

## Crossroads Farm HOA Board of Directors Meeting – 7/16 @ 5pm

Location: Rocktown Realty 2<sup>nd</sup> Floor Conference Room & Zoom

218 East Market Street, Harrisonburg, VA 22801

### 1. **Call Meeting to Order & Establish Quorum**

Meeting called to order by Michael Ruckman at 5:02.

Present with Rocktown: Bernard Hamann, Jonathan Martin

Present with CRF Board: Michael Ruckman, Ron Dunham, Gene Layman, Lauren Williams, Karl Schaeffer, Frank Gearing

Five homeowners present either in person or on screen at time of counting.

**With six of seven board members present, quorum requirements have been met and business may be conducted tonight.**

### 2. **Approval of Minutes** from Previous Meeting: 5/21/26 Board of Directors

Suggested edits - remove Q2 labeling as CRF uses a bimonthly schedule (this has already been updated for this meeting's agenda and future meetings), note that Karl was able to join the meeting after quorum, strike the update note.

**Motion: Approve minutes from 5/21 with edits noted above. (Ron Dunham, primary, Mike Ruckman, second).**

**Minutes approved unanimously and will be posted to rocktownrealty.com.**

### 3. **Financial Review** (through 7/1/26) - Jonathan Martin

Money Market expansion update: As the financials lag behind the actuals, when it came time to cut the check to increase the money market to \$250k, it was decided to increase by just \$50k at this time to preserve a positive cash flow. The rest (\$50k) was left in operating for the time being, and we will finish that transaction at the end of the fiscal year.

#### *Financial report*

Jonathan presented a tight track across all income categories, with a major outlier in investment income to the good of over \$5,000. Expenses are also tracking closely, although it must be noted that there is a major tree expense that is not yet appearing on the financials that will put that category over budget. This relates to a catastrophic tree-fall discussed later. Income sits at +~\$9500 over budget, and expenses fall at ~\$900 over budget YTD. Total operating income is \$225,000, and total operating expenses are \$147,784, so we will likely exceed the \$66,000 reserve savings transfer goal for this year.

CRF maintains \$80,000 in cash accounts, \$258k in interest bearing Money Markets, and \$724k in long term deposit accounts, with total assets exceeding \$1,065,000, well ahead of the savings target suggested by the reserve study.

Overall, this organization is in exceptional financial health.

#### 4. Manager's Report - Rocktown Realty

Recognition of Edward Maila: the board is formally recognizing the contribution of resident Edward Maila for his dedication of time, skill, and attention to the painting of the new entrance signage, with unanimous agreement on the good workmanship and final product achieved. The Crossroads Farm Community is fortunate to have members like Edward, and would like to offer thanks and gratitude for his donation.

##### a. Progress reports - Jonathan

*Mowing notices compliance & process*

Review of new mowing compliance process for vacant lots. Jonathan is conducting an inspection every Wednesday morning and following up with a 5-day mow notice to owners. Lots that remain unmowed at next inspection are then referred to the landscapers for involuntary service at cost + \$50 admin fee.

*Entrance sign & lighting installation completed.*

Pole caps installed. Reports that the lights may not be functioning properly.

**Action: Followup with VMS to ensure lighting is functional - Jonathan**

*Watchlights at Shen Lake repaired by Dominion*

Confirmed working.

*Tree removal on Claremont: Bradfords, Japanese Honeysuckle, Autumn Olive, Tree of Heaven.*

Rocktown met with Bartlett again to expand the quote to the 800 block buffer zone. As this area had been culled previously, all that remains is controlling resurgence. The quote came in at \$580, in addition to the \$1685 approved for the 700 block earlier.

**Motion: approve the invasive removal expansion quote to the 800 block from Bartlett for \$580 (Ron, primary ; Lauren, second)**

**Motion approved unanimously.**

*Tree-Fall Event*

We saw a major tree-fall event in late June near the York cul-de-sac. The lots affected were 140 and 136. The tree was a large mulberry that was green and leafy but was not growing in a strong foundational pattern. This tree was located on the buffer strip surrounding the private lots between Crossroads and Battlefield. During the earlier torrential storms, most of the tree fell off into a lot in the neighboring Battlefield HOA and damaged a border fence. The affected lot on their side was 520 Rachel, owned by a Kent Layman.

