

The Ridge Rider

May 2019



www.sunsetridgetownhouse.com

President's Notes

Spring has arrived in Sunset Ridge! Official Colorado spring brings snow along with warmer weather that stirs the trees, bushes and grasses to life. As usual, we have had some windy days, so I encourage all of you to pick up loose trash when you see it blowing around (even if it isn't yours). Again, a big THANK YOU to our community members who continually keep our property looking great by picking up trash as they walk in the community.

Now that the weather is improving, some of us are catching spring fever and are feeling the urge to get outside to plant greenery. If you are one of us "infected ones," please remember the rules...any landscaping outside the bricks in front of your patio area is community property and changes cannot be made without prior approval from the Board. This includes removing or planting bushes and shrubs, trimming or removing trees and planting flowers or vegetables. Refer to our website for the approval procedure and guidelines.

(www.sunsetridgetownhouse.com)

Tree trimming in our northern sector was completed and two dead/damaged trees were removed. Deep root watering and nourishing of every tree in Sunset Ridge has also been completed. Environmental Tree Care has been contracted to spray all pine and fir trees on the property for pine beetles and other pests that have already infected some of our trees. This spray application will help protect healthy trees from insect attacks.

Schultz has performed additional spring cleanup and aerated the lawns. You have probably seen their trucks in the area and heard their blowers. Before long, the sprinkler system will be checked for winter damage and turned on for the summer.

As the snow melted, dog waste that was not picked up over the winter has been revealed. Not only is this unhealthy, but it is extremely inconsiderate to your neighbors not to pick up after your pet. Please, if you have pooper scoopers, go the extra steps and clean up an area even if it was not your dog who made the donation. Remind anyone you see who doesn't pick up after their dogs of our community rules. If they still do not comply after your friendly suggestion, please report the date, time and address of the offense and the offender to Western States Property Services (303-745-2220) so a violation letter can be issued.

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If you noticed some extra activity on the roofs, our chimney caps have been resealed with a rubberized coating to keep the concrete/mortar on the tops of the chimneys from disintegrating. In some instances, the old coating had loosened and had completely fallen off. On other chimneys, the old coating that was loose was scraped off prior to the new material being applied.

With cooler evenings remaining, we realize fire pits are very popular. If you use one, be certain to keep the flames low...your neighbor may not appreciate the flames as much as you do! Also, be aware of your personal liability for any damage to siding on your unit and/or the fencing between your deck and your neighbor's deck. As warmer weather approaches, remember that you are not allowed to attach shade "sails" or tarps over your patio to any trees, the side of your unit, the fences between decks or the bricks/iron railing in front of your patio.

"The earth laughs in flowers." Ralph Waldo Emerson

TREES

Over the years, the Association has removed many dead and dying trees. It is time to replace some of these trees to restore the beauty of our community. Our Association currently does not have sufficient funds to take on this project alone. It has been suggested that the community might want to start a program of donating a tree in memory of a deceased family member or friend. A tree could even be donated in your name as a tree lover! An appropriate plaque would be placed in the ground stating the dedication. Costs have not been formulated at this time, but the Association will coordinate with the Master Association/Metropolitan District (MA/MD) and with our landscaping contractor to determine costs and procedures. This is not a request for a commitment, but to determine the level of interest. If you are interested in participating in this program, please respond to newsletter@sunsetridgetownhouse.com.

PARKING

Thank you to all of the residents who have respected the **Visitor Only Parking** signs and left spaces for our guests! Residents have expressed how much they appreciate having this parking available.

Please remember that parking behind or between the units is only allowed for loading, unloading or current activity. Not only are the alleys fire and emergency lanes, but it is inconsiderate to and dangerous for your neighbors who are trying to get in and out of their garages safely.

"Being a good neighbor is an art which makes life richer." Gladys Taber

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ARCHITECTURAL COMMITTEE

Currently, the Architectural Committee consists of one member, Ken Whiteacre, and he would appreciate some much-needed help. Members of the committee review all submitted Home Improvement Requests to ensure they correspond with Sunset Ridge covenants which is too big of a job for one person. Ken would also appreciate having feedback from other committee members. If you are interested in joining the committee, please email Ken at newsletter@sunsetridgetownhouse.com.

