

FALL



A Letter From The Board

Dear Owners and Neighbors,

We hope your fall is starting off well and that you are able to spend as much time as possible with friends and family as the holidays grow closer. Fall goes by quickly in the Front Range and drastic temperature changes from 65F one day to 20F the next morning are commonplace even in December. Ensure you prepare your home and family for winter. Don't forget to unhook your garden hose from the spigot and drain out your backflow.

A sincere welcome to all the new owners that have made their home in the Community this year thus far. Home sales have slowed from years past but Ridgeview at Stetson Hills remains one of the most affordable, well maintained large Communities in the entire City that does not pay high metro tax and assessment rates.

Thank you to all the owners and residents that have made great improvements and repairs to their homes this year. If you're planning improvements or have outstanding repairs, plan ahead and get those done sooner than later. It won't get cheaper if you delay or don't plan ahead for the spring.

Please check, replace batteries and test all your smoke and CO2 detectors as you head into the holiday and heating season. This time of year is the highest risk for house fires. Ensure you have your furnace inspected. Many homes have 20 year old furnaces that need inspection more frequently. Water heaters and furnaces tend to go out during the holidays.

A few things as it relates to property maintenance where trends warrant additional attention. Great strides have been made in replacing and maintaining owner fencing over the last 2 years. Mother nature and high winds will return this fall and spring so if your fence has seen better days please plan for that maintenance or replacement.

This year saw a marked decrease in painting of homes across the Community as evident by fewer ARC requests and completed projects. Several thousands homes were painted following the 2016 storm and now 8 years later many homes are displaying high wear and deterioration on siding and rotted trim around doors and windows. Left unchecked this can lead to costly repairs, leaks and further damage to the home. Please inspect your homes exterior and make those necessary repairs if you have rotted trim and peeling, deteriorated paint. Repairs must be fully complete to original builder construction using the proper materials. Colorado weather is harsh with hundreds of freeze/thaw cycles, intense rain, abrasive hail, and high UV which makes even the best paint jobs wear at accelerated rates. Painting trim and siding on 1-2 sides of the home every couple of years helps to keep pace. Replace broken and missing trim and flashing to prevent water intrusion.

Crime and security has been at the forefront this year. Some of the crime, vandalism and theft have been brazen and outright ridiculous. No one has extra money to replace broken windows and stolen items. Please take steps to protect your home and property. The fewer cars on the street or even driveway reduces potential targets and helps reduce area risk ratings for insurance. Ensure your porch and coach lights are lit at night. Ensure all valuables and garage openers are removed from the vehicles, close your garage door at night and report all criminal activity to CSPD.

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The Board has been diligent in preparing the 2025 draft budget. An increase is needed for 2025 to keep pace with cost increases and inflation. This will equate to a \$3 increase per quarter or \$12/year increase. (\$55/quarter) Some of the key budget items have been larger maintenance and restoration projects, fence replacement and staining, and mailbox replacement. This is on top of all routine service contracts and regular maintenance. Labor and material costs remain the large driving factor when comes to large area grounds maintenance. The HOA is also required by State law to ensure the Reserves are funded for the future at a low risk and that also takes into account inflation.

The Board has also been reviewing all service contracts for service improvements and rebidding for cost savings which will continue in 2025.

The annual meeting notice, ballot and draft budget was mailed out to all owners for the meeting on November 16th. Please be sure to return your signed proxy and ballot form promptly. The meeting be held virtually based on survey feedback. Thank you to the ~400 owners that provided feedback on the Owners Survey. The information and valuable feedback will be consolidated and discussed at the annual meeting.

From the Board and Hammersmith Management thank you for another great year and all the work you have done in maintaining your neighborhood and Community. The kids are already excited for the holidays, and we have outstanding Halloween display's up across the Community. Thanksgiving and Christmas are just around the corner.

Please be kind and look out for your neighbors over the fall and winter especially those living alone. Be safe and mindful of the weather and ensure your home is ready for winter. Thank you for all that you do as an owner and neighbor.

Sincerely, Your Board of Directors

WELCOME NEW OWNERS!

We are happy that you have chosen Ridgeview at Stetson Hills Master HOA as your home. We hope you are getting settled and checking out the Community. We understand that buying a home and moving can be a stressful but exciting time. Once you are settled in, please take a few moments to review the Association's website at StetsonHillsHOA.com for information about the Community. Please ensure your owners account is set up with your email for effective communication. Email the Community Manager at:

StetsonHillsMaster@eHammersmith.com.

