



## 2018 in Review

It's a valid question: What has the Rio Crossing Homeowners Association done for me lately? Here's a review of the last year's activities and significant events.

### Community Appearance

Rio Crossing's appearance is visible to everyone –owners, residents, and visitors – and is composed of a wide variety of components: the landscape, playgrounds and picnic areas, common walls, mailboxes, and even the drainage system.

### Landscape Issues

We turned off the irrigation system from January through April and saved thousands of dollars in unnecessary water use and waste due to leaking pipes and emitters. The association changed landscape contractors at the beginning of April, and they have performed a variety of additional landscape-related services for us as we reach out to them to help us maintain the common areas. To help remediate the irrigation system leaks, they made significant repairs which resulted in a significant in less wasted irrigation water.



*Roma Park, December 2017*



*Roma Park, December 2018*

One of the biggest issues noted by homeowners in the 2017 winter season was the lack of green grass throughout the community. Over-seeding with winter rye grass<sup>1</sup> costs almost \$7,000 alone, and the extra irrigation required to sprout and maintain it runs another \$7,000 or more, but the board felt this was affordable under the association's current strong financial situation.

A major windstorm in July caused us to lose nearly 20 trees for the second year in a row. We briefly engaged a landscape consulting company (at no charge) who advised us that the initial planting of most vegetation in Rio Crossing was probably inadequate to prepare many of our trees for strong growth to maturity, and that probably makes the remaining trees susceptible to damage in future high wind situations.

In addition to understanding the vulnerability of the remaining trees, we also discovered that Rio Crossing is no longer in compliance with the Landscape Plan filed by the developer with the City of Avondale. Your board is in the process of developing a mitigation approach to solving both deficiencies, and you will hear more about that in 2019.



*Tree down on wall, with uprooted irrigation lines, July 2018*

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<sup>1</sup> Winter rye grass has to be reseeded every winter, while the Bermuda (summer) grass just goes dormant during the colder months and generally comes back the following season.

## Irrigation Controller Upgrade

After a review of our water bills over the past several years, our landscape contractor Stillwater presented us with a proposal to replace our irrigation controllers with ones which would help in conserving water. The board approved moving forward with this project, and new controllers were installed, with the following capabilities:

- Each controller station has its own built-in weather monitor which reads temperature, humidity, and rainfall data, and adjusts the watering schedule based on the needs of the soil *considering the most recent weather conditions*.
- Each controller station has a flow valve which is used to determine the amount of water flowing and compares that to expected flow rates for each watering condition. If the amount of water flow exceeds the expected flow rate, the system automatically shuts down the current watering segments and immediately alerts the landscape vendor to the potential that there is a leak in the system.
- Leaking irrigation segments have been a significant cause of excessive water usage over the past few years, and it is likely that the reduction in costs of “watering after a rain” and “stopping irrigation when a potential leak is detected” will *pay for the cost of the system over the next couple of years*.
- Controllers will be accessible by Stillwater remotely, so that if areas need a change in watering (more water, less water, or turning off the water during a special event), this can be accomplished without requiring after-hours or overtime charges.

## Granite Replenishment

The reddish granite throughout the common areas has faded and lost volume over time. Stillwater presented a 5-area replenishment plan, and the board authorized two of the five areas to be updated with new rock. The other 3 areas will be completed over the next year or so.

## Block Wall Inspection

There have been ongoing issues with the condition of the lower couple of layers of the block walls throughout the community. This is primarily due to homeowner water runoff into the block walls, either from irrigation or pool water coming into regular contact with the interior wall surface. Problems with the “weep holes” installed at the ground level in some areas has compounded the problem. The board approved a study to provide an estimate on the cost of fixing the issues in advance of a repainting effort. We know these areas don’t look very attractive, but the underlying issues need to be fixed before paint is applied.

## Miscellaneous Paint & Repair

The mail box units throughout the community were sanded and repainted, and signs were placed on them advising everyone that posters are not to be affixed to the mail bot units.



The columns at the entrance monuments were repainted, along with several areas near the ramadas.

There were several areas previously painted pink after graffiti was found, as is apparently done in some places to deter “return graffiti”. Honestly, we know this was ugly. So we had all the areas that were painted pink repainted with the appropriate color.



