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October 2005

# Mountair Messenger

[www.neighborhoodlink.com/jeffco/mountairvillage](http://www.neighborhoodlink.com/jeffco/mountairvillage)

## Board of Directors

### President

Jason Milke

### Vice President

Judith Maushart

### Secretary

Diana Hornsby

### Treasurer

Pam Robertson

### Member

Linda Horn

## Temporary Community

### Manager

Ray Ramelow, CMCA  
Management Specialists, Inc.  
390 Interlocken Crescent  
Suite 500  
Broomfield, CO 80021-8041  
720-974-4141  
720-974-4341 fax  
[rramelow@managementspecialists.com](mailto:rramelow@managementspecialists.com)

## Committee Chairs

### Design Review Committee

Diana Hornsby

### Special Projects Committee

Jim Daley

### Publications Committee

Linda Horn

### Welcome Committee



## Homeowners told to Lock Up at Night

Tips on how to keep burglars out

- ◆ Keep all entrances, driveways, porches and critical walkways well lit.
- ◆ Stop mail service and newspaper subscriptions when out of town.
- ◆ Trim bushes in front of windows. Unattended bushes provide a screen for burglars to break in.
- ◆ Lock your doors, even if you're only going to the garage.
- ◆ Be a good neighbor and watch out for strange persons.
- ◆ Leave valuables out of sight. Do not leave purses, computers and wallets near windows.
- ◆ Never let a stranger into your home. A burglar, when "casing" a location, may call your home or show up at your door to ask to use the phone.
- ◆ Don't assume that a female at your door poses no threat, because burglars often work in male-female teams.

## Governor Owens Signs SB100 into Law

On June 6, 2005, Governor Owens signed SB100 into law. Applicable to all mandatory associations in Colorado, this law will affect all aspects of the governance and operation of Associations.

The Board of Directors will be adopting new Policies and Procedures to reflect these changes in the law and its new requirements. SB100 also requires Associations to make certain changes to how they operate. For example, associations are required to adopt seven Policies and Procedures, as well as use secret ballots for all Board member elections. These changes must be made by January 1, 2006.

You may view and download a copy of the bill at [www.ortenhindman.com](http://www.ortenhindman.com) in addition to a comprehensive outline on what SB100 says and how to comply. SB100 is a complex and technical bill, and the Board will be working diligently for the next few months to ensure our association is in compliance.

As always, we will be keeping you aware of all changes to the association's policies and procedures as they become available.

We are confident that we will make the changes necessary to comply with SB100 and our association will continue to be great.

## Mountair Village Directory

The Board of Directors of Mountair Village maintains a directory of contact information for all owners and tenants. The purpose of the directory is to have current contact information for routine communications or in the event of an emergency.

Residents are encouraged to help keep this information correct and up-to-date by communicating any changes throughout the year. Annually, owners & tenants are requested to confirm existing and/or provide updated contact information prior to the issuance of a new Residents Directory.

Please complete the enclosed contact information form by January 15, 2006 to facilitate the distribution of the new 2006 Residents Directory at the annual meeting in February. Mail to the return address on the (folded) opposite side of the form or deposit it in the suggestion box at the bulletin Board by the mailboxes.

Please provide an email address, if appropriate. The Board is exploring the idea of special email updates & notice about events at Mountair. To implement this new feature, a majority of the email addresses of residents would be required.

## Assessment Payments

The Board of Directors would like to encourage everyone to ensure that they mail their assessments in enough time by mailing in their payments at least a week earlier than the due date of the first of the month.

Please also remember that Management Specialists, Inc. also offers an alternative method of payment to all homeowners in offering electronic payments where the assessments are automatically deducted from the checking accounts and transferred electronically to the Association. Please contact Account Technician, Janice Ehrenberg, at 720-974-4110 for the needed form in order to take advantage of this great payment option or if you have any questions.



## Special Thanks

The Board of Directors would like to thank Marie Osse for all of her hard work in the landscaping improvements that was completed in the bed areas in front of the east end of Building G.

## Have you Considered Serving on the Board of Directors?

It's not too soon to begin thinking about volunteering to service on the Board of Directors for Mountair Village in 2006. This is your chance to become actively involved in setting Policy and making decision that will benefit Mountair Village while enjoying the camaraderie of fellow Board members and neighbors. No experience is necessary, there are several resources available to new Board members to learn the best practices of HOA management.

There is the potential of several Board position openings next year if you are interested in serving on the Board or would like more information please contact the nominations chair, Diana Hornsby at 303-279-0929.

## Volunteers Needed for 3<sup>rd</sup> Annual Village Parade of Open Houses

Once again last December residents of Mountair Village experienced the hugely successful 2<sup>nd</sup> Annual Village Parade of Open Houses. The host treated their attending Mountair neighbors and guests to a smorgasbord of seasonal delights. Participants took home with them the gift of many remodeling and decorating ideas they discovered while socializing with the generous host and other residents of Mountair Village.

