

the CROSBY CROONER

THE CROSBY AT RANCHO SANTA FE

WINTER 2019



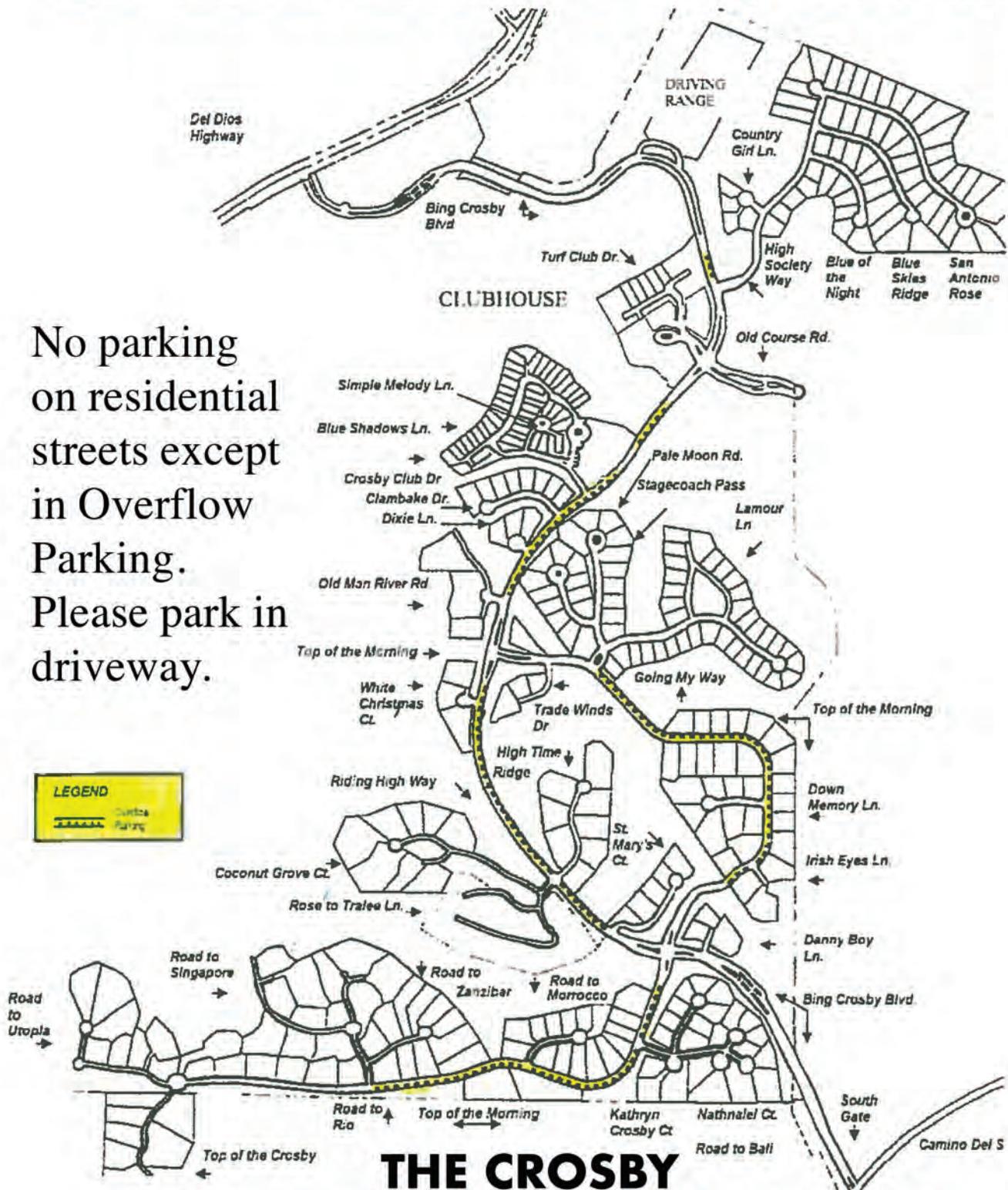
CROSBY CONTACT INFORMATION:

(858) 381-5615 • www.CrosbyEstate.org

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

SPEED LIMIT 25 MPH

No parking on residential streets except in Overflow Parking. Please park in driveway.



