



**Board Meetings: Wednesdays: December 9 and January 13—6:30pm at the Ranch House**

### **ASSESSMENT CHANGE REMINDER**

Effective January 1, 2016 our monthly assessment increases to \$255.00. If you direct pay, please be sure to update the amount in order to avoid any late fees!

### **IT'S THAT TIME OF YEAR—ICE MELT!**

We recently have had several requests to repair stoops, stairs and sidewalks. Most of these are original concrete work which means that they are at least 30 years old. The damage done to the surface is largely due to age and weather. Concrete is a porous material. When it rains or snows, water seeps into the pores of the concrete and then when the temperature drops and the water freezes, the water expands and pushes the surface apart, causing visible damage. Water is unique, in that most materials contract when cold, but water actually expands in cold temperatures. Ice melt contributes to this problem, because it causes ice and snow to melt at lower temperatures. The water then can seep into the concrete and re-freeze quicker.

Some ice melt products are better than others. Below are links to some web sites that compare various ice melt products.

As your Board prioritizes deferred maintenance projects, we ask that if you need to use ice melt, you use product that is not damaging to concrete (and consider whether or not it is safe for your pets).

<http://www.mortonsalt.com/for-your-home/snow-and-ice-melters/compare-and-select>

<http://www.safepaw.com/blog/best-ice-melt-safe-for-concrete>

<http://www.consumerreports.org/cro/2014/02/best-ice-melts/index.htm>

These web sites also will give store locations where these products can be purchased.

### **FALL SAFETY/MAINTENANCE CHECK LIST**

- Disconnect outside garden hoses
- Turn off outside hose faucets (if possible)
- Lubricate garage door moving parts
- Check garage door for proper closing
- Adjust and lubricate automatic garage door drive
- Clean chimney before burning wood
- Check gas fireplace for proper operation
- Caulk around windows and entry doors
- Close and lock windows
- Insulate electrical outlets on outside walls
- Change batteries on smoke detectors and check for proper operation
- Change batteries on carbon monoxide detectors and check for proper operation
- Locate and label circuit breaker box
- Locate water shut off valve and check for proper operation
- Check and clean furnace
- Check and clean humidifier
- Change furnace filter (monthly)
- Lubricate furnace fan motor
- Check water heater (drain 1 to 2 gallons and discard sediment)
- Check outside electrical outlet covers for proper seal
- In extremely cold weather open cabinet doors under sinks (especially on outside walls); Also allow water to run a little to keep from freezing.

# The Ridge Rider

## Your Insurance - The Rest of the Story:

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

### When I Have A Loss Will My Belongings Be Covered?

Insurance coverage for your personal belongings will come from your Townhome or Renter's policy depending on whether you own or rent your townhouse in Sunset Ridge. In both situations, you will be selecting a "coverage limit" for personal property. This amount should be what it would cost to purchase all of your personal property NEW, at today's values.

The paragraph above, from last month's "Rest of the Story" is a good beginning for this month as well. You select the personal property coverage limit on your Townhome or Renter's insurance policy. If your agent or insurance company didn't discuss this with you, be concerned. You NEED to know this number and feel comfortable that you can replace your things for this amount.

Now that you have enough coverage, you need to consider the limitations that your policy has for certain types of personal property. Anything that you use in your job, business or even small business where you earn any income, will be considered "business use." Your policy will probably cover it but only up to a limited amount like \$100 or \$200.

Your policy will have special limits for items like jewelry, furs, firearms, silverware, data processing equipment (computers etc.), cash, imported rugs and possibly others. These limitations may be for theft only. The idea is that these items are valuable, portable and in some cases fungible. They are at much greater peril for theft. I suggest that you find out what items are limited on your policy and at what levels. Then evaluate how your things fit your policy. Ask your agent what your options are to add coverage to your policy to match up with your situation. You can evaluate what you want to add and how much.

Now let's talk about how to prepare yourself for a possible future loss. We're now assuming that you have solid advice and you have your policy set up properly. Using the example of your home burning down, let's assume that it's all ashes. To be able to remember what was lost in the fire is priceless! Let's face it, there are many items that you might not remember right away or ever. I believe that the best way to fight this is to take photos or videos of interior of your home with the intention of capturing an image of everything. Open the drawers, cabinets and closets etc. Then store those photos in a secure way, away from your home. They don't do you any good if they burn up in the fire.

Lastly, anything that you own, that is very valuable for what it is, deserves special attention in documenting (more photos or videos) what it is, any identifying marks, numbers etc. as well as it's condition. That will help speed the process of accurately settling your claim if you should have one.

Please remember that the lowest priced policy can lead to a nightmare when the time comes that you need to use it. Who you insure with matters.

Get quality advice... Be Smart About Your Insurance...

## Brand New Paint Job!

Our community has a brand new, fresh coat of paint! Our painting company has completed the new exterior painting of our buildings! We have had many positive comments about the painting and our painting contractor!

This wraps up a big exterior maintenance season for Sunset Ridge. We now have new roofs, repaired siding and trim, and a new, fresh coat of paint!

## WATCH YOUR PETS!

There have been multiple coyote sightings in the neighborhood during the past few weeks, especially on the north end. The majority of sightings appear to have been in the evening/late evening hours. Please keep an eye on your pets (Fluffy and Spot make great meals) and be alert to your surroundings when out and about.

## Gutter Cleaning

We have engaged Keen Renovations to clean the gutters on our buildings here in Sunset Ridge. They have begun the work but as you can see, our weather hasn't exactly cooperated. They will be working on this again as soon as they can.

This issue is always a bit of a balancing act. On one side, we don't want to clean out the gutters and incur that expense while the trees are still carrying their leaves. On the other side, we want the gutters to be clear and working perfectly before the snow comes. Well the snow is here.

The gutter cleaning should proceed briskly with the upcoming warmer weather.

## Management Company

Western States Property Services

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