REMINDER:

The October 2024 assessment of \$52.00 was due on October 1. The next quarterly assessment will be due on January 1, 2025.

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OWNER ACCOUNTS AND OUTSTANDING BALANCES

Owners please ensure you are checking your account online within the Owners Portal. If you have or have had past due quarterly assessments please ensure you follow up with the Management Company. If you have corrected covenant violations please ensure you inform the community manager so the issue can be closed out properly. Owner Accounts are reviewed monthly and delinquent accounts are handled in accordance with the collection policy required by State law. If you have an unpaid or overdue balance on your account, please contact the Management Company to resolve. You may send an email to: StetsonHillsMaster@eHammersmith.com.

LEASING A PROPERTY?

Owners if you are leasing a property within the Community please ensure it is leased pursuant to the Covenants. Please ensure you have current and correct contact information for the property to include your property manager, especially if you live out of state. Owners have a responsibility to ensure their tenants are provided copies of Covenants and Architectural Standards and abide by the rules of the Community. Owners renting their properties are held to the same standards as owner occupied properties. This includes maintenance on the home, garbage cans, parking, snow removal, landscaping maintenance, etc. Ensure the rental or lease agreement spells out all responsibilities for the tenants and ensure your property manager is checking up on the property. Ensure you set your tenants and yourself up for success.

OWNER CONTACT INFORMATION & COMMUNICATIONS:

Owners, please ensure you keep your contact information current. Owners are responsible for maintaining current contact information for the property with the HOA Management Company whether owner occupied or rented. Please ensure you check your owner account within the portal and update your contact information to include email address. Only owners may change their property contact information. Failure of an owner to provide current and correct contact information cannot not relieve responsibility for payment of assessments or maintenance of the property. The HOA routinely sends out important notices each month and quarterly emailed newsletters to inform owners. Don't share your online account information or password. Contact the Community Manager if you dont have access to the Owners Portal.



SAFETY & SECURITY

Fall brings longer hours of darkness that unfortunately coincides with seasonal theft. Please ensure that packages are promptly removed from porches and check your porch every night, as some deliveries can be made very late in the evening during the busy season. If you observe suspicious activity, ensure it is reported to CSPD. Make sure garage doors are closed during the day and night, even if you are home. Park cars in the garage and driveway and do not leave unattended vehicles idling. Lock vehicles even when parked in the garage. Ensure your outside porch and garage coach lights are turned on every night. Report all nonfunctional residential streetlamps to the Community Manager by pole number and nearest street address so they can be repaired.



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TRASH RECEPTACLES AND DEBRIS

Please ensure that your trash receptacles are put away inside the garage or behind a fence on non-collection days. Neither empty or full cans may be left stored in the driveway or on the side of the home viewable from the street. Trash cans may be placed out the night before the pickup date. Overflowing trash cans, bags, and other debris is not permitted to be stored around the home or in the driveway. Please refer to the Covenants 5.3 and Architectural Standards Section RRR for further details. Thank you for your cooperation.



END OF YEAR LANDSCAPING PROJECTS

Landscaping improvement and xeriscaping remained popular projects in 2024, and there are many great yards throughout the Community. If your landscaping has deteriorated or somehow disappeared, please plan ahead for the work to be completed in the spring. Submit your landscaping improvement request for approval now so you are not starting from scratch come spring. Owners are reminded that per Covenants the lot must be landscaped and maintained. If a yard (front, back or side) has turned to bare dirt and/or weeds, owners must correct the issue. Property inspections do continue in the fall and winter, but an approved landscaping project can be afforded time into next spring season.

FALL TIPS FOR MAINTAINING YOUR LAWN

Consider using these tips to give lawns, plants, trees, and shrubs a better chance of rebounding next spring.

