



The Ridge Rider

www.sunsetridgetownhouse.com

Board Meetings: Wednesday April 8 and Wednesday May 13. Please note
—————→ **new time of 6:30pm at the Ranch House** ←————

Kind, Considerate and Furry?

There have been many comments about the noise from barking dogs. We all love our furry friends and we all love the tranquility of our Sunset Ridge neighborhood. What this calls for is calm communication, consideration and good will by all.

If you are “up to here” with the “loud, habitual and persistent” barking of a neighbor’s pet, the first, best and most effective method to solve this problem is to approach your neighbor face to face, in a calm, friendly manner.

Explain how the situation affects you, when it takes place and how it makes you feel.

Ask your neighbor for help with the situation.

Listen to what your neighbor has to say and to any and all proposed solutions.

Thank your neighbor for hearing you out and for their help in solving the situation. Complete the conversation with a smile and a handshake.

Being rude or combative will most likely not correct things and make the situation worse. **Calmness and good will between neighbors will almost always win the day!**

Unresolved issues related to animals are under the jurisdiction of the Jefferson County Sheriff’s Office (animal control division) 303-271-5070.

“A dog owner commits a Class II Petty Offense punishable under E.5.a.(8) if he/she fails to prevent his/her dog from disturbing the peace of any person by loud, habitual and persistent barking, howling, yelping or whining, whether the dog is on or off of the dog owner’s property”

The regulation can be found on the web at (jeffco.us/county-administrator/policies-and-procedures/regulations/).

Management Company, Western States Property Services
9145 E Kenyon Ave, Ste 100, Denver, CO 80237
Phone (303) 745-2220...Fax (303) 745-3335

Good Neighbor Parking

There have been several comments recently about the availability and use of, off-street, visitor parking in our community. As always the best solution for this type of issue is courtesy and consideration.

For example, the residents of a Sunset Ridge Townhome have five vehicles. All of these vehicles are being parked in the visitor parking spots near this resident's unit. In this situation this one family, while not parking in either of their garage bays, are using all of the visitor parking for three or more buildings and eighteen units.

We also see some vehicles parked in our visitor parking spaces that are rarely if ever moved. Our community parking policies do not allow for stored vehicles other than inside your garage.

We have far fewer visitor spaces in our community than we have townhomes. (78 spaces for 210 units) If every unit owner/resident used a visitor space, we wouldn't even come close to having half enough spaces.

Additionally, we are blessed as a community to each have a two car garage to use.

While there are parking rules for the community and we do have a contract with Max's Towing in the event of violators, it would be so much better if we all thought and acted with consideration and forbearance.

Please make sure that you are utilizing your garage bays for parking your vehicles.

If you must park a vehicle outside your garage, please use the "on-street" parking on Elk Head Range Road.

If you have a vehicle that you use infrequently, please make arrangements to park it somewhere off of Sunset Ridge property.

Spring is coming and a great goal is for us all to arrange our garages where we can park our vehicles inside as part of our spring cleaning!

If you have a commercial, non-drivable, or an unlicensed vehicle, please remove it from the premises.

The answers to these types of problems come easily when all neighbors act in a "neighborly" fashion. Please leave visitor parking for visitors to our community. If this is not possible, please minimize your use of visitor parking and certainly follow the SR community parking policies. The only other ways your property manager has to address these issues are with fines and/or having vehicles towed at the owner's expense. We are confident that good will, common sense and neighborly courtesy will prevail so these steps can be avoided.

Thank you for your help with this.

Plains Sunset Ridge Community website

There is a website now for local community communication. Check it out!

<https://plainssunsetridgetownhomes.nextdoor.com>

KC and Friends Facebook Page

Lots of things to buy and for sale..community news, vendor recommendations

Ken Caryl Community Garage Sale

May 29-30

830am-2pm

Watch the Ken Caryl newspaper for details

Your Board Officers are: Adam Wood, President; Rick White, Vice President; Lisa Castro, Secretary; Larry Schalles, Treasurer; Christine Freeman, Director at Large

Covenant Corner: Parks and Greenbelt Areas

As the weather gets nicer, many of us look to outdoor recreation including the use of our two park areas and greenbelt areas. In order to keep our common areas safe and maintained, the Association would like to remind us all of some rules and regulations regarding the use of these areas.

Per our Ken Caryl Ranch Townhouse Association Rules and Regulations:

1. Rules, C Parks and Greenbelt Areas:

Central Park, located in the center of the community, is restricted to picnics and limited game playing. The large park, located at the northwest corner of the community, contains tennis courts, a volleyball court, a basketball hoop, a playground and large lawn space.

“4. No swing sets, portable pools, or other permanent or portable structures may be erected in any common area.”

Remember also that the resident , who must accompany guests, is responsible for the cleanliness of the area, as well as any damage caused by the resident and/or guests. Jefferson County laws regarding noise, alcohol usage, etc will be enforced by the Jefferson County Sheriff’s Department.

2015 Tree Trimming is Complete!

The clearance trimming of our community’s trees in preparation for the upcoming painting of our buildings has been completed. This was not a full trimming of our trees, but was intended to be sure that the trees and bushes were trimmed to the level that would allow the painting crews to access the exterior of our structures.

In addition, we did do a full tree trim in a sector that represents approximately one fifth of our community. If the budget allows, it is our intent to proceed with trimming the other four sections of our community in future years.

Thank you to our Landscape Committee for all of their diligence and lots of shoe leather walking around Sunset Ridge!



Your Insurance - The Rest of the Story:

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

The Importance of Liability Insurance... Continued...

