

Riverdale Park Townhomes Summer Newsletter

Good evening everyone!

This has certainly been an entertaining start to the summer for everyone so far! We've concluded the Spring with our usual sway between warm and cool, though we unfortunately have not had the luck of our usual Spring moisture. It is looking to be a very warm and dry summer if May is any indication, but that should give us all the greatest amount of time to take up the traditional Colorado and Denver outdoor life! We hope that everyone has a wonderful summer with (fun) adventures for every home!

As always the board has a number of topics to discuss for the coming months as we motor into the heat of the year:

The Good Stuff!

Horizon is starting to hit a stride!

As we announced in the Spring newsletter, Horizon Landscaping has taken up the task of managing our landscaping priorities for 2024. As many of you may have noticed, it was not the Jif-smooth transition that any of us would hope for, but it seems we have gotten past the difficult portions of the handoff from LandTech to Horizon. We think that all of the sprinklers have now been activated (as of the last week of May), the mowing schedule is underway, and we have a cadence for care around the community set. As a little insight, there are a lot of watering zones, back flow preventers, and small details to manage and monitor as our community shifts into Summer mode, which is made even more apparent as we have gotten Horizon tuned-in on the scope and expectations of our community. With all of this, please remain vigilant of areas that may be missing some watering, but we are confident that each zone should be up and getting water as of May 31st. Please offer the grass (as well as Horizon, Debra, and The Board) some patience over the next couple of weeks as the water takes effect to green up the community.

The Board has been very active and attentive during this transition, taking several walks through the community with Horizon representatives to discuss past and present issues that we have with our grass and landscape. More of these walks will be had as the summer progresses, but the timbre of those conversations have improved with each meeting. Many of these items have been addressed, and others are planned and scheduled with appropriate priority. If there are any concerns, please contact Debra and CPMG so that she can communicate them to Horizon and The Board, though again please offer some patience in these next couple of weeks. Coffee takes a while to kick-in for each of us in the morning, and landscaping will have an equally-slow uptake as it gets some water (especially

in our current heat).

Landscaping goals!

Much of the community may remember the campaign in 2022 to have many homes in the community re-painted and to receive some much-needed structural improvements. During The Board's planning period and subsequent campaign, we promised that landscaping that was damaged during that project would be replaced post-haste. Last Summer, a few members of the board were able to walk the community with LandTech and establish a list of necessary replacements for those affected buildings. Despite the walk being in June, we did not receive the final bid for that replacement effort until late-Summer, and opted to wait on having the plants installed. This Summer, with new landscapers and a good plan in-mind, the board is moving forward with addressing the lost landscaping from the 2022/2023 project!

The Board does have some notes and expectations to set with everyone while this effort takes place:

- Going forward, we are planning for all landscaping and plants in the community (at least those managed by the HOA) to be Water-Smart. These plants will be curated from lists that are published by various entities in our area that are focused on foliage that will thrive in the haphazard climate of Colorado and Denver. We are focusing on drought-tolerance and hardiness for HOA planting going forward so that we can save the long-term costs of replacement and to reduce our watering needs as we can and where we can.
- The plants selected for each area are intended to be space-appropriate. There were many plants that were removed or damaged during the project that were objectively oversized for their space. New foliage may be smaller or have a more-controlled footprint than their predecessors. This keeps the walls and structure more available for maintenance for futures years, hopefully preventing another costly wholesale replacement in these areas down the road.
- It may go without saying, but the plants that are planted this year and going-forward may not be the same as were removed. We will strive to have equally-beautiful plant-life through the community that will be hardy and long-lived for all of us to enjoy for many years!

The less-fun topics:

Parking, Glorious Parking!

A strong number of residents in the community have sent notes to Debra and The Board over the last year with comments about issues with parking. For those of you who graced the community 4 years ago, you may remember the at-the-time board attempting to tackle that issue and develop a solution for our community. In the last 6 months, parking has again become a hot-topic for the board. We have conducted numerous conversations amongst ourselves, surveyed the parking availability in the

community, debated suitable rules, inquired on several edge-cases and solutions, and sought council from both Debra's venerable-self and our association lawyer.