The bulletin board at the corner of Roma and 123rd was made of wood, and finally got so rotten that it needed replacing. A shiny new aluminum-frame bulletin board was installed in its place!

There are drainage culverts around the community that open up into rip-rap (rocks) and green belt (grass) areas, and the concrete wall that supports the drainage grate is referred to as an *end wall*. (Any wall that water goes into on the other side is called a

*head wall*.) The metal railing on the top of the end walls – called “steel railing” – has been rusting and looking worse year after year, so these were repainted mid-year as well.



## Communication

The board realized that some community members wanted to know more about what was going on in the meetings, even though they weren’t able to attend the meetings, so the board approved a Communications Resolution which authorized posting and distributing draft minutes from each meeting, as well as the draft agenda of each upcoming meeting when available. These are now generally announced on the web site and in the mailing list.

We’ve done a number of other things to try and give everyone the opportunity to be “in the know”:

## Web Site Update

The web site formerly hosted at **RioCrossingCommunity.com** was moved to **RioCrossingHOA.com** to accommodate a problem that occurred with the old web site presence. Once the issue was fixed, we chose to retain the new domain name to highlight that this is the official information site of the HOA. (The old domain is still active, and points to the new domain.) The site has been updated with a new look, and is being kept up to date with blog and calendar entries. Historical documents are being



reorganized for easier access. As most web sites, it's a work in progress; if you have comments or suggestions, there's a Contact form available which goes directly to the Social Media Liaison.

### Mailing List – MailChimp

A mailing list was created with regular send-outs, including a monthly summary of upcoming dates and topics at the beginning of each month, and for most intervening weeks, a weekly update is also sent out. Another option is to receive notices of previous meeting draft minutes and upcoming meeting draft agendas, so you can be informed about what took place last month and what's planned for discussion this month.

If you are not already a subscriber, visit <http://RioCrossingHOA.com/Mailing-List> for more details.

### Facebook

You can also keep up to date on the Rio Crossing page on Facebook. Most editions of the Mailing List are cross-posted there, along with Events and other posts that are made on the web site. Visit and follow us <http://Facebook.com/RioCrossing>.

### Twitter

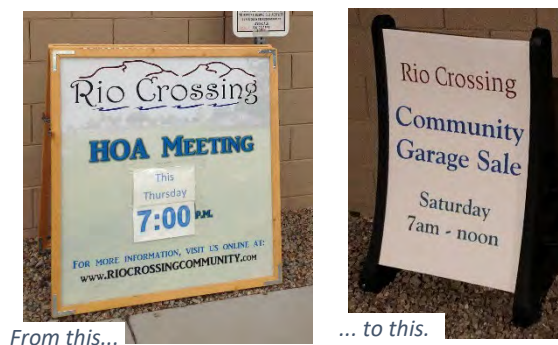
We've also added a Twitter presence, for those of you that want your news short and to the point! Most editions of the Mailing List are also cross-posted here, along with special event reminders and some other community and Avondale quick topic references. Visit follow us at <http://Twitter.com/RioCrossingHOA>.

### Town Hall

Over the years there have been occasional informal "Town Hall" meetings for community discussion. Our only Town Hall in 2018 was held Saturday February 24 at 10am in Roma Park to discuss homeowner concerns about parking rules. A summary is available online.<sup>2</sup>

### Announcement Signs

We replaced the large square wooden sign holders with 2' x 3' A-frame sign holders that comply with City of Avondale code requirements. New signs have been acquired for various event types, including community garage sales, board meetings, and annual member meetings. You'll see these at the entrances, typically 48-72 hours in advance of any event.



### Social Events

Rio Crossing tries to have social events twice a year. Owners, residents, and guests came out for two pretty nice events this year.

<sup>2</sup> See <http://www.riocrossinghoa.com/2018/03/town-hall-summary-parking/>.

## Spring Social

On April 21 we had bouncy houses galore, along with a few other yard games – horseshoe and beanbag toss. We also had our first try with food trucks which were a big hit! (I wanted to include a picture with all the people... but you could barely see the truck in that shot.)



