



THE MISSION OF THE AH HOA BOARD IS TO PROVIDE A PLEASANT, SAFE, COMMUNITY-ORIENTED ENVIRONMENT FOR ALL RESIDENTS

Property Managed By:

Z & R Property Management

Kerry Cantrell

Phone: (719) 594-0506

Fax: (719) 594-0473

kerry@zandrmgmt.com

Board of Directors

President

Rosemarie Hall-Heyduk

rhallheyduk@yahoo.com

Vice President

Doc Harris

dharrisv@comcast.net

Director/Treasurer

Pat Beatty

deepat6@msn.com

- ☆ Colorado Springs Security (719) 638-6720
- ☆ NON-emergency Police (719) 444-7000
- ☆ EMERGENCY 911
- ☆ Viper Towing (719) 209-5220

Autumn Heights is a

COVENANT CONTROLLED COMMUNITY

EVERY resident, owner or renter, is obligated to comply with **all** covenants (rules and regulations).

Access to the covenants is available on the website:

www.autumnheightshoa.com

If in doubt, check with Kerry at Z&R or a Board member.

FROM THE BOARD

by Rosemarie Hall-Heyduk

A special thank you to all the residents who attended our Annual Meeting on 21 December 2015. The insurance information provided by our speaker, Rhonda Ashley, from Philadelphia Insurance Co. (which provides the HOA's coverage for our units) was so informative and important that we have included it in this newsletter: *see pages 5 & 6*. If you have any questions, please address them to your homeowner's insurance agent.

A 'job well done, thanks a million and good bye for now' to our past president, Mike Leewaye, who served on the HOA Board for the past 3 years in different positions and stepped down at the Annual Meeting at the completion of his term. We would like to give you all an opportunity to say, "Thank you" to Mike for all his diligent work and effort to make this community a safe and enjoyable place to live. Come to the Super Bowl party Feb. 7 at the Clubhouse to show your appreciation.

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WHO'S WHO IN THE COMMUNITY...

Dona Harris

A native Texan who grew up in Ft. Worth, Dona attended Gulf Park College in Mississippi, the Univ. of Texas, and TCU where she graduated with a Bachelor in Business Management/Finance degree. She married Doc in 1957, has one daughter, Virginia, and one grandson, Zak, who is the delight of her life! Between Doc's world wide travels and those required by her financial position with a large international company, she has lived in a variety of places and has many exotic tales to tell! Dona has been active in several organizations: Junior League (35 yrs), Daughters of American Revolution, and most recently TESSA. She loves history and is fiercely proud of her heritage. In 2008 she and Doc moved to Colorado Springs to be near their "precious family." When asked what she likes best about Autumn Heights, without hesitation she replied, "I love the people."

COMMUNITY ACTIVITIES

SUPER BOWL 50

Make plans to watch Super Bowl 50 at the Clubhouse Sunday, Feb. 7, beginning at 4:00 p.m. The game begins at 4:30 p.m. We will furnish pizza and wings – everyone is invited to bring a snack to share and whatever adult beverage they wish. We will also be thanking Mike Leewaye for his years on the Board at 4:00 p.m.

BOOK CLUB by Mickey Booth

The Book group will meet Thursday night, January 14, at 7:00 p.m. We decided not to read a book for the month but to bring a list of at least 5 books we each would recommend. We also will talk about what we might want to change or things that might need revising. So the next couple of months would be a perfect time to join! Everyone is welcome and anyone can join at any time. The group meets at he Clubhouse the **2nd Thursday of the month at 7:00 P.M.**

MOVIE NIGHT

Movie Night is the **3rd Thursday** of each month at 7:00 P.M. Come to the Clubhouse, enjoy snacks (provided) and relax with friends as you enjoy a movie. Call Jean Rocco at 719 527-9258 if you have questions.

NEIGHBORHOOD WATCH

Alert

Our community has had 2 break-ins (one garage, one vehicle) within the last couple of months. One resulted in the theft of a bicycle and the other the theft of a dash cam unit. Residents are encouraged to park inside their garage if possible and keep garage doors closed. If your car is in the driveway make sure it is locked and all valuables, including the garage door opener, are out of sight.

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We welcome our newest Board member, Doc Harris, to the Autumn Heights HOA Board. He was elected to fill the position vacated by Mike Leewaye at the Annual Meeting.

2016 Commitments,

Projects and Plans...

The three main responsibilities of the HOA Board are (1) to maintain or increase the property value of the Autumn Heights Community and thus the value of our homes; (2) to ensure that the community is a safe and friendly place to live and (3) to accomplish this by working within the budget.

