

JULY, 2010

www.smokyhillhoa.net

Smoky Hill HOA Neighborhood Newsletter

News from the Smoky Hill Trail



President's Podium

New Leadership, Same Course

My name is John Vogt and I was recently elected President of our HOA. In this age of the anti-incumbent, I can see why some might presume this was the result of some "hostile" takeover, preceded by waves of drama and high intrigue. Nothing could be further from the truth.

I have served on volunteer Boards before. I served as Treasurer for Lake Olympia Lake Village, a 63 home community in Ocoee, Florida for three years. I was also President of a youth soccer league Board, serving over 430 children from ages four to seventeen, from which I resigned four years ago to move to Denver for work.

I have been serving as your Treasurer for the past three years. About eight months ago, I started working as Chairman of the Architectural Review Committee. If you're unhappy with your current relationship with your HOA, chances are I was already a part of it.

C.J. Whelan continues to serve on the Board as both Treasurer, and Immediate Past President. He has been continuing to provide me vital training. I believe this community owes C.J. a great debt of gratitude. One need only look at our immediate neighborhood to the north to see what a community would look like without conscientious locally based covenant enforcement. Thank you, C.J., for your leadership in maximizing my own home's value in a decidedly unfavorable real estate climate. Thank you for your unselfish devotion to our community.

So, we continue to sail this ship on to new horizons. From the helm I hear the query, "Where to, Captain?" Confident in our direction, certain that it's true, comes the easy reply. "Stay the course, helm! Stay the course. Full speed ahead!"



Special points of interest:

- New HOA President elected
- Labor Day Party—Ice Cream Social
- Neighborhood HERO
- Foreclosures

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Ice Cream Social



Mark your calendars now! This year's Ice Cream Social will be on Labor Day, Monday, September 6th at the community pool. This will be the last day the pool will be open. We will have a jump house for the kids, karaoke for kids of all ages and, of course, free ice cream! And lot's of it!

This year we've moved the start time forward to 11:00am. But don't worry, there will be plenty of ice cream for everyone! (Arrive early for best flavor selection!) As is the tradition, we'll be coordinating our event with the Smoky Hill Motor Club.

Come on out! Mingle with the neighbors and your HOA Board. It's a guaranteed fun packed day for the whole family. There'll be swimming, singing, jumping, and awesome cars. What more could you ask for? Oh, wait. I know. I almost forgot! ICE CREAM!

Board of Boards

Your HOA has hosted a unique event for over 20 years. We bring as many officials as possible to one place, at one time. The Smoky Hill HOA Board of Boards gives you the chance to meet many people with jurisdiction over us.

This year's Board of Boards will be on Wednesday, October 13th, at 7pm at the community clubhouse. We will have the Mayor of Centennial, Cathy Noon, and our City Councilman, Ron Weidman, among others.

This is NOT a campaign event. Nor is it a fundraiser. It's a great chance to speak with your elected representatives and learn who they are on a personal level. Typically, attendance is low, so you'll have no better chance for some face to face time with people that truly affect your lives here in Smoky Hill.

We look forward to seeing you there.



Covenant Enforcement is ongoing

If you have a covenant violation that is unresolved and is referred to the Association's legal counsel, it will cost you approximately \$500 in legal fees.

Have you wondered what is being done about homes that do not meet neighborhood standards?

Have you thought your neighbors would never correct their covenant violations?

Here is what's been going on with covenant enforcement activities in the Neighborhood:

In 2009 a total of 379 covenant violation notices were sent to owners of homes in Smoky Hill. 83% of all viola-

tions were corrected after the owner received their first violation notice. 12% of those owners who were notified of violations received a second letter because the problem had still not been corrected. Finally, 5% of the cited owners were referred to the Association's legal counsel to force compliance through the Arapahoe County Court system. These owners incurred legal fees before finally correcting the violations.

Covenant violations vary slightly from year to year, but

generally consist of :	
Appearance	23%
Storage	28%
RV's	5%
Yard	25%
Trees	19%

Inspections of all homes in the neighborhood are completed twice monthly, plus special inspections when certain situations are brought to our attention. **If you receive a letter concerning your property, DO NOT ignore it. Contact the Management Company to advise them of your plans to correct the situation.**



Your Homeowners Association spent \$68,058 in legal fees last year to enforce your covenants! This amounts to 47% of all expenses.

For questions or concerns, please contact our Management Company, or any of your Board of Directors

Centennial Property Services
Phone: 303-400-8494
Fax: 303-400-8482

Finances

Your Homeowners Association prepares an annual budget that is required by state law. You may view the progress of how the Board of Directors is spending your dues each month by going to the web-site. There you will find financial reports that are updated monthly, and compare actual expenses with the annual budget.

