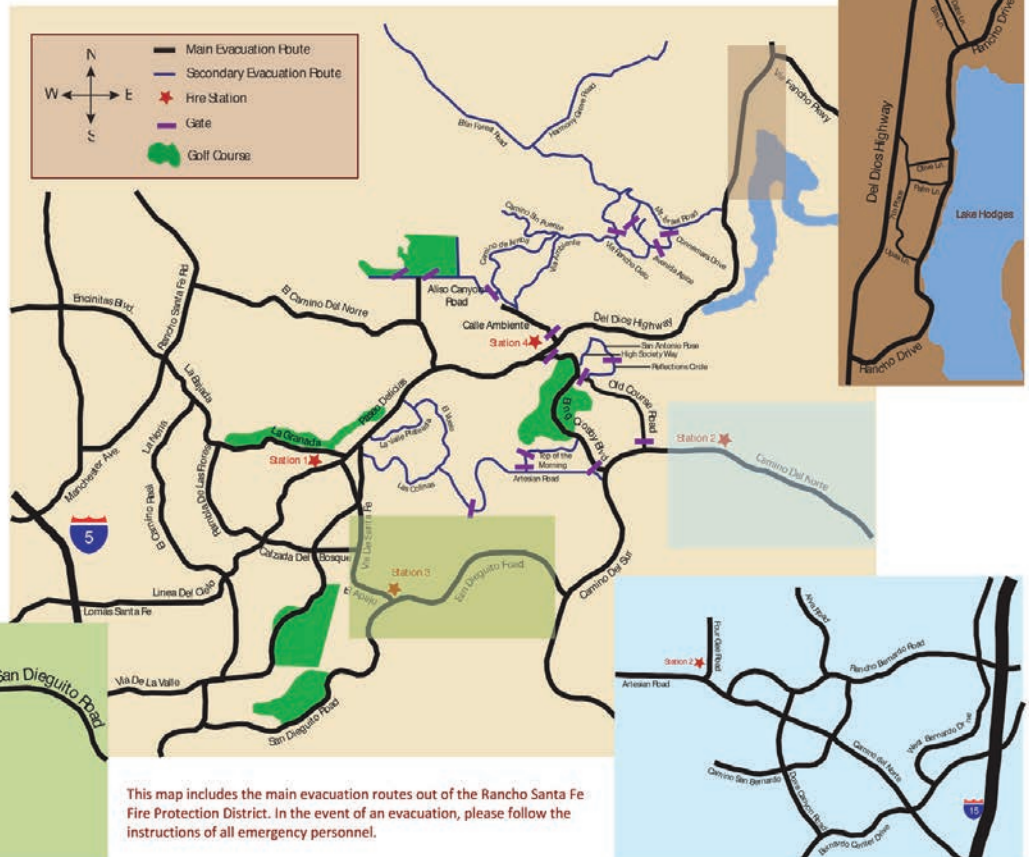
If you decide to leave, relocate early enough to avoid being caught in fire, smoke or road congestion. Don't wait to be told by authorities to leave. In an intense wildfire, they may not have time to knock on every door. If you are advised to evacuate, don't hesitate!

"Should I stay or should I go Quiz":

- Are you physically fit to fight spot fires in and around your home for up to 10 hours or more?
- Are you and your family members mentally, physically and emotionally able to cope with the intense smoke, heat, stress and noise of a wildfire while defending your home?
- Can you protect your home while also caring for members of your family, pets, etc.?
- Do you have the necessary resources, training, and properly maintained equipment to effectively fight a fire?
- Does your home have defensible space of at least 100 feet and is it cleared of flammable materials and vegetation?
- Is your home constructed of ignition resistant materials?

If you answered "No" to any of these questions, then plan to evacuate early.

REMEMBER: By evacuating early, you give your family the best chance of surviving a wildfire. You also help firefighters by keeping roads clear of congestion, enabling them to move more freely and do their job.



This map includes the main evacuation routes out of the Rancho Santa Fe Fire Protection District. In the event of an evacuation, please follow the instructions of all emergency personnel.



