



Ridge Crest

February 2008

Reserve Fund

In addition to paying for management service, grounds maintenance, and legal fees, a portion of each dues payment is contributed to the HOA reserve fund. This year, we have hired an independent company to perform a *reserve study*. This study will identify estimated expenses like fence staining, sidewalk repair and paving, and chart a plan for maintenance and funding. It's a roadmap that the Board can follow from year to year to establish a reserve funding plan that is fair to all owners and should preclude the need for special assessments.

Because there are no major repairs planned for the next few years, the Association has transferred some of our reserve funds into Certificates of Deposit. This strategy allows the association to invest in CDs of different denominations, that mature at different times. Because the CDs will mature at predictable intervals, the association can maintain a steady cash flow and the ability to modify investments as needed.



To learn more about reserve funds, read *Reserve Studies* by **Association Times**: http://www.associationtimes.com/articles2005/ReserveStudies0205.htm?zoom_highlight=reserve

By making the most of our assets through flexible and conservative investing, we hope to reduce fees to members in the long term.

Dues Reminders

Have trouble remembering when to send your HOA dues payments? Wondering why you haven't received a newsletter in ages? Since moving to a web-based newsletter to save money on postage, the Association has also implemented a subscription service. This service is free to all Ridge Crest residents. Members can subscribe to receive emailed dues reminders and monthly newsletters. Dues reminders are sent about a week prior to the payment date. Newsletters are emailed in the beginning of each month.

In addition to these services, emailed legal notices can also be requested thru the subscription service. Currently only two regular notices per year are distributed, the Annual Meeting announcement in July, and the Budget Ratification Meeting in November.



ACH Forms

An easy way to handle dues payments is by means of automatic bank withdrawal. Forms may be requested from our management company (see sidebar), or printed from our website. Navigate to the *Forms/Bylaws* page to download. Mail completed forms, along with a voided check, to Hammersmith's Greenwood Village office. Forms must be received at least a month prior to the payment due date.

Board of Directors:

Wendy Osborn - *President*
Kelly Deitman - *Vice President*
Penny Gagliardi - *Treasurer*
Kelly Lanning - *Secretary*
Denny Usher

Direct Email:

board@ridgecresthoa.com

HOA Website:

www.ridgecresthoa.com

Arch. Advisory Committee:

Kelly Lanning
Kelly Deitman

Beautification Committee:

Marti Usher
Hallie Springer
Penny Gagliardi
Wendy Osborn

Management:

Ridge Crest Homeowners Assoc.
c/o Hammersmith Mgmt., Inc.
5619 DTC Parkway, Suite #900
Greenwood Village, CO 80111
www.e-hammersmith.com

Community Manager:

Gwen Rohrer

Client Services:

303.980.0700
clientservices@e-hammersmith.com

Board Meetings:

Board of Directors meetings are on the second Tuesday of each month at 6:30 pm. Meetings are held at Sable Landing Event Center, 5691 Sable Avenue, (WCR 22), Firestone.

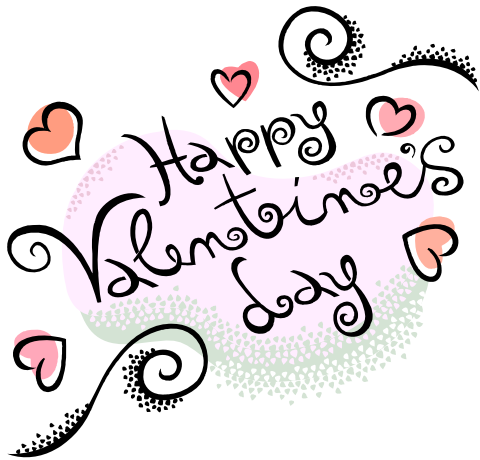
Welcome New Homeowners

Welcome new Homeowners Amy Farrell, Kim Lawrence & Donovan Sanders, and Kristina Kortgaard! Consider joining one of our committees to meet your neighbors, and contribute to the community. Also check out our website for news, Association documents, and member services. The HOA looks forward to your participation.