THE CROSBY RADAR ENFORCED

ACCESS CONTROL COMMITTEE



By Peter Shapiro, Access Control Committee Chair

Greetings from the Access Control Committee which currently includes Eilis McKay, Steve Wilk, and Peter Shapiro. The Committee is advisory, and is appointed by the Board.

To start off the year, we would like to remind our neighbors about the community's trash can policy. The community's waste management company is Waste Management. Waste pick-up is on Thursdays. Trash cans cannot be placed in the common area prior to noon on Wednesdays, the day before, and must be removed from the common area by noon on Fridays, the day after.

Please refer to our waste company's website, www.wm.com. It contains schedules and information that is helpful. Their hours of operation are M-F, 7 am to 5 pm and Sat., 8 am to 11 am. To contact customer service, call (619) 596-5100 or email cssandiego@wm.com.

Their holiday schedule is as follows:

- New Year's Day, Jan. 1: One day delay
- Day after New Year's Day, Jan. 2: Normal Schedule
- Martin Luther King Day, third Monday of January: Normal Schedule
- Memorial Day, last Monday of May: One day delay
- Independence Day, July 1: One day delay
- Labor Day, first Monday of September: One day delay
- Thanksgiving, fourth Thursday of November: One day delay
- Day after Thanksgiving, fourth Friday of November: Normal schedule
- Christmas Eve, Dec. 24: Normal schedule
- Christmas Day, Dec. 25: One day delay

THE CROSBY ESTATE AT RANCHO SANTA FE MASTER ASSOCIATION

LIST OF COMMITTEES

Finance Committee: Dave Kingston, Mick Dannin, and Doug Regnier.

Access Control Committee: Peter Shapiro, Eilis McKay, and Steve Wilk.

Landscape Committee: Craig Bernard, Kris Fulhorst, Rose Hawman.

Design & Review Committee: Rose Hawman, Kris Fulhorst, Barbara Hunter.

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.

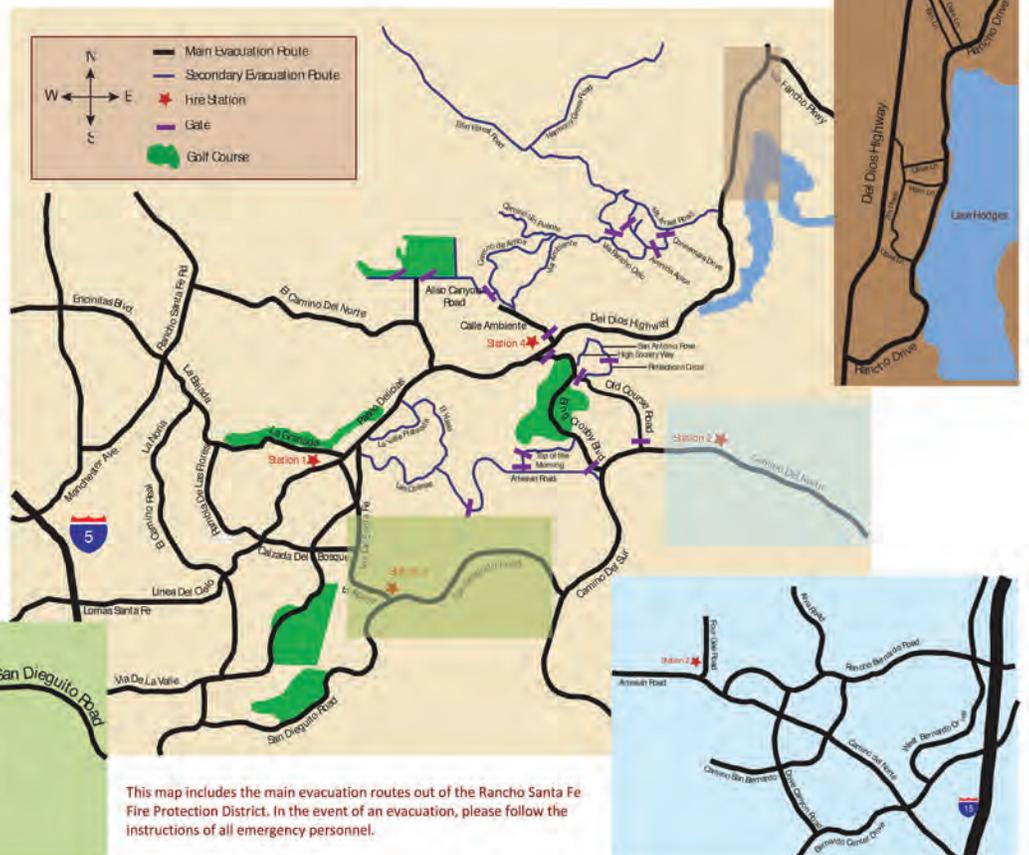
If you decide to leave, relocate early enough to avoid being caught in fire, smoke or road congestion. Don't wait to be told by authorities to leave. In an intense wildfire, they may not have time to knock on every door. If you are advised to evacuate, don't hesitate!