KEEP THE CROSBY BEAUTIFUL



From John Fullmer, Director at Large

Just a couple of items come to mind to keep our community beautiful:

1. It would help our gate attendants and management team for you to review your dwellingLIVE guest list; so please, at least once a year, review your guest list and remove names that no longer need access to our community.
2. Keep our community, especially our parks, clean! Pick up after your pet, don't leave trash lying around if you see any, so please help us out.
3. It gets very dark in our Dark Sky neighborhood at night, and it's great to be able to see the stars, but remember to take a flashlight with you when you go on a stroll. The Crosby is a Dark Sky community — such communities do not have common area lighting in order to reduce light pollution.

Keep safe out there!



HOW TO CLEAN UP AFTER YOUR DOG



1. oooooops...



2. please don't leave me



3. put the bag on your hand



4. take the poop



5. tadaaah!



6. throw away



WELL DONE!



ACCESS CONTROL COMMITTEE

UPDATES & REMINDERS

By Peter Shapiro, Access Control Committee Chair

The Access Committee continues to monitor access into our community, vehicular control and enforcement of our community's rules and procedures. Considering we have roughly 13,000 vehicles entering our gates each month, our G4S attendants are doing a marvelous job keeping up with the pace while maintaining the safety protocols of social distancing, face masks and sanitation.

Here are some recent UPDATES and REMINDERS that the committee wants to share with you:

- New flashing speed indicating signs have been installed in the community. They are movable, and will be rotated around the community quarterly. As we have Cloud reporting capabilities, the data collected by these signs shows us driving/speeding patterns at our most critical locations.
- Mr. Jim Duvall has joined the Access Committee. His contributions have helped the committee focus on important issues, most notably on improving our collaboration with the Lakes community.
- Please remember, and tell your vendors and your guests, that **parking in front of Fire Hydrants is Prohibited**. The Association's governing documents have adopted CA Vehicle Code 22658 (CC&Rs §3.51), and a provision in this section prohibits parking in front of hydrants.
- The training for new gate attendants has been extended from two, to four days. In addition, the Board has approved that all new G4S candidates will meet briefly with our management team in order for us to better gauge the temperament and character of potential candidates. We hope that this will reduce turnover.

- Trash cans can be placed in the common area anytime after 12 noon the day before collection – that's WEDNESDAY; and, they must be removed from the common area by noon on the day after collection - FRIDAY.
- There has been an improvement in Crosby guests and vendors in displaying their passes on the dash of their vehicles – thank you! Passes are important for two reasons: in case of an emergency, the rover knows which resident to contact by the information on the pass; and, it gives our residents peace of mind knowing that all guests and vendors were vetted properly by our attendants, prior to accessing the community.

Thank you for your continued adherence to our rules and policies, and we hope you are safe and healthy during these times.





COMMUNITY LANDSCAPING

By Craig Bernard, Landscape Committee Chair

This past winter had one very bad week temperature wise that caused some of our Carissa ground cover (primarily in the medians) as well as some of our bougainvillea to become burned (turn brown). For the most part, they have recovered.

We also lost quite a few days to rain this year, which has taxed our maintenance crew in keeping up with their normal rotation schedule, as well as allowing them to focus on maintaining some of the outer areas of the property. Fortunately, with all

the saturation in the ground from the rains, our water usage has been reduced, saving the Association some money. The rains also caused us to lose some trees, but fewer than expected.

The parks are all in pretty good shape except for the DG trail in Lake Park, off of High Society. The paths are getting a lot of foot traffic during this lockdown, but a proposal to repair the rutting in the path has been approved. Please watch your step as you walk on this trail, as some of the grooves are quite deep.

We have recently renovated several areas that had dead plant material. Among these are:



(Left) Along Bing Crosby Blvd. near the lower Top of the Morning intersection, we lost a very mature pine tree due to the recent rains, and have planted that area with foliage consistent with the area.

(Right) Along Top of the Morning, near Top of Crosby, we have installed a couple of hundred myoporum as ground cover, as well as yellow lantana and bougainvillea.





(Above) Along Top of the Morning, just east of Bing Crosby Blvd., we replaced dead rosemary with lantana and yellow lantana. We also took some baby pine trees that were spotted growing from pine cones, and planted eight along this section. The row of pines will be quite nice in a couple of years.



(Left) We also renovated the median at lower Top of the Morning and Bing Crosby Blvd., replacing dead rosemary with hawthorns and consolidating some roses as well.