Planning is now underway for the 3<sup>rd</sup> Annual Village Parade of Open Houses. If you would like to volunteer to help organize or to be a host for this event, please contact Diana Hornsby at 303-279-0929. The tentative date for the Parade of Open Houses is December 4, 2005 at 5:30 p.m.



## Call In, Write In, Communicate

Your Board of Directors encourages you to communicate with them through your Temporary Community Manager, Ray Ramelow. They want to hear from you. Tell them about your concerns. Are there problems? Do you like the services you are receiving? They are here to serve you. Everyone is concerned about the well-being of your community. Your Board and management company work very hard to make Mountair Village a pleasant community in which to live. It takes everyone's help and cooperation. Please do your part!

Contact Information:

Management Specialists, Inc.  
390 Interlocken Crescent  
Suite 500

Broomfield, CO 80021-8041  
(303) 420-4433

Fax: (303) 420-6611

[www.ManagementSpecialists.com](http://www.ManagementSpecialists.com)

## Mountair Village Association, Inc.

### HO6 Insurance Newsletter

Annually, your Board of Directors purchases insurance for the Condominium Association that covers the building, personal property of the Association, general liability on the common areas, fidelity coverage, and directors and officers coverage. As unit owners, it is important that you maintain your own insurance to cover unit items that are your responsibility as detailed in your declarations, your personal property and liability exposures that are not covered under Mountair Village Master Association's insurance policy.

If there were a covered property loss at Mountair Village, the Master Association's insurance policy would rebuild the basic structure to the walls, including fixtures initially installed. However, any improvements to the unit, personal property of the unit owner and the liability coverage within the unit shall be the responsibility of the unit owner.

When obtaining an individual unit owner's insurance policy, if living in the unit, you need to obtain an HO6 (condominium owner's) policy. The HO6 should include these four basic coverages: unit coverage, personal property coverage, liability coverage and loss assessment. The unit coverage should cover the amount of improvements done and items specified as the responsibility of the owner. Personal property coverage should include all furnishings and

clothing. The coverage should be written on a replacement cost basis. Make sure the limit is adequate to cover the replacement of all your furniture, clothing, kitchen wares including dishes, pots and pans, CDs, towels and linens, etc. The unit owner needs to purchase liability insurance for anything that occurs within their unit. A limit of \$500,000 is suggested as a minimum, but each owner should review their own assets and consider purchasing a personal umbrella. When someone enters your unit, the liability exposure becomes yours.

Finally, loss management coverage applies if you are assessed by the Association for the deductible portion of a claim. Most insurance companies are adding a wind and hail deductible to Association master policies depending on the age and construction of the roofs. The Association can offset this deductible by assessing each unit owner. The loss assessment coverage would pay for the assessed amount, due to a direct loss, minus your personal HO6 property deductible. Most HO6 policies include \$1,000 of loss assessment coverage. Some insurance companies will limit the amount of coverage to \$1,000 if the loss assessment is used to meet the Association's deductible. Check with your insurance agent to see what is available.

If renting the unit out, you need to purchase a rental condominium policy (landlord's policy). The landlord's policy should offer unit coverage, personal property coverage and liability coverage, as well as loss of rents in the event the unit must be vacated while being repaired/rebuilt.

Each unit owner should get their individual homeowner's insurance through the same company as their auto insurance, as most companies give discounts when writing both exposures. Also, take pictures or videos of the inside of your home, including closets, your kitchen, etc., and store them somewhere away from your home. In the event of a loss, this makes claims handling much easier.

## *Improvements in Mountair/ Projects Completed*

- ◆ Worked with Coors regarding early August pipe discharge to the Applewood Golf Course at the northeast corner of the property that became completely clogged.
- ◆ Dug a drainage channel through the sand to help with drainage.
- ◆ Replaced a burned out light bulb in the east ground level light fixture that shines on the Mountair Village sign at the entrances from 32nd Avenue.
- ◆ Treated and removed wasp nest from lamp poles at the sidewalk entrances and sealed lamp posts.
- ◆ Trimmed low hanging branches in the north ditch area and bush trimming.
- ◆ Moved the dumpster, cleaned area up and washed it down due to kitty litter dumping.
- ◆ Checked for irrigation repairs.
- ◆ Removed an abandoned TV cable eyesore from the roof and walls of 14567 that was unprofessionally installed without Board or Design Review Committee approval.

## *Parking Courtesy*

The Board of Directors would like to remind all tenants of Mountair Village to please be considerate of others and do not park behind the garages. Not only for the ease of backing out of your own garage, but also for the protection of your own vehicle being hit by somebody else that could be backing out of their garage.