CAI Survey

The Community Associations Institute (CAI) has published the results of its latest survey. Results indicate that over 70% of Americans who live in community associations are satisfied with their communities. These results are consistent with similar surveys conducted by other polling firms. To read survey results in detail:

<http://www.caionline.org/news/detail.cfm?PRNumber=134011708>



Open Garage Doors

Many residents in our community regularly leave their garage doors open for extended periods. Recently, a Ridge Crest resident encountered some unexpected visitors in her home. These visitors, after examining the contents of her open garage, entered the home to do the same. Luckily, the pair were apprehended before any damage was done. **Don't let this happen to you!** Open garage doors are an invitation to anyone passing by. And because most garages are warehouses for tools, unwanted furnishings, and lawn care implements, leaving garage doors open is also unsightly. Please consider this the next time you leave your unattended garage wide open.

How Can I Help My Association?

From *Association Times*: <http://associationtimes.com/articles2006/howcanihelp0706.htm>

Many homeowners ask this very question, "How Can I Help?" They feel that they are only one person in their community and what they do or don't has little effect. This statement is far from the truth, however, as what we do effects everyone around us when we live in a homeowners association. Just because one does not have the time to volunteer to serve on the Board does not mean that efforts to maintain your own home go unnoticed. As that old expression goes, "Rome was not built in a day," but with everyone pitching in one at a time, just think what could be accomplished. Just imagine what it would be like if everyone pitched in and maintained the interior and exterior of their own homes and how much money they could save themselves and their association.

How can I help? How can I get my neighbors to help? Will it really make a difference? Your association is like any other business in that it must be able to pay its bills on time; and if there is not enough revenue, then the maintenance fees must be raised or a special assessment fee charged to each homeowner in order to make ends meet. Therefore, besides volunteering for a board or committee, paying one's own assessments in a timely fashion, whether scheduled monthly or annually, can make all the difference in whether or not the common areas of the community look neat and tidy all year round.

The simplest steps can save you, and quite possibly your association, thousands of dollars. Serving your community starts at home, by doing your part to help maintain your home. Just imagine if you lived in an association of 100 homes and each person saved their association a modest \$5.00 a month. That would equate to \$6,000 per year - - which is a lot of money for most homeowners associations. Being a thoughtful neighbor is not hard work and is certainly easier than other forms of volunteer work for the community. What you can do to help your association is very easy, so start now and reap the rewards!

[Jan Svoboda](#), AMS®
President/CEO, Prime Site, Inc.

Give Your Ideas About Growth in Weld County

Did you ever wonder what policies help decide how Weld County's towns and countryside develop? Do you have ideas about water, roads, farming, or subdivision rules and regulations? What is your vision for Weld County?

Come share your thoughts at a series of four Weld County Comprehensive Plan Update Workshops. Each public workshop is an open house where you can provide input as part of an update to the Weld County Comprehensive Plan, a document that establishes a common vision of what the County will look like over the next 20 years.

These Workshops are for you – the citizens of Weld County – to provide input on agricultural policies, transportation planning, zoning, growth goals, and much more. All Workshops will have an open house format, where you can come and go during the session at your convenience.

Come visit at the following times and locations:

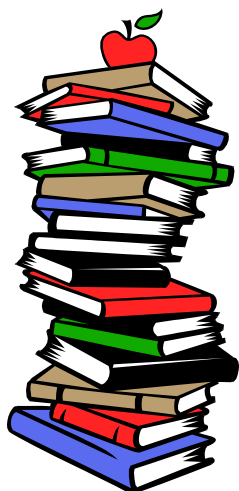
- February 12 (Tuesday) New Raymer: 4:30 pm – 7:30 pm
New Raymer Town Hall
23 Shirley Ave., New Raymer
- February 20 (Wednesday) Fort Lupton: 4:30 pm – 7:30 pm
Fort Lupton Recreation Center
203 South Harrison Ave, Fort Lupton
- February 25 (Monday) Firestone/Longmont: 4:30 pm – 7:30 pm
Southwest Weld Services Complex
4209 County Rd. 24.5
(north of American Furniture Warehouse)
- March 6 (Thursday) Greeley: 4:30 pm – 7:30 pm
Weld County Planning Services (Greeley office)
918 10th Street, Greeley



Comprehensive plans are a key tool in the tool belt of land use planning. In Colorado, state law requires most jurisdictions to do master planning and produce a comprehensive plan. The Weld Comprehensive Plan is a document that serves as the foundation of all land use and development regulations in the County.