"Should I stay or should I go Quiz":

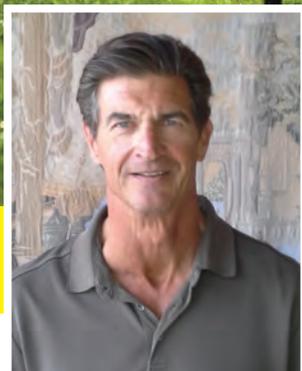
- Are you physically fit to fight spot fires in and around your home for up to 10 hours or more?
- Are you and your family members mentally, physically and emotionally able to cope with the intense smoke, heat, stress and noise of a wildfire while defending your home?
- Can you protect your home while 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.



COMMUNITY LANDSCAPING

By Craig Bernard, Landscape Committee Chair

Your Crosby landscape committee continues to tour the property looking to make improvements. We have a monthly budget to work with to do enhancements, so we try to identify the areas to improve that will have an impact. Recently, Bing Crosby Boulevard had its mulch refreshed. We've been continuing to replace aging rosemary and abelia, and the bare areas where the myoporum has thinned or died, we have been replacing.

The Ugmo installation continues to be fine-tuned. It is a project which utilizes moisture sensors in the ground at a depth of about three inches to measure the moisture at about root level. The sensor is set to a level by the technician that is appropriate for the planted area. For example, moisture level for turf is going to be substantially higher than that for roses. During an irrigation cycle when the moisture level is achieved, the station will shut off, saving water. If the moisture level is still low, the system will call for more water until the level has been attained. The results of this should be improved health of our plants, because overwatering can be just as detrimental as under watering to plants, as well as a reduction in our water bill. As mentioned, we are still fine tuning, but 2019 should see

a reduction in our water bill.

You may notice that some of the grass during the winter is browning. This is not from under watering. We have some warm weather turf that has crept into some of the turf areas that will brown for a few months because of the cold, and we have some kikua grass that right after cutting, will look brown for a few days.

With the winter weather, growth slows on many of the plants, so we are able to do some projects that we cannot get to during the summer. So, we are in the process of cutting back all fountain grasses and roses, cleaning up the agaves, cleaning out the brow ditches and so on.

We would remind you that for your own property during the winter especially with all the rain we are getting that your irrigation can be dialed way back or turned off for potentially weeks at a time. Your gardener should be taking care of that. But, if you want to do it yourself, it makes sense to buy a \$10 moisture meter and check your soil periodically. Even though the top inch may be dry, at root level there frequently can be sufficient moisture.



DOLLARS & CENTS

By David Kingston, Secretary/Treasurer of the Board



The Finance Committee (Mick Dannin, Doug Regnier and myself) can report mixed results for 2018. On one hand, our expenses were over budget by about \$350k, about 12 percent. On the other hand, our cash income was also over budget by about \$200k. In addition we have a number of receivables that will show in this year's income.

