



## **Board Meetings: Wednesday June 10 and Wednesday July 8. Please note new time of 6:30pm at the Ranch House**

### **ANNOUNCEMENT FROM THE BOARD**

Larry Schalles resigned his Board position at the May 13 Board Meeting. Larry has been a dedicated overseer of Sunset Ridge's best interests during his tenure as past President and most recently Board Treasurer. We wish Larry the best in his future adventures and thank him for his service.

The Board has appointed Ken Whiteacre as Board Treasurer to finish out Larry's term. Ken has been active on committees and is very knowledgeable about the concerns of the residents. We welcome Ken and look forward to working with him.

### **BUSHES AND OLD MAN WINTER**

Many of you have noticed that we have some bushes that have more brown than any of us would like. We've noticed too. On November 1<sup>st</sup> the Denver Metro Area high was 64 degrees. Then it dropped to a record low of minus 13 degrees, a 77 degree drop. (Source 9News.com)

Many trees and shrubs went into winter dormancy in a weakened state due to these temperature extremes. The telltale signs of damage are brown leaves or needles, some that would have normally dropped last fall. Even if the needles on evergreens are totally brown, the plant may not be dead. New growth can help the plants pull through if they were healthy. The recommendation from this article is to be patient and see what new growth emerges.

We have sought advice from our landscaping folks and are going to wait to see if our trees and bushes recover before making any decisions. As you know, we need to watch our pennies and we don't want to move too quickly. We will be

evaluating this situation going forward and addressing any dead bushes as we can. Thank you for your patience and your support.

### **SIDING REPAIR AND NEW PAINT!**

As you may have noticed, we are undertaking the repair of rotten siding and trim pieces on our buildings beginning on the easternmost section of our community. It is our intent to continue this work throughout Sunset Ridge working ahead of the upcoming exterior painting of all of our buildings this summer.

We are not doing a complete replacement, but are going building by building replacing or patching where necessary. This project is our first priority for the community right now because we do have several buildings with serious siding issues in spots and we have the opportunity to do this work for less as the painting will be done soon so the newly repaired areas will be painted at no added expense to your association.

A feature of the painting project will include updating our colors to give Sunset Ridge a more contemporary look.

As we have discussed in the past, your board has been working hard to save every possible dollar to add to our reserves. This is our first significant expenditure from those reserves to take advantage of an opportunity to address a needed repair and realize some savings in the process. We still have a significant need to build reserves for our future financial health and will continue to make this a priority.

### ***LOOKING FOR VOLUNTEERS***

We are looking to put together a group of volunteers to get some weekend type projects done around the community such as minor fence repairs, painting lamp posts, pulling weeds, minor gutter repairs, etc. If you are interested in helping out please contact Director Christine Freeman at [Director1@sunsetridgetownhouse.com](mailto:Director1@sunsetridgetownhouse.com)



## COVENANT CORNER: TRASH TALK

Please remember that trash cans and recycling bins are only permitted outside from 8pm the night before pick up until 7pm on the day of pickup. These items are not to be stored outside during any other times. Also, trash must be placed in containers that are secured by lid or by tying to prevent animals or wind from scattering the contents. The areas between units (where our air conditioning units and electrical panels are located) are not to be used for any other types of storage and uncontained trash may never be stored outside.



## SPRING CHECK LIST

### SPRING IS A GREAT TIME TO SPRUCE UP INSIDE AND OUT!

The trees are budding and flowers are blooming. Now is the perfect time to peek outside and see what maintenance, repair or updating is needed to the portion of our townhouses we are responsible for. So, venture out and see where you stand and make your “honey do” list! Please remember that changes need association approval. Here are some ideas we came up with just walking about Sunset Ridge:

Staining, repairing or replacing of the divider fence between the patio/deck areas of adjacent townhouses.

Replacing or staining the cap boards on divider fences.

General cleaning and spraying down the patio/deck areas.

Window and door cleaning.

Picking up any debris or dead branches etc.

Replacing ugly bushes and plants in your planting area with pretty ones (this requires pre-approval to remove the old one and pre-approval of the plant that is to be put back in. There is not any money in our association budget for this so it would be at your own expense)

Weeding and general clean-up of your planting area.

