



# Westgold Meadows HOA

## EVENTS

### ANNUAL MEETING:

**November 28th:**  
**(check in starts at 6:30pm)**  
**at Mount Carbon Elementary,**  
**in the cafeteria**

Please plan on attending the annual meeting this year. It is imperative every homeowner is represented to meet quorum and vote on a balanced budget that meets the operating needs, as well as starts to fully fund the reserve fund budget per the recommendation of the reserve study. WGMHOA homeowners have been quiet and not participated far too many years. We have the opportunity to maintain and thrive, if homeowners do something about it, otherwise, the community will continue to be underfunded and the community will be placed into a financial burden no homeowner wants to encounter long term.

Attendance at this meeting is very imperative, as all residents have the opportunity to vote, give input, and guide the management and maintenance of the association. Budget reports, planning, election of officers, general business, and homeowner's forum all take place at the annual meeting. If you haven't received the Annual Meeting Notification, please look on TownSq for a copy. There will be two 3-year Board positions open. If you are interested, please attend Board meetings to learn more and submit a completed application to be considered and nominated.

Keep an eye on TownSq, The Westgold Meadows Neighbors Facebook page, and Nextdoor for all our fun upcoming events and details!

**December 9th, 10am - 12pm:**  
**Santa at the WGM Cabana!**

Come enjoy hot chocolate and candy canes, and give Santa your wish list. Thanks to our neighbor Paul Church of Fathom Realty for organizing!

**November 2023**

**Vol. 10 No. 11 • Circulation: 570**

**A Publication of the Westgold Meadows Homeowners Association**

## WHAT'S NEW

### Recreational Vehicle parking guidance has changed in Jeffco!

- RVs and trailers, including anything that's not a personal vehicle, may not be parked on the street for longer than 72 hours in any 7-day period. Call the Jeffco Sheriff's Office at 303-271-0211 to report it.
- On a public roadway, it's unlawful to park a recreational vehicle for more than 72 hours except for loading, unloading, and other immediate active use, and may not be used as overnight accommodations.
- On your property, WGM covenant rules apply to the storage of recreational vehicles.
- For the full guidance from the county, please visit: <https://www.jeffco.us/614/Recreational-Vehicles-Parking>

### WGMHOA Board & Associa use the TownSq platform to conduct HOA business. TownSq is an essential tool for your convenience. There are many advantages:

- You get the latest and most up to date homeowner's association announcements and information
- Violations are sent directly to you in the TownSq platform via email. If notifications are set as soon as the community manager enters them, you have instant access, instead of waiting for letters to generate and the US Postal Service to deliver a hard copy at a much later date.
- Check your account balance
- Submit your ACC requests.
- Submit requests for any HOA questions, concerns, or positive feedback

Sign up today at the TownSq website at <https://app.townsq.io/>. Your account is ready to use. Just enter your Associa account number and zip code to get started. Remember to sign up for notifications as well in the settings! Contact Associa if you need your account number. Do you have an HOA topic you would like to see in the HOA newsletter? Submit a "Request" in TownSq

## DID YOU KNOW?

- Our governing document CCR's are 38 years old, outdated, and are obsolete due to so many new Colorado laws? It requires 2/3rds of the homeowners to vote "YES" to amend them. TownSq will be utilized to help increase homeowner participation and hopefully amend our CCR's in the future.
- It has been over a decade since the annual meeting has met quorum. Meeting quorum requires 10% (56 homes) of the homeowners for an annual meeting.
- It would cost each homeowner \$28 per month to have one trash and recycle bin from Republic Services? The HOA assessment covers your trash for much less!!!
- Snow is on the way soon! Each owner is responsible for snow removal on all sidewalks (front, side & back) and driveways adjacent to their lot within 24 hours.
- Amending our governing documents is essential and imperative to our community we pass the proposed Amended and Restated Declarations, as this process has been going on for 10+ years.
- If you've noticed an outdoor street light within our community that's in need of maintenance, please complete and submit a form, or call Xcel Energy at 1-800-895-4999.

## Making The Right Choice To Raise HOA Fees

A community association's board of directors is elected by fellow homeowners to make decisions for the well-being of the community, including how the community's finances are managed. State regulations require that homeowner associations maintain at least two accounting budgets: (1) an operating budget to cover all expenses associated with the functioning of the community, and (2) a reserve budget to pay for planned/unplanned projects down the line. The annual projection of these budgets, which is determined by the board with the help of professional property managers or accountants, forms the basis for owner assessments — aka HOA fees. There is a prevailing notion that keeping fees flat means a board is doing a good job. Raising fees doesn't necessarily mean a board is falling short. There are valid instances where raising fees is the right decision for the long-term health and prosperity of the community.