(Right) The roses are all starting to bloom. Around the property we have close to 2,000 rose bushes planted. It will be a stunning sight when they all come into bloom as we are all walking around the community trying to keep our sanity and get some exercise.



DOLLARS & CENTS



By David Kingston, Secretary/Treasurer of the Board

The Finance Committee (Mick Dannin, Rich Mejia and yours truly) can report significant developments since the last Crooner article.

In 2019 we did overrun our expense budget and cash income by a significant amount, primarily due to legal fees, irrigation water costs and a payment to settle the Avaron litigation. We paid for these overruns by drawing on our rainy-day fund. Even so, we entered 2020 with healthy balances in our operating and reserve accounts; and, our reserves continue to be 100 percent funded. More on this later. A full audit report for last year has been issued to the membership.

So far this year, we have continued to overrun our expense budget. This overrun was incurred in January primarily due to legal fees and one-time charges, some of which were carried over from December of last year. One positive outcome of our rainy weather is that irrigation water usage YTD is under running the budget! Also, many of our legal fees should be behind us, including the settlement with Avaron. The major exceptions are legal fees to pursue our claim for compensation from our insurance carrier for legal and settlement costs we have incurred.

The Crosby reserves are 100 percent funded at \$3.2M. We have completed paying for the upgrade work to the Lakes in Lake Park – see pictures at right. This project of building the concrete berms and cleaning the biofilters cost near \$200K, and will help insure the operation, appearance and longevity of our lakes:

We have started a new project to improve drainage on Blue of the Night Lane and Blue Skies Ridge. This project will help mitigate potential water damage to the streets.

We are now considering other projects to enhance our community.

Finally, a word on HOA dues. We have kept these constant for over 10 years. We have been able to do so because over 97 percent of our homeowners pay their dues on time. This allows us to pay our bills and maintain the operation and appearance of the community. Accordingly, we thank you all. It is important that even in these difficult times, we stay current with our dues payments. Our HOA costs are still the same regardless of the current circumstances — so once again, a big thank you to our homeowners for allowing us to keep the Crosby a wonderful community.



FROM THE CROSBY CLUB

First and foremost, we at The Crosby Club golf course sincerely hope that everyone is safe, healthy and happy during this very trying time. The COVID-19 pandemic looks to be with us for the foreseeable future, but hopefully, with careful practices, we can soon start seeing some normalcy returning to our lives.

Soon, if it hasn't already, by the time you read this, the golf course will again be open for "new normal" play. Members of the club with golfing privileges will once again be in golf carts, enjoying the outdoor singular activity opportunities afforded here at this amazing Club.

Already, we have been able to open the course for walking golf, and we have pickle-ballers, tennis players and lap swimmers enjoying our Athletic Center. Our great group of Personal Fitness Trainers have also been working hard keeping our Facebook Page filled with "Group" exercise videos!

We have also managed to keep our Food & Beverage Operations available to Club members through Curbside Pick-Up, as well as delivery service to our members inside the gates of our three shared communities. We have even developed a price-friendly Social Membership for those of you who have not joined the club yet but would be interested in having access to food and beverage deliveries, which now include wine, spirits and beer! Contact Art Munda, Membership Director at amunda@thecrosbyclub.com.

Prior to the stay-at-home orders issued in March, many of you saw our Club Status Presentation at the last Town Hall Meeting. Although it seems eons ago, the report was filled with information on The Crosby Club's continued growth in membership, events and services available at the Club. The path to success was not only evident, but obvious. We are



confident that when we all get through this, the game of golf in general, including our Club, will see a quick recovery, if not even a "boom," resulting from the lifting of the county and state restrictions brought upon by the coronavirus.

During this time, it has been very confusing as to what and who was allowed on the golf course during our closure - for clarification, when the golf course is open, the only access allowed is for Members of The Crosby Club that have golf privileges. The golf course will be stepping up its day to day management of access points (a "right" we lost during closure) until everyone is made aware that the golf course is not meant to be a venue for leisure walking. We were happy to offer this as an option when the course was closed, but that is no longer the case. Thank you so much to those that adhered to our messages during this crisis, as we received numerous phone calls and emails regarding this matter.

We are proud to be a member of this Community, and we are hopeful that you are once again proud to be home to one of the premier private clubs in Southern California. We understand how this Club affects this community, and will always strive to make good decisions based on that mutually beneficial relationship.