In 2009 the Association had expenses that totaled **\$145,725** to operate the Association. The expenses covered:

- Bank Service Charges**
- Dumpster Rally**
- P.O. Box Rental**
- Dues and Subscriptions**
- Ice Cream Social**
- Meetings-Board of Boards**
- Insurance**
- Postage**

- Printing**
- Covenant Enforcement & Accounting**
- Misc. copies and filing fees**
- Legal fees**
- Tax Preparation**

Your Board of Directors has a huge responsibility to spend your dues wisely. Each month they review the year-to-date expenses versus the budgeted amount, to ensure they are running the Association effectively in the best interest of all homeowners. They constantly review ways to meet the Association’s goals.

Be a neighborhood HERO



Smoky Hill is a great place to live, and we are very fortunate to live in a good community of well kept homes and lawns. However, some folks need a little help taking care of their property due to illness, age or other circumstances. Here’s your chance to be a neighborhood hero, and help a neighbor with simple chores, such as mowing, weeding, painting, or even a little repair work.

We’ll put you in touch with someone who could use a little help. This would be a great family volunteer opportunity, showing our youth what a real neighborhood means. Or, if you know of someone who could use some help, we will take this information and match up a volunteer with a person in need.

Thanks! Make a neighbor a friend by volunteering.

Interested in helping, or know someone who needs help?
Please contact Board Member Carol Stitt at carol.stitt@smokyhillhoa.net



Board Position Open

We are sad to report that our Board is losing a valuable asset. Dave Bednarz has been on our Board for over 2 years. For the past 8 months, he has served on the Architectural Review Committee, completing final inspections before covenant violations go to the legal department. Dave has resigned to devote his full attention to his family as his wife, Gina, recovers from neck surgery required due to a recent auto accident.

Although Board elections aren't until April, we have the option to appoint a suitable candidate before then. If you have a few hours to spend on your community per month, there's no better way than to get involved with the HOA! Simply attend two consecutive monthly meetings to become eligible. We meet on the 2nd Tuesday of each month at our clubhouse by the pool starting at 7:00pm.

Smoky Hill
Homeowners Association
P.O. Box 461542
Centennial, CO 80046



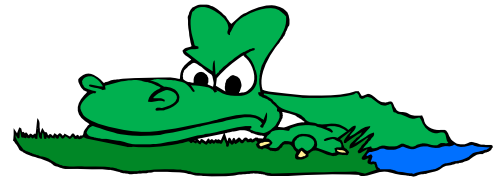
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WWW.SMOKYHILLHOA.NET

NEIGHBORHOOD PRIDE

News from the Smoky Hill Trail

HOA Foreclosures-Everybody Loses



The community gossip headline reads, “The HOA foreclosed on one of our neighbor’s homes!” Sounds shocking, doesn’t it? How many times do I have to leave my trash cans out front to have that happen to me? Absurdly, the technically correct answer is, “once.” It’s what you do next that makes the difference.

The covenants protect you from immediate fines. All we can do is send you letters. If those fail to get compliance, then we begin legal enforcement. This costs us money. Yes, the initial bill is shocking, but it is normal for the industry.

Even if you comply right after getting the legal letter, there’s still that pesky matter of the cost associated with enforcement. We bill you. You don’t pay. It’s a matter of principle for you, now! The legal expenses associated with collection efforts mount.

We’re slow learners, but eventually we figure out you aren’t going to pay. We’re probably over \$1,000 by now. The community demands restitution! All we can do is put a lien on your house. That get’s most people’s attention. Unfortunately, for whatever reason, it doesn’t work for a very tiny few.

The final way we have to recover our community’s funds is foreclosure. We’ve had to take this course several times already. The homeowner typically pays the debt. The next most common outcome is that the bank finds out about it and restructures the loan, paying us off in the process.

A more uncommon outcome is that an investor buys the home at a Sheriff’s auction. The last time this happened, the investor found out the house was a meth lab. Yes, your HOA shut down a meth lab in OUR neighborhood through the foreclosure process. If even an investor doesn’t want it, the house probably isn’t worth what the bank’s owed on it, which survives foreclosure. If this happens, the HOA ends up with the house.

For obvious reasons, we can’t discuss the private details of specific cases in progress. We can promise you that people in this unfortunate situation will be treated with dignity, respect and honor. One particular case helped us see that when our path is set by fate, it can be wise to embrace our destiny.

In that end, we all lose. The bank may lose many thousands of dollars by being forced into a short sale. The HOA loses scores of volunteer hours and possibly a few thousand dollars. But most tragic of all, our neighbor loses their home. It’s drama none of us want. It’s tragedy that can be prevented. You can save us all this sadness. Can you please bring your trash cans in? If not that, then at least answer our letter? That’s free.