Parallel to all of these discussions, debates, and inquiries, the State of Colorado has also been working hard to deal with parking situations in HOA communities. Unfortunately, we are working at counter-purposes: while we (and most HOAs in Colorado) are trying to ensure that everyone has a fair and equitable access to parking within our communities through enforcement, the State has developed significant measures to remove our ability to enforce parking expectations and laws within our communities. Some of the takeaways from recent legislation in the last few years:

- HOAs must offer weeks of notice before towing a vehicle, including multiple tags and attempts to notify the owner
- Tags are not allowed to be posted on vehicles by tow companies anymore. Tags must be applied by third-parties or direct HOA representatives.
 - Given that tagging vehicles and individual-enforcement can become dangerous to those trying to enforce the rules, The Board and CPMG are both actively declining to pursue these actions ourselves.
 - Our final option is third-party enforcement through a security company, including community monitoring. Amongst all options this is the safest, but it is also the most expensive (to the tune of ~\$10K-20K per month). Even with this, we will still be dependent on the long timeline of identifying vehicles for towing, tagging, waiting, tagging again, and eventually having the vehicle towed.

Ultimately, after all of this discussion and investigation into various aspects and details around this, The Board has not been able to find an actionable way forward in improving the parking in our community. With the restrictions that have been put in place by the State and the mounting legal resistance, we have determined that there is nothing that we can do to remedy this issue from the standpoint of rules and enforcement without incurring a cost that we don't believe that the community would be willing to bare.

On the note of solutions, we have found some items that we would like each home in the community to consider:

- How many vehicles do you have for your household? Our community bylaws set an expectation that each home has the allowance to park one vehicle in the garage and one in the lot. If you have more than one vehicle outside of your garage, we ask that you move excess vehicles out to Jasmine Street (either the private road or the public one of the same name). This isn't a law, but it is a request that every member of our community consider each other when parking vehicles. We want everyone to have a reasonable access to their home, especially those who may most need that closer access, such as those with medical conditions, mobility difficulties, or simply arms full of groceries. We ask for everyone to be neighborly and considerate to those we share our community with.

- How are you using your garage? Technically, our bylaws require that garages be used in such a way that parking is not hindered. They can be used for storage, but not *primarily* for storage. The space must always be open for at least one vehicle to be able to park.
 - For those that make considerable use of their garage for storage, consider the unused space within your garage that could still store significant volumes without hindering parking. These solutions can include wall- or ceiling-mounted shelves or wall organizers that allow a vehicle to be parked below it. Even further, have you ever looked at the space above your garage door and seen the volume of space that is available there as well? Many of us use the back wall, but how many place drop shelves across the entire ceiling-space? How much storage volume could we reclaim as a community while also reclaiming numerous parking spots? Imagine 40 new parking spots being available in the community just by optimizing the space that we currently have!
 - In the event of a hail storm, where is the nearest safe location to park your car?

This is an issue where we (and numerous HOA communities in Colorado) have essentially thrown up our hands, simply because our hands are too tied to do anything else. With that, our only reasonable solution going forward is to look to our community members. We ask that each house think of the community that they live in and the incredible impact that we can make by considering each-other as well as ourselves, even in items that are as simple as parking and storage.