The Weld County Comprehensive Plan is adopted by the Board of County Commissioners as an ordinance. The Planning Commission, a standing commission of citizens, will make a formal recommendation of the Plan to the County Commissioners. For this update, a 13-member Technical Advisory Committee (“TAC”) is also suggesting specific policies and ideas, with professional guidance from the Weld County Planning Services staff.

Ultimately, however, public input and feedback are the most effective means to guide the County in making informed decisions that affect County growth patterns. You can learn more – and give written input – by visiting the Update webpage at www.co.weld.co.us/complan. For more information, contact Weld County Planning Services at 970-353-6100.



Carbon Valley Library

The new Carbon Valley Library building is nearing completion. The library is located just south of the St. Vrain Ranch subdivision on Sable Ave.. The soft opening will be March 3rd, with a grand opening celebration on March 15th, from 10am to 3pm. The current library will close on February 16th. Stop by the old library from Feb. 11-16 to sign the visitor's sheet, which will be included in a time capsule to be opened in 50 yrs.

The new library is 34,500 sq. ft., which is approximately nine times the size of the current facility. Amenities include a computer lab, meeting room, drive-up drop box, express check-out machines, and an outdoor patio area. The new structure was designed by *klipp* architects, and built by Adolphson & Peterson Construction.

Hammersmith Management Client Services

Contacting your Management Company. So that your Association is best served, we have established a team of service professionals to help you with your questions, requests, and concerns. You will receive the best results by communicating through this *Client Services* team of more than 25 dedicated and highly trained service staff.

When you call Hammersmith's phone number 303-980-0700, a member of the Client Services team will answer your call and handle your request from beginning to end. Each team member is trained to handle calls pertaining to your community. If you prefer using email, fax, or mail, *Client Services* will respond accordingly. All services are rendered under the careful direction and leadership of your Association manager.

Client Services. This team of professionals handles hundreds of calls, emails, faxes, and mail daily. Each team member has the capability of logging and tracking your request as it is received, making sure it is followed through to completion. You will first receive an acknowledgement and/or response via phone, email, fax, or mail. Then your request will be processed and fulfilled to the best extent possible, using our extensive database of information pertaining to your Association, and by calling on the support of Hammersmith's managers, accountants, and administrative staff. You are invited to follow up to learn the status of your request by contacting *Client Services* at any time during business hours.

Hammersmith Management wants to provide the best possible service to Ridge Crest Homeowners Association. Working through *Client Services* will ensure that service is delivered satisfactorily and thoroughly.

Hours of Operation: Hammersmith Management is available as follows:

Business Office Hours: Monday - Friday 8:00 a.m. to 5:00 p.m.

Business Phone Hours: Monday - Sunday 6:00 a.m. to Midnight

(That's 7-days per week, 18-hours per day!)

Emergency Hours: 24 hours, 7 days a week. After hours calls are taken by answering service. A manager is on call at all times to handle your emergency.

This Month's Featured Business

Ports of Paradise Cruises:

- ◆ *Locally owned & operated*
- ◆ *Customized bridal registries*
- ◆ *Specialist in family vacations*
- ◆ *Lowest fare guaranteed*



Kelly Lanning

Cruise Specialist / Owner

303.833.1919 (phone)

877.74.PORTS (76787)

303.833.5767 (fax)

kelly@portsofparadise.com

6847 Summerset

Firestone, CO 80504

Gotta Getaway?

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