- Fertilize in October before you turn your sprinklers off. Fertilizing in fall will help your lawn be more resilient over the winter, and it will green up in spring without the excess growth from early spring fertilization.
- Do not fertilize trees, shrubs, or perennial flowers in fall. In late summer, they prepare to go into dormancy, moving their resources from the leaves into the trunk and root system. If you fertilize them in late summer, they'll start to grow again, which can reduce their ability to make it through the winter.
- Drain your backflow prevention device, blow out your sprinkler system and remove hoses at the first sign of freezing weather. Keep your hose and watering can handy for winter watering.
- Look for any signs of voles or pests who might be burrowing around your trees or perennials. Check tree trunks for any sign of fungus or bug infestation that may require treatment.
- If you've ever experienced the discouragement of lawn winter kill or dead landscape plants in spring, winter watering can help prevent effects. Even though landscape plants are dormant and brown, they should be watered periodically. Dry winter months often kill plants and tree through dehydration. By choosing to winter water, your lawn and landscape plants will have a much better chance of greening up beautifully when the warm weather returns. Make sure that your trees are being watered, even in these cooler months. Winter watering is essential for newly planted young tree as well as trunk wrapping deciduous trees. Snowmelt is helpful but typically not sufficient, trees need to stay watered throughout the year, or they may become susceptible to disease or death.

Consider these tips when winter watering:

- Choose a warm winter day with air temperature above 40 degrees F and unfrozen soil.
- Water one to two times per month from November to April.
- It is most critical to water in March and April when the new roots are forming.
- Use a hose-end sprinkler or watering wand since automatic sprinkler systems are off during the winter.
- Remove the hose from the spigot after watering to prevent freeze damage.
- Water slowly so it can soak in. For more info, visit [csu.org](https://www.csu.org).



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TREES

Owners with dead trees are requested to remove those trees immediately before large limbs and branches start to break off due to wind and/or snow. Please contact the Community Manager if you have received a notice about a dead or hazard tree. Dead tree stumps must be fully removed above ground level. Thank you to all the owners that have removed dead trees and replanted new trees. Please ensure newly planted trees are watered per nursery recommendations to include winter watering and are wrapped. Sunscald and winter exposure will kill newly planted trees.



TREE WRAP - "WINTER WEAR FOR YOUR TREES"

Why Should You Wrap a Tree Trunk?

As part of tree care in our Colorado Springs climate of cold winter nights, and often days with lots of warm sunshine, certain types of deciduous trees should be wrapped for protection. The advice applies mainly to new trees, young trees, or saplings, but even established trees with thin bark can benefit to prevent damage. Wrapping is called for with trees that have thin bark texture, including soft maple, ashes, willows, honeylocust, and crabapple. If you have planted a new deciduous tree this year, wrapping your tree will protect your landscaping investment. Wrapping a tree trunk protects the bark from damage or splitting that may occur in winter. Peeling, missing bark is a sign of sun-scalding. The main reason to wrap a tree trunk is to prevent sun-scalding, which occurs in winter and early spring high-intensity sunlight occurring during winter days warms the bark of the tree. This warming of the bark triggers cells to "break" dormancy, stimulating cellular activity. When the sun sets or a sudden drop in temperature occurs these active cells and conductive tissues known as the xylem and phloem are killed. The resulting injury presents itself as sunken and discolored bark. Over time it may peel or flake off to expose dead tissue underneath. Trees on the south side of buildings are most susceptible, especially the southwest side of the tree. It also protects against damage from wood-boring insect species, and keeps the pesky neighborhood squirrels, rabbits, and deer from trying to snack on the tender bark when their food sources are limited. Wrapping the tree with tree wrap can minimize the direct heat from the sun that the tree bark experiences, allowing the tree to warm at a rate that won't damage the tree. Young thin barked trees can also experience windburn. Windburn exposure can cause the internal tissue of the bark to evaporate — leaving the bark discolored and unhealthy. Wrapping the tree in tree wrap can act as a wind barrier for the tree, resulting in a slower loss of bark moisture.

What is Tree Wrap?

Tree wrap is a product, used to wrap the trunk of a tree, offering a layer of protection to the bark underneath. The tree protectors can be used during the harsh winter season, or year-round, depending on the intent behind their use. The wrap comes in a variety of different materials depending upon the brand purchased. The four most known types are polypropylene fabric, a paper product, corrugated cardboard, and burlap. Each has its own distinct advantages and disadvantages. Tree wrap varies in color, based upon its material. Most are light in color — either white, beige, or light tan — to reflect the sunlight from the bark of the tree. Reflecting the sunlight helps to moderate the temperature of the tree bark, keeping it from becoming too warm. You can purchase tree wrap at home and garden centers, big box stores, and online retailers. Tree wrap comes in rolls, typically 3-4 inches wide and in lengths ranging from 20 to 50 feet. Depending on the brand and material chosen, a \$10 roll may wrap a couple of smaller trees.