Grills, Fire Tables, and the Wonders of Insurance

By now, we are sure that most of the community is aware of the guidance that The Board has been offering this year regarding grills: *they are going to be banned*. For the most part, albeit begrudgingly, the community has acknowledged that this is an issue that is a reality instead of a potential. Due to patterns in the Home and Association Insurance markets, and in response to the considerable rate- and risk-hikes that associations and homeowners are experiencing, we are in a position where we must ban grills in Riverdale Park Townhomes this year. If the board does not pass and enforce a ban on grills and fire tables, we risk a couple of significant situations:

- Extreme Rate Hikes
 - Last year, we heard from a number of HOA communities that experienced rate hikes in excess of 200%, with some reaching 300%. Some of those communities have edged on bankruptcy due to insurance premium hikes alone.
 - Our community, with its significant size, already has a small pool of providers that are willing to insure us. Because of this, we have a very small volume of competition, leading to higher rates. By not banning grills this year, we risk shrinking that pool of providers even further and risking excessive rate increases ourselves.
- Uninsurability
 - With our small pool of providers, there is always a possibility that we become so risky that

there will be no providers that will insure our community. We cannot, as a community, risk being uninsured. (See the *Un-saleability* section for the extent of why). If any incident were to befall the community, whether that is a house fire or extreme hail-out, the community would foot the bill for the entire cost. An extreme example in this would be to consider the Marshall Fire - Imagine every one of us having to rebuild our homes at *essentially* our own expense. That is an incredible risk that The Board is not willing to accept.

- Un-Saleability
 - On the horizon, there is conversation with Fannie Mae that they will not back the purchase of an HOA home in a community with a greater-than 5% deductible. With a risk of shallower option pools, we could further risk only having access to companies that offer greater-than 5% deductibles. There is potential to cover the gap with additional policies, but extra coverage comes at a significant cost to every member of the community. If we end up in a state where we are not insurable or affordably-insurable and Fannie Mae's proposal goes through, our greatest assets will lose *significant* value, as there are few buyers that could pay cash for a home in today's market.

Many of us on the board have been fond of our grills for years, and so this is not a decision that we make lightly or with any lack of frustration. Unfortunately, this is a situation where we must play the hand that we are dealt in the market that we live in. In our July meeting, the board plans to pass a ban on grills and any exposed flames (fire tables, tiki torches, etc.) within the community. The ban will take effect after Labor Day weekend, allowing homeowners one last hurrah-full Summer with their grills before the ban is set.

Throughout the Summer, please look for more communications from The Board and CPMG regarding this issue. We will have more clarifications on the process that we will follow for enforcement, guidance on what needs to be removed from the property, the definition of removal, and other key items. Please begin planning a path to move your grill to its next home now to ease this process at the end of Summer.

Well, Hail

In the most-recent and unfortunate of events, we had a significant hail storm sweep Thornton and Brighton in the last days of May. While the bulk was small, we know that the impact and volume of hail that we experienced in that storm is significant. For those of you who experienced damage to the interior of your home, the experience is even more significant.

You can imagine that roofing companies will be making a mint this Summer off of this storm, and insurance companies will do their best to get their pound-of-flesh in response to it during coming renewals. In the meantime, we began scheduling repairs and inspections through the community within hours of the storm hitting. For now, we have very little information regarding any current community-wide damage. If your roof or siding leaked or was otherwise obviously-damaged during

the storm, please let Debra at CPMG know so that we can add your property to the priority list for repair. As we gain information, we will communicate with everyone with next steps and resolutions. In the meantime, we truly hope that everyone was safe during this storm and those most-affected are able to manage well through this.

Closing (Already? It's such a short letter!)

We truly have a busy Summer ahead of us between community projects and initiatives, even those that we did not necessarily plan for. Our community is ever-impressive with the support that we as a board receive from all of you, and we want to thank you all for entrusting us with your homes and neighborhood. We make our best decisions each day with our community in mind, and continue to enjoy doing across-the-board.

Our primary communication channels will remain quite constant (mailers and emails), but did you know that we have a Facebook page (linked below)? We will be posting regular, weekly updates to our page going forward, along with fun how-to's, did-you-know's, and event announcements! If you are part of the Facebook social media scene, we encourage you go follow us to stay the most up-to-date on our community.

Thank you all again for your support, and we wish you all an incredible Colorado Summer!

Your Riverdale Park Townhomes Board of Directors

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