

# SUNSET RIDGE ASSOCIATION MEMBERS' UPDATE

## JANUARY 2015

### MONTHLY MEETINGS

Our next two monthly meetings will be Wednesday Feb 12 and Wednesday March 12 in the AV room at the Ranch House. All owners and residents are encouraged to attend.



### COVENANT CORNER

**Reminder re: Parking Policies & Procedures**

***Our Policy and Procedures for Vehicle Parking were updated in Nov. 2013. Here are a few highlights:***

- *No abandoned or inoperable vehicle of any kind will be stored or parked in the Sunset Ridge Community. (Please see the policy for definition of abandoned or inoperable.)*
- *The parking of a vendor or contractor vehicle at a residence is allowed during reasonable work hours for the purpose of performing services for a homeowner.*
- *There are definitions for the types of vehicles permitted in designated visitor parking areas. (Please see the policy for definitions.) The policy does not allow for the "storage" of excess vehicles. Vehicles parked in overflow must be in periodic, if not daily usage.*
- *Vehicles may be parked behind a residence for short periods of time while showing signs of activity such as:*

*During loading, unloading, cleaning of the vehicle or garage.*

*Please remember that emergency vehicles must have access to the alleys at all times.*

*Elk Head Range Road, Schaffer Place and Chatfield Avenue are county roadways and are subject to both county and association rules.*

*Improperly parked vehicles are subject to towing at the owner's expense.*

*Your Board recommends that all owners and tenants review the policy in its entirety. Copies can be requested from our Management Company.*

### Paint and Siding Repair

Great news! Your board has negotiated to have the exterior of all of our buildings repainted as a part of the 2013 hail claim!

We will begin clearance trimming of trees and bushes in preparation for painting within the next sixty days. We plan to begin painting in the spring. We have a vendor selected and are finalizing the contract and terms now.

We will also establish a scope of work for siding and trim replacement as needed, ahead of the painting crews. Our AB&M committee and contractor will be evaluating the exterior of our buildings to establish where this work needs to be done. Old or rotten wood is not hail damage so we will be paying for this work out of our reserves. Combining this with the painting, that is paid for by insurance, offers us a wonderful opportunity to reduce the costs involved and explains our choice to move forward with it at this time. Please keep an eye on your newsletter for more details and when the painting will begin.

# SUNSET RIDGE ASSOCIATION MEMBERS' UPDATE

DO YOU KNOW WHERE THE MAIN WATER SHUTOFF VALVE IS IN YOUR UNIT?

By Richard White, your local Farmers Insurance and Financial Solutions Agent – 303.988.8300 – RichardWhiteInsurance.com

JANUARY 2015

Each homeowner should know the location of the main water valve to his/her unit in case of an emergency. You will need to access your main shut-off valve if a pipe breaks in your unit or if you need to replace one of the subsidiary valves (under the kitchen sink or at the toilet, for example). Unit shut-off valves are located in the basement of each unit, near the floor at the front of the unit by the fireplace or, in a few cases, by the furnace.

If your unit shut-off valve has been covered up with drywall or shelving, or you don't know where it is, you should immediately have the valve located and cut in an access to it. Marking the access with a sign or tag is a good idea in case someone else has to turn it off – guests or relatives, for example.

In the event you have an emergency and cannot locate your shut-off valve, the water to your entire building would have to be shut off at the water meter. Sometimes water meters are not easily accessed because the turf may be frozen around them or they may be covered with piles of snow.

## **Free Water Shut-Off Signs**

As a service to community members, I will be happy to provide a "Water Shut-Off Sign" free of charge.

Just call or email me at:

**303.988.8300**

*or*

**[Rwhite2@farmersagent.com](mailto:Rwhite2@farmersagent.com)**

This sign is colorful and laminated to resist water although we all hope it never needs to!

The idea is to clearly and quickly identify the correct handle or valve to shut off the water to your

Sunset Ridge Townhome!

Avoid serious water damage!

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## **The Importance of Liability Insurance...**

You probably have at least two insurance policies with Liability Coverage on them. If you own a car and carry insurance, the State of Colorado requires it. If you own a townhome or a single family home, or if you rent and carry renter's insurance any of these policies have liability coverage.

If you have a business you need separate insurance and liability coverage as your auto, home, townhome or renter's policy will not cover commercially used autos, property or liability. Special coverage is needed.

Liability Coverage protects you from law suits and the claims of others for damages (principally Bodily Injury or Property Damage) that they suffer due to some action or inaction or event that may make you "liable."

Bodily Injuries are most frequently associated with auto accidents but can occur to guests or others in your home etc. This is one of the most important parts of your insurance coverage. Assume that you are found to be liable for an auto accident. You can be responsible for "damages" to the other parties for Medical Expenses, lost wages, pain and suffering, rehabilitation and more. These bills can add up quickly.

In our Sunset Ridge townhome situation, if an owner or tenant were to cause a fire that damaged their whole building for example, they could be found liable for those damages.

This coverage doesn't make the news often but it is vital to the preservation of your financial future. I will talk about coverage levels and needs next time. Please get quality advice.

Be Smart About Your Insurance...

## **Your Insurance - The Rest of the Story:**

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### **MANAGEMENT COMPANY**

Western States Property Services

Phil Mills, Property Manager

Phone 303-745-2220 - Fax 303-745-3335

Email: [phil@wsps.net](mailto:phil@wsps.net)

### **MONTHLY DUES REMINDER**

**JUST A REMINDER: MONTHLY DUES (ASSESSMENT) INCREASED EFFECTIVE JANUARY 1, 2015 TO \$250.00 PER UNIT/PER MONTH.**

### **PLEASE UPDATE YOUR EMAIL ADDRESS**

Please update your email address with our new property manager, Western States at [Phil@wsps.net](mailto:Phil@wsps.net). Being able to deliver this newsletter to you via email represents a large savings of your/all of our money. Please help us all save wherever we can.

### **Apartment Construction Update**

The apartment construction at the corner of the Schaffers continues. Originally the plan was to begin leasing units with occupancy beginning in January 2015. The occupancy date has been pushed back to March 2015.



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

Get in touch with me today  
for a question, consultation, or a no obligation  
quote!

**303.988.8300**

*Or go to*

**RichardWhiteInsurance.com**

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