

SUNSET RIDGE ASSOCIATION MEMBERS' UPDATE

NOVEMBER 2014

FOUND

Keys near tennis courts. Email a description of the key chain to Director1@sunsetridgetownhouse.com for return.

MONTHLY MEETING

Our monthly meetings are held on the second Wednesday of the month at 7pm at the Ranch House. All are encouraged to attend.



COVENANT CORNER

Architectural changes: Any change to the outside of your unit requires, at minimum, a review by our Architectural Committee. This includes changes planned within your patio walls. The reason for this review is to ensure that our building structure and/or drainage are in good repair and functioning properly. As our buildings age, a keen eye needs to be focused on maintenance. The Architectural Board will advise regarding any needed updates or repairs. To access the Architectural Design Review Form online, go to www.sunsetridgetownhouse.com and access HOA documents.

PLEASE UPDATE YOUR EMAIL ADDRESS

Please update your email address with our new property manager, Western States at 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.

Insurance Certificate Requests

Your association carries an insurance policy, in accordance with our governing documents, to cover our structures and improvements etc. Some mortgage companies do require a certificate of insurance from our insurer.

If your mortgage holder requests this certificate of insurance, please have them email their request to certificate@thinkccig.com. You may also fax your request to 303-799-0156 attn: Dawn Leary.

Newsletter Funding

In order to help fund our newsletter (printing, envelopes, postage) we are now offering ¼ page ads to our owners/residents for \$30 per issue. If interested in promoting your business, product or service, please email your request and ad (we use Microsoft Publisher) to our management company. You will be advised of acceptance and can then mail a check. Please note ads will be printed in black and white and are subject to review and acceptance by the Board of Directors.



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MANAGEMENT COMPANY

Western State Property Services Phone 303-745-2220

Email phil@wsps.net

Fax 303-745-3335

MONTHLY DUES REMINDER

PLEASE PLAN AHEAD. MONTHLY DUES (ASSESSMENT) WILL BE INCREASING EFFECTIVE JANUARY 1, 2015 TO \$250.00 PER UNIT/PER MONTH.

Your Insurance - The Rest of the Story:

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

Personal Property. What is covered and how much coverage do I need?

When your Townhome (HO6) policy refers to “Personal Property” it means any personal item that you own, that is not physically attached to your townhome. No, it doesn't include any type of motor vehicle, boat, airplanes etc. ☺ I know someone thought of that right away.

Your personal property certainly includes your clothing, furnishings, electronics and more. Basically, it's all of your things that aren't attached to your unit. The finer points here many times surround your kitchen stove and dishwasher. If your stove/range sets on the floor, between two cabinets, it is considered free standing and is personal property. If it is set into your counter and is suspended from the counter top, it will be considered “attached” and is part of your building coverage. Most all dishwashers are considered built in and most all refrigerators are free standing.

Your own townhome policy should include coverage for your personal property. You should be selecting the amount of coverage in your policy for this. This coverage amount should be sufficient to replace all of your personal property at the cost to replace it today. Your policy should be endorsed with “replacement cost” coverage. If you were to lose all of your things in a fire, you will want to replace with new items as close to what you lost as possible. Without the replacement cost coverage, you will receive a depreciated value that is far below what would be needed for this. Please keep this in mind when selecting a coverage amount as well. I have had many people tell me “my stuff is pretty old and I don't need much coverage.” You don't want to receive that type of education after a loss has happened and it is too late. Please get quality advice.

Be Smart About Your Insurance...

COMMUNITY PRIDE IN ACTION

While walking through the community last week I noticed a homeowner picking up some papers that were blown into some bushes in our common areas. I thought, wow, that's great! I look around at our Sunset Ridge community and realize how lucky we are to have the location, trees, layout, courtyards etc. that we do. Given the price of land, there won't be any more like it in the future. Let's all pitch in and take those small actions to dress up or keep up our homes and common areas. That homeowner is a great example for all of us.

Happy Holidays from your HOA Board