Thank you to all of you who have submitted Home Improvement Requests (HIR) that are complete and timely. The committee requires thirty (30) days to approve or disapprove the request in writing before construction or changes may commence.

Items that require submission of an HIR Form and Supporting Plans and Specifications include, but are not limited to, the addition of an awning, addition or replacement of a central AC system, additions to the courtyard gate, additions to the iron grill work, replacement of a shared fence, replacement of the front entry door, landscape changes, replacement of garage doors, addition or replacement of a satellite dish or antenna, addition or replacement of skylights, replacement of storm/screen security doors and window replacement.

The correct form for submitting an architectural change (HIR) can be found on the Sunset Ridge website: sunsetridgetownhouse.com under the **HOA Documents Tab** or it can be requested from the Property Manager at Western States Property Services at (303) 745-2220. This is the **ONLY** form that the Committee will accept, and it **MUST** be accompanied by any and all plans and specifications to support the request. These may include drawings, sketches, cut sheets and pictures.

DUMPSTERS AND MOVING PODS

Residents who need a dumpster or a moving POD must submit a request to the Board of Directors through the Property Manager, Western States Property Services, for approval. The request must be in writing and must state the size (length and width), the location of the placement (preferably a map), the duration of the placement and the purpose. Requests must be submitted thirty (30) days prior to the placement. Please coordinate with your neighbors who may be affected by the placement of a dumpster or POD near your unit. Thank you to those of you who have made complete and timely requests.

A REQUEST FROM THE PROPERTY MANAGER

When making a request by email, please always include your UNIT NUMBER and PHONE NUMBER. This information helps facilitate efficient communication and processing requests.

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HAIL SEASON IS UPON US!

Colorado's Front Range is one of the top two areas in the world for the frequency of damaging hail! While this is no surprise to anyone who has lived here for long, it is timely to consider our exposure to this risk and how we insure against personal loss due to hail damage.

Loss Assessment Coverage:

This coverage is endorsed or added to a normal HO-6 policy, and it is intended to pay your exposure to a special assessment by your HOA in the event of a hail claim to the roofs and exterior of our community's buildings.

Insurance companies who write policies for HOAs have found that they cannot support the lower deductibles we used to have. The HOA deductibles for a hail claim would be in excess of \$3.1 million! No HOA can support that level of expense. If that event occurs, a special assessment would be necessary to pay the deductible and get our buildings repaired. Our current, per unit/owner exposure is about \$14,907. Please check your policy to make sure you have this type and level of coverage. **It is not automatically included.**

Specifically, ask your HO-6 insurance carrier if their loss assessment coverage will pay for a **SPECIAL ASSESSMENT RESULTING FROM PAYMENT OF THE HOA DEDUCTIBLE DUE TO A WIND/HAIL EVENT**. Some companies do not cover this type of claim so make sure your policy does.

Auto Insurance/Comprehensive Coverage

Comprehensive is the name of the coverage on your auto insurance that would pay for repairs to your vehicle if it is damaged by hail. This coverage has a deductible which represents your share of the cost to repair your vehicle. You do not have to keep your deductible the same all year. Some folks will lower their deductible this time of year anticipating the potential of hail damage and then raise it during the lower hail risk months. A lower deductible will raise your insurance premium a little so ask your insurance advisor for some details and recommendations.

When will it hail again?

The answer is: Who knows? We had a hail storm in 2013 that destroyed our roofs, damaged our structures and paint and shredded nearly every green leaf in our neighborhood. Owners with adequate insurance were very grateful to have it instead of owing the very expensive assessment for the deductible.

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June 17th is the Full Strawberry Moon

**Celebrate under the moon savoring fresh strawberry shortcake with
your neighbors!**

Management Company

Western States Property

Services Phone (303) 745-2220

Fax (30) 745-3335

Phil Mills, Property Manager: phil@wsps.net

PLEASE UPDATE YOUR EMAIL ADDRESS

Please update your email address with our property manager, Phil Mills at phil@wsps.net. Being able to deliver this newsletter to you via email represents a large savings of your/all our money. Please help us all save wherever we can.