## Winter Festival

On December 15 we had a Winter Festival, complete with snow! Santa<sup>3</sup> was escorted in by the Avondale Fire Department, and met up with the Grinch. We had another successful group of food trucks, and a number of vendors were present. We also had face painting, a bouncy castle, and lawn games.



## Community Garage Sales

The association generally sponsors two Saturday community garage sales each year, and in 2018 we had one in the spring on March 31, and one in the fall on October 6, with event publicity on Facebook and YardSales.net.

## Updates to Policies & Rules

The board modified some of the existing policies to be a bit more neighbor-friendly, and at the suggestion of one homeowner, added a new one.

### Addition of Temporary RV Parking Rule

At a homeowner's request, an addition was made to the association rules which permit residents to park RVs in side yards for a limited amount of time, provided they Email a notice in advance to the

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<sup>3</sup> Santa was visited by over 100 kids!

Community Manager. Sometimes when the informal approach to things ends up causing confusion, making a policy helps us all be consistent and communicate better.

### Changes to the Fine Policy

The board changed the Fine Policy, adding an additional *no-fine* notice, and reducing the dollar amount of fines.

With the new policy, the first notice is still a *Courtesy Notice* with no fine, but the second notice also now does not levy a fine, but indicates it is an *Intent to Fine*. The third notice levies the first fine of only \$25, the fourth and fifth notices each have a \$50 fine, and the sixth notice still indicated the possibility of legal action.

The board felt that large fines don't incentivize anyone to fix the problem, and levying \$650 in fines<sup>4</sup> before going to legal action was not prompting anyone to be cooperative in remedying the situation. The association doesn't use fines to increase revenue, and the new dollar amounts established are more reasonable.

See the link to the policy at <http://www.RioCrossingHOA.com/policies/>.

### Changes to the Collections Policy

An earlier version of the Collections Policy was approved back in early 2017, but some of the details contained in that policy were not implemented, due to a variety of factors. The board reviewed the prior policy and discovered some important discrepancies in the way the policy read versus the historical manner that late fees had been implemented.<sup>5</sup> The board had also heard numerous complaints from owners who felt like they were being hit with *two simultaneous late fees* at the 15-day point.

Here's a recap of the changes made by the 2018 revision.<sup>6</sup> First, the calculation of Late Charges was returned to what had historically been computed: a flat, one-time late charge of \$15 for a delinquent account. Then, the timing of the Late Charge was changed from 15 days to 30 days. Owners still receive a one-time Rebill Fee of \$10 imposed by AAM at the 15 day point.

While the Rebill Fee and Late Charge are two separate processes, the board decided that moving the Late Charge would give delinquent owners additional time to get current before imposing the second fee. The policy also moved the timing of the Demand Fee of \$50 previously imposed by AAM from the 30 day point to the 45 day point. The policy continues to authorize a lien to be filed by AAM on behalf of the association for any assessment at least 90 days due and over \$250 in past due assessments, at a cost to the owner of \$175.

See the link to the policy at <http://www.RioCrossingHOA.com/policies/>.

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<sup>4</sup> Under the old policy, you could receive a \$50 fine, a \$100 fine, a \$200 fine, and a \$300 fine.

<sup>5</sup> AAM made changes to the amount levied for Late Charges in January 2018 which seemed consistent with the existing policy at the time but were not in keeping with previous policies that had long been in effect. The board decided that the older policy's late charge amounts were more reasonable and reinstituted them with clearer language in the updated policy.

<sup>6</sup> A recap of how the previous 2017 policy was worded and implemented is beyond the scope of this paper. If you want to learn more, to speak with one of the association officers.

## Management Company Software

AAM, our management company, uses a variety of software to help track and manage information. In June of 2018 they changed the main tracking software. Members might have noticed some minor changes along the way, but hopefully there was minimal impact to you.

In addition, AAM rolled out applications for iPhone and Android that allow owners to look at their HOA account and submit some requests. Look for “AAM All Access” in your respective device store.