We can't wait to get back to normal, but until that time, let's all do our part to put an end to COVID-19.

Stay safe and stay healthy. ~ Club Management





REAL ESTATE ROUND UP

BUSINESS UNUSUAL

By Eilis McKay, Willis Allen Real Estate, #01271440

By now, we are all too aware of the fall out from the current COVID-19 crisis: 85,000+ deaths, unprecedented unemployment rates, oil prices in the tank, stock market in most rapid decline since 1987, the hospitality industry, tourism and travel shut down, and GDP flat but likely to decline at least 2.5 percent in second quarter, according to Goldman Sachs.

The housing market was on solid foundation in 2019, and the outlook optimistic with sales in most areas of North County up in the first quarter of 2020 above 2019 figures for the same period. The Crosby has seen 13 homes and two lots sold YTD for 2020, compared to 15 homes sold in 2019.

Now, the recession of 2008 is fresh in our minds.

But this downturn is driven by a health crisis, not the housing market. There is not likely to be a wave of

distressed mortgages in the near future, since most homeowners have more equity and more savings today, and we have had multiple years of underproduction of homes, not a glut. The Federal Reserve has taken immediate action to provide liquidity to money markets, extend credit to businesses, and offer unemployment checks to individuals.

So, are we in a 'bubble'? No. Values and rates are not too high. COVID-19 however, is suppressing

both supply and demand. Already, many sellers have withdrawn their homes from the market, or decided to wait to sell. The number of escrows in March in San Diego is down 29 percent. Low interest rates are still attracting buyers, but jumbo mortgages are increasingly difficult to obtain, which is a decisive, negative factor in San Diego where housing is expensive.

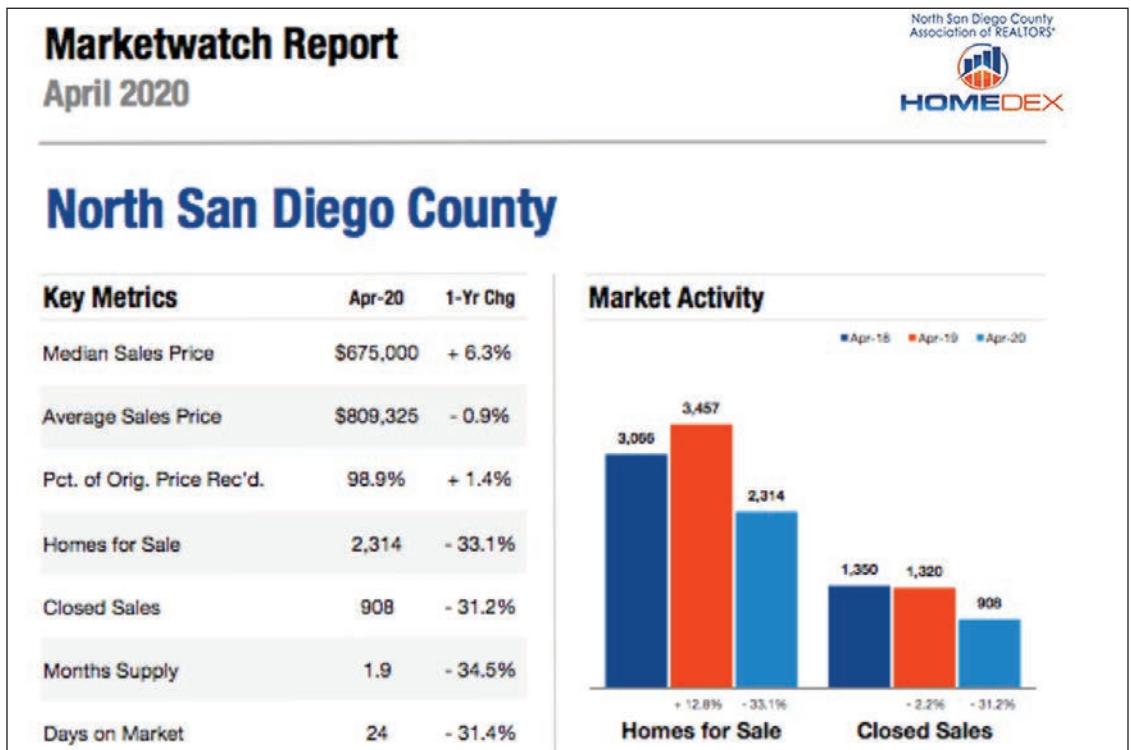
The real question is how long will this shut down last? While the long view is that real estate is still a very attractive investment, and a good hedge against inflation, peoples' real estate decisions can be deeply influenced by the stock market and their portfolios. Discretionary spending will be postponed, and many will view their home in a very different light. We may see changes in peoples' preferences as to where to live, perhaps a move to less dense areas? The second home may

mesh into an idea of home as 'retreat' that you can easily get to, as opposed to spending funds on international travel.