It is our commitment to the community to keep the monthly HOA dues at the present level and to work within the budget while continuing the never-ending maintenance, projects and upkeep of the buildings and grounds. The following projects will receive major attention for the upcoming year:

1. Landscape

As mentioned in the Annual Meeting, the Board, on behalf of the AH residents, was involved in litigation with the contractor for Phase I of the project in an effort to secure replacement plants and trees for those that did not survive last winter. We finally succeeded in an agreement to have over 40 shrubs and 3 trees delivered during the spring planting season at the contractor's expense. Our own landscape company, Greener Grass, will replant and fix the area on both sides of the main entrance into the community and continue to upgrade other areas as well. In addition, we will complete Phase II of the project by tying in the area to the left of the second entrance with the area completed by GG last fall as soon as weather permits.

2. Spot Painting

We will continue to work with painting contractors to spot paint the outside of our units to ensure that the community has a neat and inviting curb appeal.

3. Roads

Before making decisions on whether to continue with spot repairs of our roads versus replacement of the top layer for larger areas etc., we will consult with contractors specializing in this field and compare options and cost. We will keep residents informed of any major repairs that may impact traffic for a limited period of time.

4. Fence

The fence around our community property on Broadmoor Bluffs and Star Ranch Road will need to be replaced within the next few years. We have managed to keep the fence in decent repair over the past 30+ years since the community was built. However, its life expectancy is nearing the end. A committee will be formed to check out our options and get estimates. The replacement is expected to be done in stages and may take more than one year to complete. Let Kerry or someone on the Board know if you would like to be a part of this process.

5. Roofs

Our roofs were replaced in 2003 and should have a life expectancy of at least several more years. We have them inspected on a regular basis and will continue to have repairs done as needed. Reserve money is being set aside for eventual replacement.

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The **Autumn Heights Board** for 2016 is: Rosemarie Hall-Heyduk, President

Doc Harris, Vice-president

Pat Beatty, Secretary/treasurer

BOARD MEETINGS will continue to be held on the **third Monday of each month, 7:00 p.m.** at the Clubhouse. We hope to see many of you at the meetings. Everyone is welcome!

COFFEE WITH THE BOARD will continue to be offered quarterly as an informal get-together and exchange of information for interested residents. The get-togethers will be held on the Saturday before the monthly meeting:

February 13, May 14, August 13, and November 19.

PBD (Pesky Big Details):

The Board thanks all the residents and owners who are diligent at working with us to keep Autumn Heights looking great. However, we also welcome a number of new residents who moved into the community over the past few months and may not be completely familiar with our covenants and rules. In a community this size with 140 homes, we deal with compliance challenges repeatedly and need everyone's help to solve these problems:

- ☑ **DOGS** : The HOA rules allow **one** dog per unit. With pet ownership, however, comes responsibility. All dogs **MUST** be on a leash when outside and owners **MUST** pick up after their dog. This is not just an HOA requirement but also a City Ordinance. Fines can be assessed to pet owners in non-compliance with this rule since it poses a safety risk for residents, especially children playing in the complex. In addition, dogs cannot be tied up in any area outside a residence (either by leash or tether) without the owner being present at all times the animal is outside.
- ☑ **DOG WALKING**: Please use the road when you walk your dog and respect the privacy of your neighbors by keeping away from the backs of the units and patios. We appreciate your cooperation.
- ☑ **SPEED**: The safety of all of us is a high priority for the Board. While the speed limit in Autumn Heights is 10 miles per hour, some residents ignore this limit repeatedly. We ask each resident to be aware of your speed when entering the complex and to slow down when driving to and from your home to keep all of us safe. Violators will be fined.
- ☑ **TRASH**: Pick-up is weekly on Wednesdays unless we have a holiday on a Thursday or Friday. During those weeks, the pick-up date gets pushed back by one day. **DO NOT** put your trash out the night before. Between **bears** in the spring and fall as well as **high winds**, this can create a nuisance, a mess and a safety risk for all of us.
- ☑ **PARKING IN THE FIRE LANE**: This is **strictly prohibited and cars will be towed at the owner's expense without warning.** Please utilize your garage, driveway, overflow parking or Broadmoor Bluffs if needed. Exceptions to this are emergency vehicles, police and contractors while they perform work in your unit. Cars or trucks may not extend past the end of your driveway and parking on the grass is prohibited. Work trucks or cars used to advertise a service have to be parked inside your garage or on Broadmoor Bluffs.