Rocktown worked with all three lots to effect immediate removal, and arranged an agreement with Mr. Layman wherein we would cut up and cart out the tree, while he would remain responsible for repairing his fence. All parties were happy with this arrangement and parted on good terms.

Bartlett Tree Service provided removal service. While they were on site, Jonathan asked them to inspect the full border treeline. During that inspection, Bartlett noted that two locust trees were in poor health and had a rot line up the whole length of their trunk. It was decided to remove all three trees at a cost of \$11,200. The expense was high because the trees were large and the area was difficult to work in.

**Disclosure: Board vote by e-mail on 6/29 to approve emergency tree removals at \$11,200 by Bartlett Tree Service.**

**Ratified unanimously in session on 7/16.**

#### *Expediting tree removal for 760 Claremont*

The board brought to my attention that while following Bartlett's directions to remove the invasives in the fall is fine, there is a more urgent issue on the 760 Claremont involving a dead oak tree on common ground that could possibly threaten the house. They would like the removal of that tree fast-tracked, and Rocktown certainly agrees.

**Action: Get a quote from Three Brothers and Bartlett to remove the tree. (Jonathan)**

#### *Solicitation complaints*

More complaints regarding aggressive solicitation from pest control company Bamboo. The company has been informed that this is a no-solicitation property. Local authorities confirm that no permit was issued to solicit. Residents are encouraged to contact the authorities regarding unlicensed solicitation.

#### *Landscaping*

Three Brothers has been asked to review contract requirements regarding seasonal color at the entrances as that seems to be falling through the cracks consistently. Entrance weeding needs attention after the rains, and pruning remains incomplete.

**Action: Provide a list of what needs to be pruned every year and note what they have failed to prune this year. (Cindy Wishon)**

**Action: Followup on this list. (Jonathan)**

*b. Delinquency - Jonathan*

Delinquency is low at this property. We have one account that is in serious arrears and this has been discussed with the board. A lien was filed.

*c. Sales - Bernard*

Bernard reported another quarter of strong sales and increased equity, with high notes of over \$1m.

**5. Old Business**

*a. 82 Cambridge erosion*

Rocktown met with homeowner to discuss the proposals. She has rescinded support for the split-quote and is requesting that Rocktown limit the scope of work to just addressing the flow and erosion issues on the embankment as an HOA issue.

**Action: Get an updated quote from Three Brothers on correcting the grading, flow, and erosion issues at 82 Cambridge. (Jonathan)**

**6. New Business**

a. Discussion of providing electricity for events to Peale's Park.

**Action: Get pricing on providing electricity to Peale's Park.**

**7. Open Forum for Owners**

*Inquiries regarding identity of new manager - Bill Smith*

*Comments on behalf of Aaron Fuchs - Jonathan Martin*

Aaron Fuchs wrote a letter to the board and asked me to present in his absence tonight. Aaron is interested in incentivizing more standard garbage collection service and lowering prices for the community by leveraging the size of the HOA to negotiate a package rate. This would be an opt-in, not a mandated service, and would be negotiated by the HOA on behalf of residents, but would govern only the pricing of individual contracts for residents of this community. We would approach all of the providers in the area and request a tiered contract in which the more people sign on, the lower the price would get for everyone. This is a collective bargaining tactic that can achieve many of the pricing and logistical advantages of an HOA service without the administrative overhead or locking homeowners into required services that they cannot get out of later, so there are real advantages. This is not uncommon in the HOA world, and it is something I have personally done at a smaller high end HOA, and Rocktown has done this elsewhere as well. This would be a *major project and logistical challenge* on our end, so please do not go down this road lightly, but there are possible advantages if you want to pursue it.

I have passed the letter on to the board by e-mail.

**8. Date of Next Meeting: September 17th, 2026 at 5:00 PM – Rocktown & Zoom**

**9. Adjournment**

**Board recessed into executive session at 6:00pm to discuss legal and compliance matters.**

**Board returned from executive session at 6:15.**

**Meeting adjourned at 6:15pm.**

DRAFT