

Crossroads Farm POA
Annual Property Owners Association Meeting Minutes

November 17, 2025 | 6:00 PM

Location: Massanutten Presbyterian Church
50 Indian Trail Road, Penn Laird, VA 22846

Board Attendees: Mike Ruckman, Frank Gearing, Ron Dunham, Gene Layman, Karl Schaeffer, & Kate Lowe

POA Management: Bernard Hamann & Kristin Bosworth – Rocktown Realty

1. Call Meeting to Order & Establish Quorum (30% must be present): 6:09 PM (President Mike Ruckman). With 76 proxies & those owners in attendance, quorum is met.
2. Proof of Notice: Notice of the annual meeting was sent to all homeowners via SignWell. Those owners without an email address on file were sent notices via USPS.
3. Approval of Prior Meeting Minutes (11/21/24): A motion is made to approve the 2024 minutes as written & a second is made – motion passes.
4. President’s Welcome Message & Report: Mike says that this may be the biggest crowd yet for a meeting & welcomes everyone.
5. Treasurer’s Report & Financial Review: Gene says that the board takes dues expenditure very seriously, & they hope to keep dues at \$600.00 as they have been for a number of years now. He thanks all of the committees for adhering to their budgets. Gene also notes that the increased number of homes has helped. The townhouses will add to expenses in 2026, but will also contribute to paving costs. He thanks everyone for their support.
 - Bernard points out that the financials are only through October 31st, as the community has a fiscal year from August through July. Total cash on hand as of 10/31/25 was \$407,961.66. Including investments of \$712,724.23, total assets were \$1,122,385.42. With a small amount of prepaid income of \$150.66, total liabilities & capital were also \$1,122,385.42. With total income of \$186,551.81 & total expenses of \$39,228.78, net income was \$147,323.03.

- Pam Drake asks how late the late payments are. Bernard says that there is only one owner who is seriously delinquent, so the ratio is very small when you consider the entire community. Warrants in debt & liens are filed when necessary, whether the past due charges are for dues or mowing.

6. Events Committee Report:

- Kate says that the staple events were held throughout the year, such as Easter, 4th of July, & the annual food drive.
- The committee currently has ten active members & they are accepting new members. Kate will be stepping down from both the board & the events committee due to lack of time.
- The committee had sent a survey to the community for input on potential activities & she suggests revisiting that in the coming year.

7. Landscaping Advisory Committee Report:

- Cindy notes that this was the first year with the new landscapers, Three Brothers. They did a great job, especially considering how complex the community is for vendors. They have been very willing to listen & make improvements as needed. Bill Smith also thinks that Three Brothers did a fantastic job & he hopes that they will return for next year.
- A homeowner asks how the landscapers are chosen & Cindy explains that it is not just who has the lowest pricing.
- The Red Cliff landscaping was torn up by Dominion when they were doing their recent installation. Rocktown will address this with them.
- Cindy says that one large tree at the Bella Vista entrance is not doing well & Bartlett trimmed it, but it still may not survive.
- Beth Schaeffer asks if there are extra funds to eliminate tree of heaven. She also asks about providing more education on the topic to residents. Cindy says that information can be sent out again. Pam Drake suggests notifying owners with tree of heaven, so they can have it addressed.

8. Rules & Regulations/ARC Committee Report:

- A homeowner notes that not everyone seems to have received the survey. Pam Drake asks if it can be sent again. Bernard points out that the email containing

the survey was from same server as all other HOA emails that are sent to the community. Another homeowner asks why not vote tonight on the survey & Bernard explains that there would be only a small percentage of properties represented.

- (approx. results) = Bernard.
- A homeowner says that, as long as properties meet ARC requirements, neighbors should not be the third tier of the process. Another homeowner notes that the intention of the committee was to give neighbors a voice to express concerns based on previous bad experiences in the community.
- After more discussion, a homeowner suggests sending another survey. Bernard recommends that the committee come back to the board with new suggestions from here to decide on the next steps.
- Hal Simonetti asks that everything be very specific to avoid confusion & ensure that everyone understands.
- Bill Smith asks who makes up the architectural review committee. Bernard says that it is Dreaming Tree Designs (Lenita Webster) & the board of directors. Karl explains that applications are submitted to Lenita, who is a trained architect, & he is also very involved in site plans himself. Recommendations are made as needed & the application is approved if everything meets the community's design standards. For example, not every house can be large or some colors may be denied if there are too many in one area. Bill asks if not every property is reviewed. Karl explains that the declarant has the right to build what they want as long as they meet requirements, & Bernard notes that a committee is being developed specifically for the townhouses.
- A homeowner asks about voting for a fine structure tonight. Karl points out that the HOA is limited in what they can legally enforce & that fines do not necessarily stop the problem. Bernard also explains that the legal allowance is a \$50 fine, followed by \$10 per day for up to 90 days.
- A homeowner asks if there is an easement for the townhomes & if landscaping will be installed. Karl believes that townhome properties are very close. Christine Toh says her lot is small & David Simensen notes that there will be common area handed over to the association.
- A homeowner asks if the townhome back patios will be the view from Bella Vista. David Simensen confirms that you will see the backs from Bella Vista & there are no plans for landscaping in between.
- Lora Stader motions to establish fines. Bernard explains that the committee was established to figure out specifics & then have the board approve them. The

process has currently taken two years of trying to determine whether or not to have fines.