Using Tree Wrap Correctly

The most important aspect of using tree wrap is the timing of the application. Tree wrap should be for seasonal use to protect trees from sunscald over the winter or early spring. Apply it in fall as the tree slows its growth for the season. Remove in early spring as temperatures begin to warm up. To wrap your tree, start at the bottom of the trunk. Begin winding the tree wrap around the entire base working on a slight upward angle. The wrap should be snug, but not overly tight. Overlap by about one-third as you move up the tree. Once wrap the tree's trunk all the way to the bottom-most branches cut the wrap. Secure it at the top with a staple or small tack. Avoid using anything that wraps around the entire trunk (i.e. twine, tape, wire ties). That can cause a potentially fatal girdling of the tree. Some people also choose to tuck the wrap back under the uppermost three or four wraps/layers and pull it taut. Tan colored outdoor duct tape works well also. Be sure it's secure so the wrap doesn't blow off.

A good rule of thumb is to apply it at Thanksgiving, and then remove it at Easter.

Thank you to all the owners that have planted new trees this year to help maintain our community.

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ARCHITECTURAL IMPROVEMENT REQUEST PROCESS

The HOA Covenants requires all owners to submit improvement requests for changes to the exterior of their home and property to include painting, landscaping, xeriscaping, sheds, decks, driveway changes, grading changes, alterations to the home's features, new concrete etc. to name a few. The complete listing is all encompassing and it is defined in the Covenants. This safeguard protects all owners, properties, and ensures the Community is professionally maintained. Owners making changes without a request and approval and/or not in compliance with the Covenants and Architectural Standards will be required to remove or correct the improvement or change. The Architectural Review Committee is charged by the Covenants and Board to review requests as detailed in the Covenants and Architectural Standards. Owners must submit an architectural request form or a paint request form to the Community Manager. Forms can be found online and the request can be submitted electronically through the owner portal. The Management Company reviews the request to ensure all pertinent information has been received. Including: The correct form (completed and signed correctly), necessary additional documents (paint samples, photos of home, dimensions, drawings, material information, etc.). If request is not complete, the Management Company notifies the Homeowner to obtain missing information. Once information is complete, the Management Company will put related open violations on hold with applicable notes. The ARC Committee will review the request. If the request is approved, the Management Company will send an official Approval letter to the owner. Some applications will be approved with required conditions to meet standards. If paint, the letter indicates what is approved in terms of color and placement of the home. If the request is denied, the Management Company sends a Denial letter to the owner. This letter indicates what has been denied, why it has been denied, and how to correct the request to meet standards.

SNOW REMOVAL



It's that time of year again! HOA rules and the City Ordinance (3.4.202) on snow/ice removal requires owners and residents to remove ice and snow from sidewalks adjacent to their property within 24 hours of a snowstorm. The HOA is responsible for common areas sidewalks and walkways. The owners are responsible for removing snow from the mailbox areas, as well on the sidewalks in the front, side, and back of their home. Those mailbox areas are important. If snow is not removed, the Post Office can refuse to deliver the mail. The best way to help is by being a "Snow Angel" and aiding your neighbors in need of snow removal assistance. Volunteering is greatly appreciated and is a wonderful way to get to know those in your neighborhood while keeping our children and pedestrians safe. Ways you can be a Snow Angel:

1. Remove snow and ice from all sidewalks adjacent to your property, including sidewalks on the side of your home if you reside on a corner lot and, in some cases, the sidewalk behind your property if it backs up to a street.
2. If you are unable to clear your sidewalk, ask a neighbor or family member for help. Or, to find snow removal services, please search the internet for snow removal services or check with your neighborhood organization.
3. Offer to clear your neighbor's sidewalk if they are elderly, disabled, or simply unable to perform the task.
4. For the winter months, be mindful of the type of ice melt that is used on concrete to avoid pitting and spalling which can result in driveway sections have to be replaced. Consider sand or kitty litter as alternatives. Remove snow before it melts and freezes on north facing homes and shadow prone areas along sidewalks.

SNOW STAKES

Our Landscaping and snow removal contractor will be emplacing snow stakes along common area sidewalks as we head deeper into Fall and potential snow events. Parents, please encourage children to leave these snow stakes in place. These snow stakes help to guide snow removal crews and prevent damage to concrete flatwork and HOA property. Thank you.