In our last newsletter I discussed Liability Insurance. 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.**

The fact that is missed by many is that if you are “liable or found to be liable” you are responsible for the costs involved in correcting or restoring the injured or damaged party or person. If these costs add up to an amount greater than your liability insurance coverage limit, you would be personally responsible for paying every dollar above your liability limit.

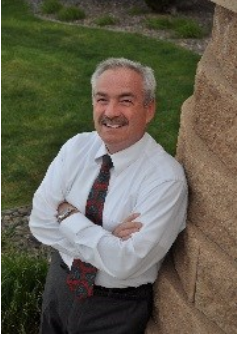
If, for example, you were at-fault in an auto accident and your limit for bodily injury liability is \$100,000 (lots of coverage, right?) and the other party has medical bills totaling \$500,000, your part to pay personally would be \$400,000. Has anyone you know had major surgery? How much was the bill before their health insurance paid? I see liability claims with much higher totals than this with regularity.

Most auto and home insurance policies include legal defense as a part of the policy. With most companies, this legal defense cost does not reduce your liability coverage limit. Once your insurer has paid out your liability limit, they will cease paying for legal defense as they no longer will be involved. You will pay for your own legal defense from that point. Your insurance policy is a contract with limits. As you can see, the selection of these limits is a very important matter

A quality advisor can help you evaluate what is in your policy so you can put your coverage dollars where they will do you the most good. A good example happened with one of my clients recently, as we did an annual policy review. We raised their deductibles on their auto and home insurance by about \$500. This means if they had a claim involving physical damage, they would be out of pocket an additional \$500. We took those funds they saved and used them to increase their Liability coverage for their autos and home with a \$1Million Personal Liability Umbrella policy. For pretty much the same premium, they were able to accept another \$500 in risk in exchange for an added \$1Million in liability coverage. Not bad...

Lastly, I want to address those folks who say, “Heck, just let ’em sue me.” In this type of liability suit, your assets are at risk and in addition, a sizable percentage of your future income is at risk as well. Depending on your stage of life, your future income is your largest asset. 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...



Does Your Insurance Carrier Still Cover Special Assessments?

I have had two families in my office, within the last month, with notices from their insurance carriers that their policies would no longer pay for their portion of the association's deductible in the event of a large insurance loss.

The concern here is that we all depend on our own HO6 or Townhome Policy to pay this if we were to have another hail storm in the future.

As a premier carrier, Farmers Insurance continues to offer Loss Assessment coverage that will cover your portion of the association deductible in the event of a hail storm or other covered loss.

My staff and I are ready to help you build and protect your financial future. I fully understand our Sunset Ridge insurance situation and can help you make sure that your townhome policy is set up to cover what you need and that your assets are properly insured.

Lastly, if you haven't funded your **Roth IRA** for 2014 we still have **10 Days!** I recommend setting up a monthly automatic withdrawal to make sure you fund for 2015! Let's make sure that you are on track.

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

303.988.8300

Or go to

RichardWhiteInsurance.com

Richard White

Agency Owner

Painting and Siding Repairs-

As we have discussed in previous newsletters, we will be completing the final stage of our hail repairs this year with a full exterior painting of our buildings. This work should begin within the next sixty days or so. We will communicate more when we have a specific date for work to begin. The process of painting will take some time but should be completed this year.

The Housing Report—Sunset Ridge

According to the famed William Shakespeare, “*The empty vessel makes the loudest sound.*” If that’s so, then the housing market in Denver is “booming” (literally).

Our current real estate market is still quite lacking in inventory (under 4,000 homes of all kinds in the 7-county metro area). We here in Sunset Ridge can see that firsthand. We have no homes on the market at the time I’m writing this, and it’s been that way for nearly a month.

For homeowners, that’s wonderful news. There are MANY buyers right now looking for a home, and Listings under \$350,000 are in extraordinary demand. Multiple offers, in the double-digit range,

literally on hours-on-market experiences.

Clearly, home values/prices are rising as a result of this “booming” market, so now might be the ideal time to use some of that increased equity to make long-desired improvements. On the other hand, it may also be a good time to capture the increase in equity for yourself.

Compounding the effect of low inventory, interest rates are still low, so it’s likely that buyer demand will only increase as we move closer to summer. Good news all the way around! ☺

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

SOLD LISTINGS

(Source: Metrolist Matrix database, 9/17/2014—3/17/2015. 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
11815 EHRR	1,902	4	4	\$289,900	\$0	\$289,900	1/14/15
11804 EHRR	1,932	3	3	\$267,400	\$0	\$267,400	2/27/15
11874 EHRR	1,944	4	3	\$263,450	\$3,000	\$260,450	10/16/14
11738 EHRR	1,524	3	3	\$257,000	\$1,900	\$255,100	12/19/14
11615 EHRR	1,760	3	3	\$245,000	\$0	\$245,000	10/22/14
11646 EHRR	2,100	4	4	\$244,000	\$3,000	\$241,000	10/2/14
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 AND NEIGHBOR!

Dwight has recently listed and successfully sold three of the highest four sold properties in Sunset Ridge — EVER! The two highest sales, both Dwight’s, were \$27,600 and \$22,500 ABOVE the next highest sale.



DWIGHT CABALKA, REALTOR®, GRI, CDPE

MBA, BSCE, PE

RE/MAX Professionals—TEAM CABALKA

10135 West San Juan Way, #100, Littleton, CO 80127

DwightCabalka@REMAX.net—720-936-4168—direct



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