- A homeowner asks if the survey can be sent again so that those who did not respond have a chance to do so & then exact results be made available.
- A motion is made to have the committee draw up more specific language & a second is made – motion passes.
- Michael Stoloff motions for survey reminders to be sent to people who have not yet responded. Bernard explains that Survey Monkey does not identify who has responded & that the URL was sent in a mass email, rather than from Survey Monkey itself. Michael withdraws his motion.

9. Manager's Report

- a. Power Washing: Cleaning was completed again this fall by Spotless, & this is now being done on an annual basis.
- b. Cottage Signs: Signage was requested to help alleviate additional traffic through Beauford, so a "No Outlet" sign will be installed soon at the Hobart entrance.
- c. Claremont & Wilton Clearing: There have been requests for tree removal & a general clearing out of overgrowth in two areas. Management has been in contact with vendors for pricing for the board to review.
- d. Irrigation System: The system has been "winterized" for the year & management inquired with Weaver Irrigation about establishing regular maintenance to be proactive rather than reactive for broken sprinkler heads, etc.
- e. Landscaping & Snow Removal Contracts: This was the first season with a new landscaping company in a number of years. Overall, Three Brothers did a really nice job, but requests for bids have been sent to several companies. They, along with the other vendors, will have their bids reviewed by the board soon to choose next year's landscapers. For snow removal this winter, the contract was renewed with Momentum Earthworks.
- f. Summer Mailers: The packets are sent each July with annual dues statements & other information regarding the community. Owners should please keep management updated of any mailing address changes to ensure that the mailers go to the correct address.
- g. 2025 Directory: The directory was sent in a new format this year, with entries being listed by street & address. The managers often have requests for information based on location, rather than the name of the owners. A version with the original format of last name was also sent for those looking for specific homeowners. Chuck Boles requests for the board of directors, committee chairs, etc. to be highlighted.

- h. Construction Reminders: Owners are reminded to please adhere to the approved days & times, which are sent via email prior to restricted holidays. Additionally, crews should be mindful of their parking, driving speed, & noise level while in the community.
- i. Delinquency: A handful of owners still have outstanding dues for the 2025-2026 year. One owner is past due by three years & a judgment has already been awarded.
- j. Sales: Two of the townhouses have sold so far & properties throughout the rest of the community continue to sell on a regular basis.

10. Old Business

- a. Entrance Sign: The revisions to the original design have been sent to sign companies for pricing, so those bids should be in soon for the board to review. Karen Smith asks if better lighting can be used. Bernard confirms that the idea is to illuminate the sign & Karl says that it will be up lit.
- b. Red Cliff Entrance: Dominion has completed their part of the project & the outlets are being installed by Dean Brother this week, so everything should be ready for the Christmas decorations.
- c. Main Entrance Light: Dominion was contacted about the malfunctioning light to have it repaired. Karl says that the light is still out, though.

11. New Business: (none)

12. Board of Directors Elections

- 7 Seats for Board of Director terms of one year
- 6 Candidates are on the ballot: Mike Ruckman, Karl Schaeffer, Gene Layman, Frank Gearing, & Ron Dunham
- Additional nominations may be made from the floor
- A motion is made to nominate David Simensen & Lauren Williams to the board & a second is made – motion passes.

13. Open Forum for Owners:

- Pam Drake asks if the sign-in sheet can be in alphabetical order next time.
- Beth Schaeffer reminds everyone that tomorrow is the last day for the food drive.
- Chuck Boles says that the Peale's Park sign is very faded.

- Cathy Rittenhouse notes that she keeps addressing speeding at board meetings. She is very concerned & nothing seems to be done about it. She asks if speed bumps are a possibility. Bernard says that it can be a challenge to change people's behavior, but the board is open to suggestions. Karl also asks for speeders or reckless drivers to be identified to the board.
- A homeowner asks if there is security in the community & Bernard confirms that there is not.
- Pam Drake asks if corners that have been damaged by cars be addressed.
- Hal Simonetti asks if more speed limit signs can be installed.

14. Adjournment