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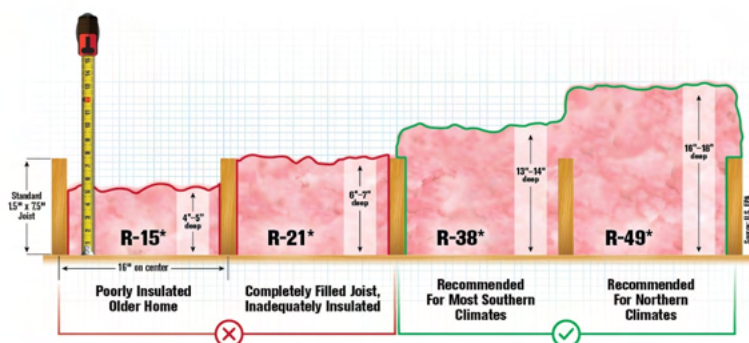
FIREPITS AND SMOKE

The fall time is a great opportunity for outdoor entertaining in backyards and patios within our community. Owners with outdoor fireplaces, firepits, and chiminea please be sure to inspect your equipment before firing it up for the season. Ensure you only burn permitted combustibles and always have a rated fire extinguisher nearby. Trash, plastics, and leaves are not permitted to be burned at any time. Fire pits and fireplaces should not be operated within 15 ft. of a neighboring structure or combustible material, such as a tree, bush, or fence. Stay current on City and County burn restrictions and bans. The CSFD website is a great resource of information. If burning wood, ensure that the fire is not smoldering and producing smoke into adjoining homes and never leave a fire unattended. Never dispose of ashes in common or native areas. Place in a durable steel bucket with lid, drown with water, and store for a week before proper disposal. Do not use fire pits in the garage.



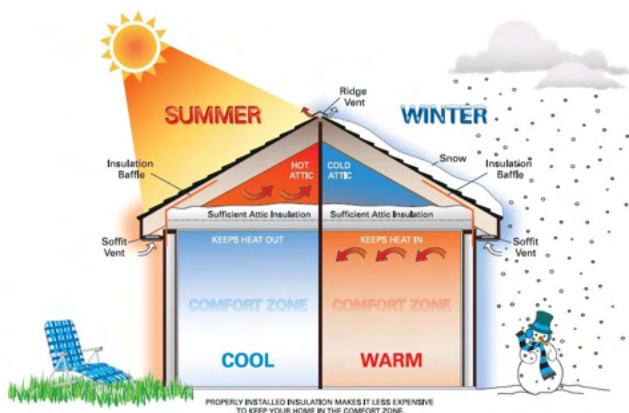
Reduce Your Winter Heating and Summer Cooling Bills

Our homes are now between 18-25yrs old. During that time the attic insulation has settled and lost its efficiency rating from the original installed ~R-38. R-49 is now recommended for attics in our zone. In many cases, attics have low spots where the insulation was not properly blown in leading to cold spots on the upper floors and rooms. Add in poorly installed HVAC systems with unbalanced ductwork and you have cold rooms in the winter and hot rooms in the summer. One way to help reduce your energy bills is to blow in additional attic insulation. With 25% of the heat going up to through the roof adding in insulation can help reduce your furnace and AC cycling and keep your home warmer and cooler. This improvements can be done for a few hundred dollars by doing yourself. CSU also has rebates for this home energy savings improvement.



*Recommended Dept. Of Energy attic insulation levels for commonly used fiberglass, mineral wool, and cellulose insulation assuming about R-3 per inch.
**Standard joists are sold as 2" x 8" but usually measure closer to 1 1/2" x 7 1/2"

SOURCE: ENERGY STAR



PROPERLY INSTALLED INSULATION MAKES IT LESS EXPENSIVE TO KEEP YOUR HOME IN THE COMFORT ZONE.

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HOA COMMUNITY CALENDAR

EVENTS	DATE	LOCATION	EVENTS	DATE	LOCATION
BOARD MEETINGS	EVERY 3 RD WEDNESDAY @ 6pm*	TBD	COMMUNITY YARD SALE	July 12 th - 14 th	HOA Wide
EASTER EGG HUNT EVENT	March 23rd @ 10:00 AM	Jared Jensen Park	FALL CLEANING ROLL-OFF DUMPSTER	TBD	Sunshine House
SPRING CLEANING ROLL-OFF DUMPSTER	TBD	Sunshine House	ANNUAL MEETING	November 16 th @ 10:00am	TBD

JANUARY							FEBRUARY							MARCH							APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
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JULY							AUGUST							SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
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*Except for December meeting. See the calendar for those dates/times as they are subject to change.