Meantime, Realtors are here to help in any way we can. Business still happens. Buyers still have to buy and sellers want/need to sell. We can accommodate live showings or virtually show your property in many ways, and have adapted new technologies to accommodate the NAR requirements to keep everyone safe.

More than ever, in this restricted environment, we can appreciate all that our community has to offer — hiking trails, scenic walkways and parks, easy access to essential services, a multitude of food delivery options, and sense of peace and privacy.

While inventory will remain low, we expect values to stay strong and rebound quickly when the economy reopens. In the meantime, stay safe, stay healthy, and stay connected





DESIGN REVIEW COMMITTEE

EXTERIOR CHANGES & DRC APPROVALS

By Barbara Hunter, Design Review Committee

Spring and summer are great times to think about beautifying your landscape or working on exterior home improvements. And, with many of us spending more time at our homes than ever before, it's even easier to imagine how a new coat of paint, updated landscaping or even solar panels can make your home more comfortable and attractive.

But before making any changes to your home's exterior, or beginning any part of your project, you must first get written approval from the Design Review Committee. The DRC is here to help you get your project accomplished while making sure our community continues to look its best.

The first step is to submit a modification application that describes your project. Applications are available by contacting Katie Kalivas at the Crosby HOA offices at (858) 381-5615 or kkalivas@keystonepacific.com. Katie can also answer questions about submitting the application and any related fees as well as give you an idea of what to expect during the process.

More in-depth information on the complete approval process as well as what's allowed and what's not, is in a detailed PDF of the Design Review Committee Guidelines and Processes on the community website at www.crosbyestate.org.

Here's an overview of some common improvements that require a completed application and DRC approval before you start:

Complete landscape updates, adding or removing trees or plant material and replacing a large amount of plants or trees with different species all require a completed application along

with DRC approval before you begin. If you are simply replacing existing plants and trees with the same species, you can do this without approval. And minor additions of new plants require only prior administrative approval. In all cases, trees, plants, shrubs and ground covers must be selected only from the current approved plant list. The fire department reviews this list regularly and keeps it updated to help protect our community. So, before you begin any kind of landscape project, please get the most current approved planting materials list from Katie.

Any change, even a subtle one, to any part of your home's color (including trim, doors and windows) requires a completed application and advance approval from the DRC. No fees required. However, if you repaint or re-stain using the same color, you do not need approval.

Installing solar panels requires that you and your contractor adhere to the DRC application, approval and review process before you start any part of your solar project. For solar, the DRC reviews many aesthetic considerations including location options, plumbing, installation details, colors and screening.

Thanks to all of you for keeping our community looking its best. As The Crosby matures, we all need to make sure the appearance of our community remains attractive, welcoming and cohesive; all factors that help maintain property values and our community's character.

Your HOA management is here to help and answer questions about your design projects. Please call (858) 381-5615, or email Katie Kalivas at kkalivas@keystonepacific.com.



THE CROSBY LAKES

By Curtis Cress, Marine Biologist and Consultant for The Crosby

I am honored to be asked to contribute a short summary about your beautiful lakes, which my company manages for you.

Urban lakes, like the ones at The Crosby, are a very delicate and balanced ecosystem that must be monitored and managed with great care and knowledge. These ecosystems provide a great number of diverse species a habitat, and these species depend on this habitat to sustain life. Our responsibility is to not upset this balance, as the consequences could be detrimental to this habitat. There are many parameters that we must monitor frequently, to give us the information we need to understand the affects of outside influences on these ecosystems.

