

Ridge Crest

SEPTEMBER 2006

BOARD OF DIRECTORS

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Board Direct Email
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Architectural Control Committee

Kelly Lanning
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MAILING ADDRESS

Ridge Crest
Homeowners Association
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COMMUNITY MANAGER

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ACCOUNTING TECHNICIAN

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ONLINE INFORMATION

Community Website
www.ridgecresthoa.com

Homeowner Information
www.msihoa.com

MONTHLY NEWSLETTER

In an effort to engage homeowners and enhance communication, the board is issuing monthly newsletters. This, in addition to a more expanded/updated website, is an attempt to include and inform homeowners regarding board activity. Board members are your representatives, and endeavor to maintain transparency regarding decisions that impact our community.

DEFECTIVE WINDOWS

Are any of your windows not working correctly or leaking or coming loose in their sashes? Contact your Community Manager to get on a list to possibly get them repaired at a low cost. The original builder has gone bankrupt, so there is little hope in getting US Home or Lennar to repair them; however, if enough homeowners chime-in, we may be able to get the window manufacturer out to repair them for a reduced rate. Please note this refers to repairs and not replacements.

DRR NOTICE OF COMPLETION

Homeowners are required to notify the Architectural Control Committee (ACC) in writing when approved improvements have been completed (see Article V, Section 6 of the Declaration of Covenants). Once notified, a member of the committee will contact the homeowner to establish a date/time for review. Improvements will be reviewed for compliance with the covenants, guidelines, and approved request. This is the final step in the process and is vital in maintaining community standards. Contact MSI to have your inspection request forwarded to the committee.

BOARD MEETINGS

Board meetings are held the second Monday of each month at 6:30 p.m. at Sable Landing Event Center, located at 5691 Sable Ave. (WCR 22) in Firestone.



LANDSCAPING

Detailed plans for Architectural Control Committee (ACC) approval is required – you must fill out a Design Review Request (DRR) and submit it to MSI for forwarding to the ACC. A design review request is enclosed with this mailing or call your Community Manager, and she can send you one. Landscaping for front and side yards must be installed within six (6) months after the date of initial closing. All backyard landscaping must be completed within twelve (12) months of the initial closing date. Landscape plans/designs must include all areas of the respective yard. Utilization of any automatic sprinkler system for each installation is recommended. For front and adjacent side yards, use of sod for 60% or more of the area is encouraged, keeping in mind that sod is not allowed within five (5') feet of the foundation of the home, or the homeowner may incorporate xeriscaping into their landscape. Xeriscaping is NOT dry only; however, and all front yards, even if xeriscaped, will be required to incorporate some live, growing, green plants into the design. Homeowners may use drought tolerant, native, but non-weed vegetation in their xeriscaping plan. If you are unsure about how to proceed with xeriscaping, please see xeriscaping fundamentals and suggestions on a website such as www.xeriscape.org/index.html (a nonprofit organization) to further your understanding of xeriscaping before submitting a Design Review Request. Please note that according to the community's legal documents, the ACC has 60 days to review your DRR and get it back to you either approved or disapproved. For more information about landscaping and designs, in general, please see your Declaration of Covenants and Design Guidelines. They can be found at www.msihoa.com. Just sign-in for your community and go to 'governing documents'.



MOST COMMON COVENANT VIOLATIONS

The most common covenant violations in the Ridge Crest Community are: trashcans left out on days other than trash day, lack of lawn maintenance (weeds, dry lawn, dead or dry spots, etc.) and lack of landscaping.

According to the covenants at Ridge Crest, front yard landscaping should be installed by six months after the initial closing date. Backyard landscaping should be installed by the one-year anniversary of the initial closing date.

For more information about the covenants, rules and regulations at Ridge Crest, go to the MSI website at www.msioa.com.

Sign-in at the upper right-hand corner and select your community, click on 'resource center', choose 'governing documents' and then see 'design guidelines' and/or

'declaration of covenants'.

Every homeowner also gets a copy of the legal

documents at closing.



PAINTING AT RIDGE CREST

If you are interested in painting your home, check the new Design Guidelines for how to submit for this change. The Architectural Control Committee (ACC) must approve all painting requests, whether it changes the color of your home or not. The ACC has a binder/book of acceptable and approved color schemes. To submit for painting, you must choose one of the color schemes from the paint book and then submit the request to the ACC. Please be advised that samples of all paint colors must be submitted to the Committee also. They will want you to paint some of the actual paint on something to submit with your request. To review the paint binder/book, please contact your Community Manager.

HOMEOWNER INFORMATION ONLINE

If you need information about your HOA, or just HOAs in general, go to www.msioa.com and sign in for your community. At this site, as a homeowner, you can access legal documents and your accounts for free. Legal documents available include Bylaws, Covenants, Articles of Incorporation, the 2006 HOA budget, previous minutes, etc. You can also check on your Homeowner's Account and sign up to make reoccurring direct draft payments for your assessments.



HOA MANAGEMENT

Please keep in mind that MSI serves an administrative function only. MSI helps manage the Homeowners' Association at RidgeCrest by working as a liaison between the Board and the Homeowners and between Contractors and the Board.

MSI has absolutely no input in whether or not Design Review Requests (DRRs) get approved or not. They also have no input in the Rules and Regulations of your Community. MSI does not receive any funds from Covenant violation fines.

The Board of Directors, along with Homeowners, make all the decisions for the Community.

TOP 10 THINGS EVERY HOMEOWNER SHOULD KNOW

1. The name of our HOA is "Ridge Crest Homeowners Association."
2. Board Members do not do covenant inspections.
3. At least 3 of the current 5 board members have received violation letters (and complied).
4. Covenants can only be changed with an official majority vote of the homeowner members of the HOA.
5. Rules and Regulations (Design Guidelines) can be amended by the board.
6. We do not have the highest dues in our area; in fact, our dues are very low compared to others in the Firestone, Longmont, Loveland, Fort Collins areas.
7. Two meetings are held annually and are open to all homeowners: the budget ratification meeting in the fall and the annual meeting in the summer.
8. The board meets on the 2nd Monday of each month (also open to all homeowners) and follows a set agenda.
9. Board members are elected by the homeowners (or appointed by the board when quorum can not be met) when a position comes open. They all live in Ridge Crest and are volunteers.
10. When you close on a home in a community that has a HOA, you are automatically subject to the covenants of that community, whether you have read them or not, or whether you know they even exist or not.