## Finances

The association’s financial picture was stable throughout the year. The Operating Fund, from which day-to-day expenses are paid, ended the year up slightly, due to a combination of slightly decreased expenses and an increase in collection of past-due assessments, though the most significant contributor was the receipt of an insurance reimbursement for damages from the July 2017 storm.<sup>7</sup>

A transfer of funds from Operating to Reserves which occurred as part of the initial transition from Trestle to AAM in early 2017 was reviewed by the board. While the transfer was not specifically directed by the board at the time it occurred, the board decided in 2018 to leave the transfer in place.<sup>8</sup>

## Annual Audit

The association finances were audited for 2017, and per the association’s bylaws section 1.5 is available as the annual report for homeowners on request to the community manager.

## Assessments

Assessments are part of an HOA member’s responsibility, and the board continues to work hard to manage the association finances to minimize the need for an increase in assessments. We feel fortunate that assessments have increased less than 6% in total since 2011,<sup>9</sup> and our hope is to maintain the current assessment level by reducing costs where possible, but without sacrificing the proper maintenance of the common areas.

Unfortunately the association continues to have issues with delinquent assessments, and collections actions<sup>10</sup> affected nearly 1 out of every 10 lots in 2018. Assessments collected in 2018 were short of the amount due by over 3.5%, and some of the assessments collected reflect delinquent assessments from prior years which were paid through collections efforts.

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<sup>7</sup> We waited several months after the July 2017 storm to file our claim, since some of the cleanup operation extended several months. The reimbursement check was received in late 2017, but not deposited until early 2018.

<sup>8</sup> It is a common practice for HOA boards to transfer funds from Operating to Reserves when there is a surplus. In this particular instance, a transfer was made from the Operating Fund to the Reserve Fund shortly after AAM came on board. At the time it was thought that this would properly reflect the financial position at the end of the Trestle management timeframe of December 2016, but after a more detailed analysis, this was not the case. The Operating Fund was deemed sufficient for day-to-day operations, and so the board decided to let the transfer stand.

<sup>9</sup> Quarterly assessments were \$204.03 in 2011, \$205 from 2012 through 2013, and have remained steady at \$215 since 2014.

<sup>10</sup> Collections actions for most delinquent accounts includes rebill notices, demand letters, and liens. For more seriously delinquent accounts which are turned over to an attorney, there are additional fees and associated court costs.

## Plans for 2019

The board is committed to making continued progress in proper maintenance of the community. A variety of activities are already in progress, including further investigation into block wall seepage issues, moving forward with landscape revitalization efforts, and evaluating the possible addition of sports features in Roma Park.

## Your Association Officers for 2019

The current **board members** were elected at the annual member's meeting in September 2018, as provided in section 3.2 of the association bylaws. Then, as provided in section 4.2, the new board elects the **officers** of the association at the first board meeting.

Ryan Van Patten is the newest member of the board, and has joined Julia and I on the Design Review Committee. Stephanie Hernandez was Treasurer as a non-board member starting in October 2017. She stepped in as an appointed board member in July 2018 to fill out the term vacated by a board member who resigned, and Stephanie continues as the association Treasurer. As a CPA, she brings a wealth of financial experience to the board. Andres Montoya served on the board the previous year, and is your association Secretary. Andres has corporate-level management experience and some web development experience, and will begin to work on our web site and documentation archival. Julia Anderson has been a board member for many years, and is your association Vice President. Her experience with the board brings a lot of historical knowledge with it, and she continues to communicate directly with many of you as needed.

I am your association President, this being my second year on the board. Last year I helped start more open communication with you through mailing lists and social media efforts on our web site and Facebook. As the only (semi-)retired person on the board, I have the time to be out and about in the community a bit more, and I enjoy speaking with Rio Crossing residents whenever I'm out and about.

We are here to manage your association for the benefit of the community – for you, the members of the association. If you have questions, comments, or concerns of any type, we ask first that you contact our community manager (current information is always available on our web site), but you can always reach out to me or any other officer if you need assistance.<sup>11</sup>

Your Neighbor,



Ray Harwood, President  
Rio Crossing Homeowners Association

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<sup>11</sup> We'll do what we can to assist you, but know that many things have to be referred for action by the board of directors, which only occurs at the monthly board meetings. Officers have some limited discretion to act outside of the board meeting; board members who are not officers have no board authority outside of a board meeting.