



The Colorado Property Management Group Inc.

ACCREDITED ASSOCIATION MANAGEMENT COMPANY®

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July 31, 2024

Riverdale Park Owners/Residents:

On July 23, 2024 the Riverdale Park Board of Directors adopted a policy restricting grilling which is enclosed. As things have changed dramatically within the insurance industry, the change in policy is necessary to increase insurance options at better pricing.

Each year the HOA goes out to the market for competitive bids and the rates of insurance increases have been as follows:

2021 – Premiums were 142,000
2022 – Premiums were 179,900
2023 – Premiums were 211,850

The insurance industry is moving toward prohibiting any type of grilling, including electric grilling or they will either not bid your community or drastically increase the rates. This is a result of the number of fires in HOA communities related to grilling accidents. The fewer bidders for your business the higher the premium. While most homeowners will be very unhappy about this change, the Board has no control over how the insurance industry is finding ways to reduce their exposure. As a result, the Board determined it was in the best financial interest of the community to adopt a grilling restriction policy going forward.

The policy restricting grilling will be effective September 16, 2024. This means that all grills, smokers, electric cooking devices, fire tables and all other similar devices must be removed from the property. Please review the policy enclosed for details. Grills may not be stored in the garages.

This will be strictly enforced after the effective date to prevent cancellation of the insurance for the community. Anyone found not in compliance will be subject to fines and/or legal action to protect the community. Once the policy is in effect, if there is a grill related fire, there will be no coverage for the damages and the individual homeowner responsible will be held liable. Homeowners are responsible for the actions of their tenants and guests.

THIS IS MANDATORY NO EXCEPTIONS OF ANY KIND CAN BE PERMITTED.

The Board appreciates your understanding and cooperation.

Respectfully,
Riverdale Park Board of Directors

**RIVERDALE PARK TOWNHOMES HOMEOWNERS ASSOCIATION
POLICY RESTRICTING GRILLS ON DECKS, PORCHES, AND PATIOS**

The following Policy Restricting Grills on Decks, Porches, and Patios was adopted by the Board of Directors of the Riverdale Park Townhomes Homeowners Association ("Association"), at a regular meeting of the Board of Directors.

Effective Date: September 16, 2024

Recitals

A. The Board of Directors of the Association has the authority to adopt rules and regulations, pursuant to Article 3, Section 3.3 of the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Riverdale Park Townhomes and C.R.S. § 38-33.3-302(1)(a).

B. The Association's insurance carrier requires that the Association adopt a policy that aligns with this Fire Code requirement and that failure to adopt the Policy will result in cancellation of the Association's property insurance policy.

C. The Association's insurance carrier also requires that not only must the policy comply with the Fire Code, but the policy also cannot permit open flame cooking devices, electric cooking devices including outdoor electric grills, or grills of any type.

D. Each year, countless costly and deadly fires occur in communities due to the use of open-flame cooking devices on patios. To attempt to mitigate this risk and to comply with the insurance carrier's requirement, the Board of Directors of the Association believes that it is in the Association's best interests to adopt this Policy.

NOW, THEREFORE, The Board of Directors adopts the following Policy Restricting Grills on Decks, Porches, and Patios:

1. **Prohibited Devices.** The following shall not be stored or operated on decks, porches, patios, garages, parking lots, or within 10 feet of any structure within the Riverdale Park Townhomes Community.

a. Open-flame cooking devices, including charcoal grills, wood-burning grills, smokers, liquid propane ("LP") gas grills, pellet grills, and other similar devices.

b. Open-flame heating devices, including fire pits, LP gas heaters, portable fireplaces, and other similar devices.

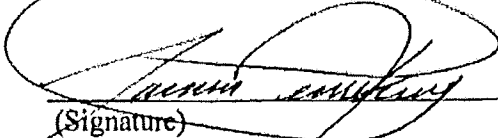
c. Electric cooking devices, which shall include electric grills.

2. This Policy shall replace and supersede all previous policies, rules, and regulations regarding the subject matter of this Policy.

3. In the event that a court of competent jurisdiction finds any portion of this policy void or otherwise unenforceable, the other provisions shall remain in full force and effect.

The undersigned hereby certifies that the foregoing Policy Restricting Grills on Decks, Porches, and Patios was adopted and made a part of the minutes of the meeting of the Board of Directors of the Association conducted on the 23 day of July, 2024.

Riverdale Park Townhomes Homeowners Association



(Signature)

By: Tamer Jenkins, its: President
(printed name) (officer)