Check, Clean & Repair Window & Door Screens

Adjust Doors for Proper Closure

Check & Re-Charge Air Conditioner Unit

Change Furnace Filter (Monthly) [If A/C is used]

Lubricate Furnace Fan Motor [If A/C is used]

Turn Off & Clean Humidifier

Check & Clean Out BBQ Grill

Check & Clean Whole House Fan [Change Media & Lubricate Motor]

Check Evaporative Cooler [Change Media & Check Water Line]

Check Outside Water Faucets Before Re-Connecting Garden Hose

Repair & Re-Stain Fences & Gates

Clean Vents [Attic, Dryer & Oven]

Lubricate Vent Fan Motors

## Your Insurance - The Rest of the Story:

By Richard White, Sunset Ridge Resident and your Local Farmers Insurance and Financial Solutions Agent –

303.988.8300 – RichardWhiteInsurance.com

### What is a Personal Liability Umbrella Policy?

In our last two newsletters I discussed Liability Insurance. This is the third and last installment on this topic. This issue is one of the most important insurance topics you will ever consider. **Getting this one wrong could cost you your current and future financial security.** If you've never had a discussion with your agent about a Personal Liability Umbrella, you should.

As we discussed last month, once your liability limit is reached, all damages or court judgements from there forward are going to come from your personal assets, savings, or future income. Ouch! Another reminder is that your insurance company pays for your legal defense until that limit is reached. After that you are paying your own lawyers to defend you as well.

A client of my agency (We'll call him Bob) was heading to work, on I-70 early one morning in 2013, and went to change lanes in preparation to exit. Another vehicle was in his blind spot and in swerving to avoid Bob, lost control and rolled their vehicle, ejecting a passenger who was killed. It all happened in a split second and Bob didn't do anything crazy. Bob was sued for a significant amount of money. Farmers defended him throughout and ultimately paid a settlement in his behalf. Bob's assets and financial future are unaffected today because he had sufficient liability protection to from his auto and personal liability umbrella insurance policies to satisfy his legal obligations.

Adding the Personal Liability Umbrella adds \$1Million in liability coverage that begins where your Auto or Home (Townhome/Renter's/Landlord) policy leaves off. An example would be that your auto insurance bodily injury liability limit is \$500,000. Adding the \$1Million Umbrella would then result in a liability limit of \$1.5Million. The idea is that your chances of a claim for someone's injuries is much, much less likely to exceed your limit of liability protection at \$1.5 Million vs. \$500,000 or whatever your limit is today.

Someone is saying, "Richard, you aren't talking to little old me. I'm just a regular person and don't need all of this umbrella stuff." Your attitude or financial situation do not determine the size of a liability suite and ultimate judgement against you. Bob, who I just told you about, is a regular guy with a middle class income. Do you have a family member or acquaintance who has undergone major surgery or needed significant medical care? What were the costs involved? What if you were in an auto accident and the other driver was killed or disabled? A bread winner won't be bringing home his \$50,000 income for the next twenty years? The examples are many. I'm sure you get the idea.

A Personal Liability Umbrella Policy is separate from your Home, Renter's or Auto Insurance policies and it supplements the liability coverage provided by your Auto, Home, Renter's or Landlord's policy. The Umbrella coverage begins at \$1Million but can be 2, 3, 4 or \$5 Million. Your rate for this type of coverage is available from most insurance companies and can cost less than \$100 per year but depends on your situation.

This important coverage can be added for as little as \$100 per year, so don't let the One Million dollar number scare you off. The protection and peace of mind that a Personal Liability Umbrella provides is well worth the cost. One of the first steps in a sound financial strategy is to assure that you have sufficient personal liability coverage.

Be Smart About Your Insurance...

## GARAGE DOOR UP JUST IN TIME!

We have had a number of Sunset Ridge owners applying to replace their garage doors ahead of the upcoming painting this summer. When you do replace your garage doors after we paint you would normally be responsible for their painting and matching colors etc.

Please take a look at your garage doors as we do have a few units that truly do need this to be done to keep their appearance and value up. Now is a great time!

You do need to get prior approval for this work to be done. Please get a request form from our Property Manager Phil Mills and get it filled out and back to him as soon as you can! If you look around our community, you will see where some owners have already replaced their doors so you can see what they look like.

**YOUR BOARD MEMBERS**  
**ADAM WOOD, PRESIDENT**  
**RICK WHITE, VICE PRESIDENT**  
**LISA CASTRO, SECRETARY**  
**KEN WHITEACRE, TREASURER**  
**CHRISTINE FREEMAN, DIRECTOR AT LARGE**

# The Ridge Rider

## *Our Four Legged Friends*

We all love our four legged friends but it is important to remember that there are regulations in place regarding the control of our pets in public areas. Fido must be leashed and under the owner's control when in public areas within Sunset Ridge. Our complex, and the areas outside of our fences, are controlled by Jefferson County which also has a leash law.