The major reasons for the budget over-run are legal fees and irrigation water costs. Apart from calling in the "Rainmaker," we have invested in technology supplied by a company called Ugmo that should improve the effectiveness of our irrigation and reduce our future water use.

As previously reported, we are pursuing some major projects to be funded from reserves. Work to improve the berms around

the lakes in Lake Park is underway. This work will extend the life of the lake liners and reduce rain and fertilizer run off into the lakes.

We are also progressing the contract bidding work for the interceptor drain lines at the base of the slopes Blue of the Night and Blues Skies.

Our overall financial position is still strong with adequate funds in our operating accounts and our reserves projected to remain at 100 percent even after the two major projects.

Finally, we have unfortunately seen an small uptick in the number of homeowners in arrears on their dues. We are pursuing these overdue accounts, and we continue to thank the 98 percent of our homeowners who pay their dues on time.

FROM THE CROSBY CLUB

By Bryan M. Addis, PGA General Manager

Greetings Crosby residents! I hope this edition of The Crosby Crooner finds you well.

Rain is the story of 2019 so far. With rainfall totals at least 200 percent higher than average, golf has been a wet experience thus far!

Golf course operations continue to grow toward successful operating levels. Currently, we have over 250 golf members and over 500 total members at the club. The health of our operations is dependent on this continued growth and reaching our goals is now very much in sight. Special thanks to all residents and members of the club for your continued support of Bando and The Crosby Club.

After a successful 2018, we look forward to continued improvements in course conditions, Athletic Center improvements and expanded member services. After an unfortunate flood in the main bar at the clubhouse, we are well underway on repairs and upgrades to the affected areas and look to reopen in a couple of months with a renovated main bar to enjoy. Upon completion, we will be in position to move all regular dining services to the main bar and dining room to

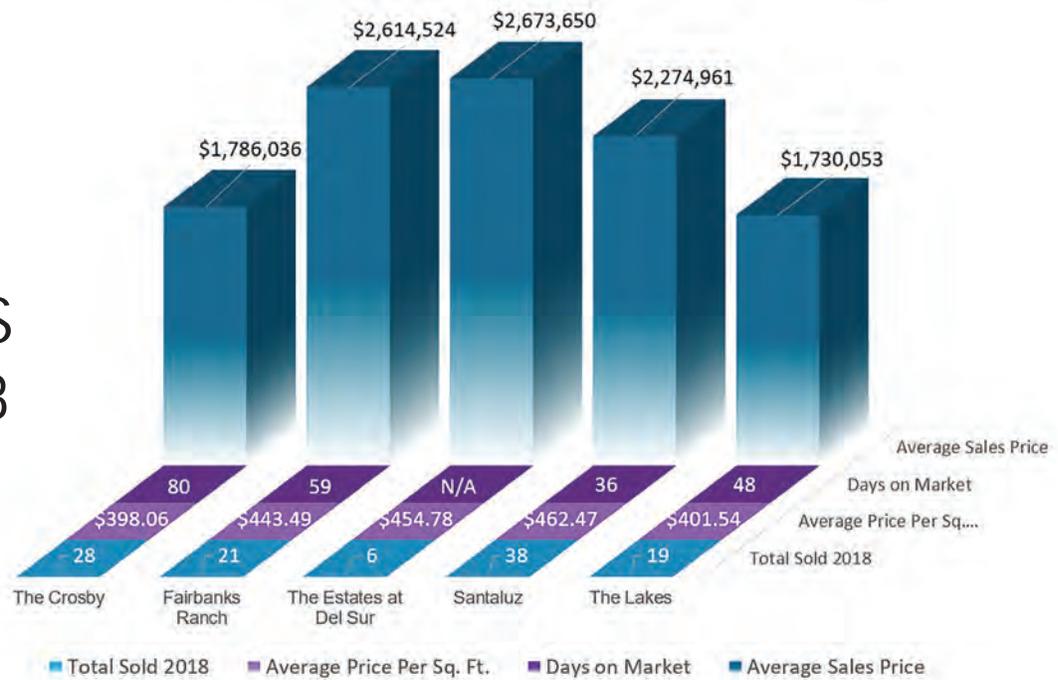
further improve quality and ticket times for all. The renovated grill room will still serve its purpose as a golfer and member retreat with great drinks and quick, delicious food options.