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Note: This is the information shared at the Annual Meeting for your consideration.

Condo Owners Insurance - HO6 Policy Recommendation

What is an HO-6 Policy?

An HO-6 policy is a personal insurance policy that provides coverage for the interior of the unit and also provides coverage for personal property, loss of use, personal liability and coverage for special assessments levied against the owners. The basic HO-6 Policy consists of five coverage sections (standard in the industry) but the amount of coverage may differ by insurance company. Optional insurance coverages can be purchased to supplement and/or expand the underlying coverage.

HO-6 Policies insure against loss and damage from covered perils. Typical covered perils include fire, lightning, wind and hail, smoke, theft, freezing of systems, explosion, falling objects, vandalism, riot, aircrafts and vehicles, volcanic ash, weight of ice and snow, sudden and accidental discharge of water or steam, electrical surge, glass or safety glazing and damage from home systems such as a water heater and air conditioning unit.

Coverage A - Dwelling

This section of the HO-6 policy provides coverage for “items of real property” (building items) that pertain exclusively to the residence premises. Many insurance carriers will use this coverage for the unit owner to cover the association’s insurance deductible. CB Insurance recommends having a minimum of \$20,000 limit for this coverage when the Association has “All-Inclusive” building coverage. Your association has “All-Inclusive” building coverage which covers the following parts of the dwelling:

Attached fixtures	Wallpaper/paint	Carpeting/flooring
Cabinetry	Appliances	Furnaces
Countertops	Plumbing fixtures	Doors
Trim work	Wood beams	Betterments & Improvements
Ceiling fans	Hot water heater	Air conditioning unit

Coverage C - Personal Property

This coverage provides insurance for personal items including everything that is not permanently affixed to the unit such as clothing, furniture, TVs and other electronics, appliances, rugs, bikes, linens, towels, dishes, utensils, pots/pans, toiletries, etc. Many people underestimate the value of their personal property and it’s not until they suffer a loss do they realize they don’t have enough insurance to replace all their personal belongings that add up. HO-6 Policies also include special limits on certain classes of personal property such as jewelry, cash, securities, furs and property away from the premises.

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Coverage D - Loss of Use

This coverage will normally pay for the reasonable increase in expenses to maintain your standard of living for a certain amount of time due to a covered loss. This coverage may reimburse you for the cost to stay in a hotel and for additional living expenses incurred due to a covered cause of loss. Coverage can be stated in terms of time or dollar amount. For example, a policy may provide coverage for up to 12 months or it may have a flat dollar amount.

Coverage E - Personal Liability

Personal Liability coverage protects you against the legal responsibility for bodily or property damage caused to other people on or away from your premises. An example would be a severe slip and fall injury incurred by one of your guests who hold you liable for their injury. It also covers the cost to defend you in court and to cover monetary damages up to the policy limit. The Coverage E amount is typically available at \$100,000 or \$300,000 limits and some HO-6 carriers can offer higher limits.

Coverage F - Medical Payments to Others

This coverage provides payments to your guests who are accidentally injured at your premises for reasonable medical expenses such as an examination, ambulance ride, hospital visit, x-rays and surgery. Coverage F is usually provided with a \$1,000 or \$5,000 limit and can be increased. This is considered a “goodwill” type of coverage with no liability required for a coverage trigger.

Loss Assessment Coverage*

Loss Assessment coverage responds when the loss assessment imposed by the Association is the result of a claim that otherwise would be covered by the Association’s master policy, but is not, because of inadequate limits or possibly because of a high deductible that must be borne by all unit owners. Limits vary by company and usually can be increased ranging from \$1,000 up to \$50,000. The cost to increase this coverage limit is usually minimal. CB Insurance recommends that unit owners carry at least \$20,000 in Loss Assessment coverage to cover their responsibility for loss deductibles. Note that Loss Assessment coverage does not apply to financial assessments that are not related to insurance claims.

*For unit owners who lease out units to others - Coverage for your unit can be purchased under a Dwelling policy form. Since dwelling policies differ from HO-6 policy forms, be sure to ask your agent or insurance carrier if you have, or can obtain, loss assessment coverage. Many dwelling policies do not automatically cover loss assessment therefore it is important to check.

Special Note:

This outline is for informational purposes only. Your HO-6 insurance agent should be consulted to assist you in determining the limits applicable to your coverage needs. We also encourage you to share the CB Insurance Unit Owner Packet with your personal HO-6 agent which provides coverage information on the association’s master policy.