Due to the fact that the lakes at The Crosby are relatively small, the influence of an adverse effect can act very quickly. Pollutants can enter the lakes from several sources, but the greatest is run-off from the surrounding landscape – such as: a) fertilizers and chemicals with high nutrient levels can enter the lake from over irrigation; b) rain falling on the landscape drains and into the lake; c) waterfowl can introduce nutrients into the lake through their fecal matter; d) grass clippings and leaves also impact the nutrient level of the water, and others. All these added nutrients are the cause of increased algae, pondweed and emergent plants in and around the lakes. We must try to minimize the nutrients entering the lake, but also

introduce measures that use up what nutrients do get in. If we do not, algae will grow. To remove nutrients in the water, we must use plants that out-compete the algae for these nutrients. The chemicals used to control plants are better for the lake than the chemicals used to combat the algae. Since algae grows much faster than plants, more chemicals are used to control algae than plants - besides, plants look better than green mats or green water.

The Crosby lakes were designed with areas in them to promote emergent and submerged plant growth (the Biofilters). These areas can grow with a wide variety of different plants that utilize nutrients at different rates and at different times of the year. They also provide habitat for several animal species.

Fish are one of those animal species that are very important to this lake ecosystem. Their most important role is for mosquito control. Small fish love to eat the larvae of mosquitoes. If there is room for them to swim where the larvae are, they will do a great job in mitigating mosquito populations.

The lakes at The Crosby are functioning as intended, as balanced ecosystems that sustain a wide variety of species. These varieties of species are flourishing within the ecosystem, which is an indication that the ecosystem is well balanced.

Curtis Cress is an Aquatic Biologist for Marine Biochemists of California and helps maintain the Association's lakes.



THE CROSBY HABITAT MANAGEMENT

The Crosby at Rancho Santa Fe has an open space preserve that incorporates San Diego County’s habitat management guidelines. Leslie Yen and Amber Bruno with Rincon Consultants are the Habitat Managers assisting The Crosby in maintaining this 170-acre protected open space. Activities include invasive species removal, habitat enhancement, brush management with the Rancho Santa Fe Fire Department, trail maintenance with the San Dieguito River Park, and hosting public events with knowledgeable biologists to show you what the preserve has to offer. The preserve contains 14 sensitive

plant species and 12 sensitive wildlife species such as Del Mar manzanita and Coastal California gnatcatcher. For more information, please visit www.thecrosbyopenspace.com.

During this COVID-19 public health orders, we ask that you avoid entering the San Dieguito River Park trails if you have a cough or fever and please maintain a minimum six-foot distance from those not in your household. As a reminder; the parking lots and restrooms are closed. The stay-at-home order is in effect however we welcome you to visit the open space if you are able to access the trails from your residence.



IMPORTANT NUMBERS AND INFORMATION

IMPORTANT NUMBERS

For Fire and other Emergencies, please call **911**

San Diego Sheriff's Department: (858) 521-5200

San Diego Gas & Electric: (800) 411-7343

Waste Management: (619) 596-5100

Cox Cable Customer Service: (760) 599-6060 or (858) 792-7851

ASSOCIATION INFORMATION

The Management office for the Crosby HOA is located at

18029 Calle Ambiente, Suite 515, in the Cielo Village. The phone number is (858) 381-5615.

Management Office mailing address: PO Box 5000, PMB 534, RSF, CA 92067

The Association's website: www.crosbyestate.org

ASSOCIATION STAFF

General Manager: Von Yacoubian, CMCA, AMS; vyacoubian@keystonepacific.com

Assistant Manager: Katie Kalivas: kkalivas@keystonepacific.com

YOUR CURRENT BOARD OF DIRECTORS

Mick Dannin- President

Dave Kingston - Treasurer & Secretary

Phillip Anton - Director at Large

John Fullmer - Director at Large

Bryan Addis - Director at Large, Golf Course Appointee

BOARD MEETINGS

Closed Executive Session meetings are held on the first Wednesday of each month. Open sessions are held quarterly, or as the need arises. Notices of all meetings are posted in the mail room bulletin board, and announced by an e-blast to those that are subscribed to be on the list.

ADDRESS FOR HOA DUES PAYMENTS

Option a) - Mail to the management office - POB 5000, PMB 534, RSF CA 92067;

Option b) - For faster posting to your account, mail directly to the lockbox:

The Crosby Estate, c/o Keystone Pacific, PO Box 513380, Los Angeles, CA 90051-3380.

For either option, please write your account number and/or your street address on your check.