Our 2019 social calendar is now available and includes some new events and some of our members' favorites from 2018 such as the Annual Wine Fair, Comedian/Magician Denny Corby and the Murder Mystery Dinner. Please contact us any time for more information.

For membership information, contact Andrew Parry at 858-759-3846 or email aparry@thecrosbyclub.com. See you soon at The Crosby Club!



MARKET ANALYSIS FOR 2018



THE HEALTH OF THE REAL ESTATE MARKET



By Lisa Golden, Realtor and Resident
 Lisagoldenhomes@gmail.com

We can say 2019 is off to a very good start for the real estate!

Consumer confidence has been high this year based on good job reports, a growing economy with low unemployment and a surging stock market. Buyers have remained actively engaged as we see in the absorption of current inventory and busy open houses in our area. Even at today's price levels with slightly higher interest rates the Redfin demand index has been rising. One reason is that interest rates are still historically low and there has been an increase in lending programs and more relaxed guidelines to qualify for a mortgage. Inventory remains low benefiting sales prices and adding more confidence to the market but has also produced less home sales as a result.

Higher prices and rising mortgage rates may have some would be buyers taking a "wait and see stance" according to CoreLogic analyst Andrew Le Page. Homeowners are also keeping their homes longer as they have locked in low interest rates making it prohibitive to sell. Increased home values have motivated some to stay and remodel kitchens and baths or add solar, smart home technology, outdoor living spaces and pools to be enjoyed today while improving the home's value in the future.

According to the real estate tracker Corelogic the median home value for San Diego is \$524,000 up 2.5 percent year over year with an expected rise of approx. 4.3 percent in the coming year. Prices are solid and appear to be bouncing around a plateau as inventory is being absorbed. In The Crosby, as of February we have 23 active listings, five pending and six sales

in 2019. The average sales price per square foot is \$417.42 up from \$396.60 for all of 2018 and compared to \$401.11 per square foot for all homes sold in 2017.

In Rancho Santa Fe (92067) Sandicor shows new listings are up 6.5 percent year to date with a median sales price of \$2,485,250 up 15.6 percent, however the number of sales year to date decreased 4.5 percent. Rancho Bernardo West (92127) had an increase of 4.8 percent in new listings and the median sales price at \$1,104,802 up 5.7 percent year to date. *Based on statistics for 4th quarter 2018

Sterling Heights in The Lakes will add 110 new homes within the next few years, increasing the inventory in our area. These homes will range from 4,283- 6,540 sq. ft. on 1/4 – 1 acre lots. The models are now open and approx. 14 homes are reserved under contract. They include a Crosby Sports Membership and dues for 1 year as an incentive. As always, the new construction will put pressure on the existing homes but The Crosby homes for sale will get a boost in exposure during this time which is good! Buyers will need to consider The Crosby is surrounded with magnificent views, golf course lots surrounding the club, higher end custom homes and is in the San Dieguito School District, which is important to many. The mello roos for the new homes is a longer term so considerably more expensive than for existing homes and the HOA fees are also more expensive for The Lakes, expected to hit \$575 when the development in complete.

Mostly buyers coming into The Crosby for the first time are wowed with the beautiful views and location that cannot be beat! We have a very healthy market; buyers can still lock in a great rate and sellers can sell their existing home for a great price too!

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 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: PO Box 5000, PMB 534, RSF, CA 92067
The Association's website: www.crosbyestate.org

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
Jeff Rozmus - 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 June, 2019.
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
1801 W. Olympic Blvd., File 1958, Pasadena, CA 91199.
Please note your account number on your check. Payments are due the first of the month.