

SUNSET RIDGE ASSOCIATION MEMBER'S UPDATE

OCTOBER 2014

NEW MONTHLY MEETING DATE

Effective in October 2014, the monthly board meetings will be held on the **second Wednesday of each month in the AV Room at the Ken Caryl Ranch House at 7pm.** All homeowners/members and residents are invited to attend.

ROOFING WARRANTY UPDATE

Any penetration of our new roofing material will void our warranty. Placing dish antennas (or any other attachment) anywhere that requires roof top mounting which penetrates the roof with screws, nails (for example) are not allowed. Voiding the warranty in this manner will leave the homeowner fiscally responsible for any related damage and or repairs that the warranty would have covered. Homeowners who are currently in violation will be receiving a letter shortly outlining their responsibilities and methods of resolution. Previous references to this concern were in the June and August newsletters.

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.

Your Insurance, The Rest of the Story:

*By Richard White, Sunset Ridge Townhome Owner and Farmers Insurance and Financial Solutions Agent
303.988.8300*

Effective on 11/1/2014 your association began the new insurance program for the upcoming year. Your board had our properties re-evaluated for reconstruction costs. This resulted in an increase in the insured value of our properties to make sure that we have sufficient coverage to rebuild.

We continue to have a \$10,000 per occurrence deductible for losses other than wind and hail related, with a wind and hail deductible of 2% of the insured value of our structures.

If we were to have a hail storm again, like the one in August of 2013 and our roofs were totaled again, the amount of the special assessment per unit would be between \$5000 and \$6000. I would recommend raising your "Loss Assessment" coverage to \$10,000 or more.

As I mentioned last month, the association's insurance deductible for "non-wind/hail" losses is \$10,000. If you have a covered loss, to just your unit, you could end up needing your personal Townhome policy to pay this from either your Building Property or Loss Assessment coverage, depending on the loss. It is important to carry both of these coverages.

Anything that you own that is not physically attached to your townhome is covered by your personal property coverage from your townhome policy. This includes everything from computers, to clothing, to furniture, to a washer and dryer, refrigerator or stove. (If an appliance is "built in," physically built into your unit it would be covered under Building Property coverage.) Your personal property should definitely carry a "Replacement Cost endorsement" so your things are replaced at the cost of new items.

Getting all of this right can be a bit complex. Be Smart about your Insurance.

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COMMUNITY DRAINAGE ALERT

One of the most important issues facing our community relating to the long and short term structural health of our communities is the drainage of water away from our foundations and out/away from our courtyards. All water draining must be channeled at least three feet away from our buildings, walls and onto a hard surface. Here are some examples of situations that must be addressed by unit-owners as soon as possible.

The first example is a unit where the gutter beside the garage has been augmented with a flexible downspout extender. While the extender is a great idea, it is pointed so that it directs the water into the rocked area between the townhome units. This water will, in a short amount of time, destabilize the foundation and driveway/apron of that building. The intent is to channel all drainage out onto the apron so it can flow to the sewers. The owner's intent could be to water the tree between the units or some other plant but this is doing damage NOW and must be addressed.

The second example is related to the courtyard in one of our units. Most of our units were designed for any water entering our courtyards to flow through the "weep holes" in the brick walls. This owner has purposely blocked these holes and then installed pavers in their courtyard. The downspouts in the courtyard now empty out on top of the pavers, run to the brick wall, down along it and also over into their neighbor's courtyard causing significant damage to the brick walls for both units and rotting the wooden timbers in the neighbor's courtyard. This unit owner must either restore the original drainage system or submit an alternative to the Architectural Committee that follows our community guidelines.

These are only two examples but there are many others. Please evaluate your drainage situation and make sure that the water issuing from your gutters etc. is being carried a minimum of three feet away from your foundation and outside your courtyard wall and that the original drainage systems are not defeated by landscaping or other changes initiated by you or previous owners. This is vital to the structural stability of our buildings. We need everyone to pitch in.

MONTHLY DUES REMINDER

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

COMMITTEE POSITIONS AVAILABLE

If you are interested in getting involved, we currently have positions available on the Landscaping, Communication and Events Committees. Please get involved in our community. We look forward to your contributions! Let a Board Member know of your interest!

YOUR BOARD OF DIRECTORS

PRESIDENT: Adam Wood

VICE PRESIDENT: Rick White

SECRETARY: Lisa Castro

TREASURER: Larry Schalles

DIRECTOR AT LARGE: Christine Freeman

MANAGEMENT COMPANY

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