Along with the control of our pets, there are also rules regarding cleaning up after our pets when they take bathroom breaks. Please help us maintain a safe, comfortable and sanitary environment for all of our residents and guests.

You can reference the Jefferson County regulations on the web at [jeffco.us/county-administrator/policies-and-procedures/regulations/](http://jeffco.us/county-administrator/policies-and-procedures/regulations/). The Sunset Regulations can be found in your handbooks.



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 Property Services

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## Let's get your Roth IRA started for 2015

A Roth IRA is a fantastic tool to help you prepare for your retirement!

Many people are unsure of how to get started saving for retirement. The biggest issue that plagues most people is delaying getting started. It is never too early or too late to begin. I can help you get started and will be happy to teach you about the issues involved before you make any decisions.

If you have changed jobs and have retirement funds still at your previous employer, we should transfer these to an IRA owned and controlled by you where you have many more options to choose from. Through Farmers Financial Solutions, llc., we can access the best fund families.

Whether you are an experienced investor or just thinking about starting, let's talk. I'll be happy to help and there will not be any charges or fees to meet with me.

I am a Sunset Ridge resident and have owned my local Farmers Insurance & Financial Solutions Agency for 21 years. My office is at C470 & Bowles.

Please keep me in mind as the topic of insurance and/or financial solutions comes up with family, friends or co-workers. I am a local small business person and would appreciate your referrals. I'll make sure they thank you for referring them to me!

**303.988.8300**

*Or go to*

**RichardWhiteInsurance.com**

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**Richard White**

**Agency Owner**

***Insurance & Financial Solutions***



Auto-Home-Life-Financial

***And Financial Solutions***

*Member FINRA & SiPC*

Registered Representative, Farmers Financial Solutions, LLC  
30801 Agoura Road, Bldg 1 Agoura Hills, CA 91301-2054

**GET A FOCUSED PARTNER IN PLANNING *in Sunset Ridge!***

# The Ridge Rider

## The Housing Report—Sunset Ridge

No change is a double-edged sword for homeowners... Although we've had 3 homes in our neighborhood go "under contract" or sell since I last reported to you, the truth is housing inventory is still at unprecedented low levels throughout the Denver metro area. How is this depleted inventory affecting home sales? Two of the three homes were under contract in one week or less! And home prices are continuing to rise. With only one home in our neighborhood on the market, this a great time to sell.

On the flip side, increased values in recent years have affected property valuations. Even back in 2014 prices were rising, as many of you have already seen in the Jefferson County Property Valuation Report you recently received for your property.

Although increased value is a good thing if you're selling, it results in increased property taxes for those continuing to own.

As it states in the Report you received, any protest of your valuation must be postmarked by June 1st and must be based on comparable properties sold from June 30th, 2012 to June 30th, 2014. You are also allowed to submit any other data to support your opinion of the property value.

Contact a real estate professional, who can assist you with this information, should you wish to appeal the valuation.

~ Dwight Cabalka, REALTOR® on TeamCabalka at RE/MAX Professionals & Resident of 11771 EHRR

### SOLD LISTINGS

(Source: Metrolist Matrix database, 11/19/2014—5/19/2015. Information deemed reliable, but not guaranteed.)

Address	Finished SF	Bedrooms	Bathrooms	Sold Price	Seller Conc	Net Sold Price	Date Sold
11816 EHRR	2,184	4	4	\$295,000	\$1,000	\$294,000	1/9/15
11804 EHRR	1,932	3	3	\$267,400	\$0	\$267,400	2/27/15
11738 EHRR	1,524	3	3	\$257,000	\$1,900	\$255,100	12/19/14
11765 EHRR	1,932	3	3	\$270,000	\$6,223	\$263,777	4/3/15
11669 EHRR	1,579	4	3	\$229,500	\$0	\$229,500	12/5/14

Provided courtesy of Dwight Cabalka. For additional information on homes in Sunset Ridge or elsewhere, contact...

### YOUR SUNSET RIDGE REAL ESTATE EXPERT & NEIGHBOR!

Dwight has recently listed and successfully sold the 2 highest properties, both selling at thousands over the next highest sale!



**DWIGHT CABALKA, REALTOR®, GRI, CDPE**  
MBA, BSCE, PE

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