**Keeping up with costs:** Even the most financially savvy board can't avoid raising association fees forever — nor should it. At the very least, a community's operating budget needs to keep up with inflation and rising costs for the services and amenities provided by those fees. Incrementally raising fees can help ensure there is sufficient flow of funds into the operating budget in anticipation of rising costs, as well as the reserve budget. Though associations save money in a separate reserve account, legally those funds can be used only for planned projects, not to cover operating budget shortfalls. Maintaining artificially low fees might appease residents in the short-term, but will inevitably catch up with an association, which has been the case for the Westgold Meadows HOA. Boards might be forced to hit

*continued on page 4*

JKRoofing.com

**J&K ROOFING**  
Calm After the Storm<sup>SM</sup>

**Fall in love with your roof**

- Storm Damage & Insurance Claims
- Established Roofing and Exteriors Company
- Windows, Siding, Solar Roof Shingles & Panels

35th Anniversary 1988-2023  
BBB A+  
TEAM DAVE LOGAN 30+ YEAR MEMBER

FREE INSPECTIONS  
**303-425-7531**  
ROOFING + WINDOWS + SIDING + SOLAR

## Westgold Meadows Homeowners Association

Colorado Association Services, AAMC® – an Association Company  
14142 Denver West Parkway, Suite 350, Lakewood, CO 80401  
O: 303-232-9200; Email: customerservice@associacolorado.com

**Community Manager:** Karen Culter  
kculter@associacolorado.com - 303-962-1636  
**Assistant Community Manager:** Donna Nicholas,  
720-257-9272 donna.nicholas@associacolorado.com

### Mailing Addresses

#### Payment Mail Address:

Westgold Meadows Homeowners Association Inc.  
c/o Colorado Assoc Services  
PO Box 94045, Las Vegas, NV, 89193-4045

### Board Meeting Schedule

4th Tuesday of each month  
6:00 p.m. at the Cabana, 11656 W. Cross Ave., Littleton or via Zoom

### News Articles

The deadline for news articles is the 15th of the month before the next month's issue. Please email news articles to the editor at: [wgmboardmember2@gmail.com](mailto:wgmboardmember2@gmail.com). All articles must be approved by the editor for publication, or as space permits.

### Advertising

The deadline for advertisements is the 15th of the month for the next month's issue, except for the Jan. issue which is Dec. 6th.

To place an ad, call **Colorado Lasertype, 303-979-7499**  
Email: [getinfo@coloradolaser.com](mailto:getinfo@coloradolaser.com)

To find ad rates and discounts, go to [www.ColoradoLaser.com](http://www.ColoradoLaser.com) and click on the "Advertising Rates" link.

Appearance of an advertisement in this publication does not constitute a recommendation or endorsement by the publisher or the association of the goods or services offered therein. The opinions expressed in this newsletter are those of the individual authors and not of the Board of Directors of your association or the publisher. Neither the Board, publisher nor the authors intend to provide any professional service or opinion through this publication.

## National Gratitude Month

This probably comes as no shock, since Thanksgiving, a day of practicing gratitude, is one of the major holidays this month.

## This Space Intentionally Left Blank for Teen Services

- Board members have a challenging task in striking a balance between containing costs to help maintain steady assessments and making conscientious investments to enhance the community. Projecting and monitoring the financial condition of the community is one of the biggest responsibilities of a board.
- A community's operating budget needs to keep up with inflation and rising costs for the services and amenities provided by those fees.
- An annual budget is prepared by the management company and the Board of Directors based on many factors and the Reserve Study.
- The goal of an HOA Board is to get homeowner participation in the annual budget and have them vote.
- It requires 2/3rds of homeowners to vote "Yes," in order to increase the monthly dues beyond CPI (Consumer Price Index), which is currently.
- If homeowners don't vote to increase the annual budget, governing documents state the monthly dues can be raised at the current CPI (Consumer Price Index) with a Board vote only.
- When a Board elects to not raise the dues to meet the Reserve Study recommendation, the reserve funds become underfunded and will not meet the needs earmarked for proposed large-scale maintenance, replacements and repairs and strategic capital improvements.
- Previous WGMHOA Boards have elected to not fund the reserve fund recommendations and have created an underfunded reserve fund account.
- The reserve fund account provides boards the fiscal maneuverability to turn expectations into realities in due time, without the



financial burden on homeowners that can come from imposing a special assessment.

- Homeowners that pay their share over time to reduce the immediate impact cost of common area improvements help to spread and assign costs over time.
- If an HOA doesn't have adequate funds for projects and repairs, they may have to consider securing a loan or impact every homeowner with a special assessment if homeowners vote against dues being increase. Special assessments need to be a last resort and are not favorable.
- New Colorado legislation has placed an administrative financial burden on HOA's, as well as the new laws over ride the association's governing documents.
- Inflation has impacted the operating budget the most with an increase in: insurance, contractors to complete repairs, materials for repairs, utilities, landscaping, snow removal, administrative and management fees, pool chemicals, pool supplies/repairs, legal services, and office supplies.



**PETERSEN**  
CUSTOM GLASS, LLC

SERVING JEFFCO & COLORADO FRONT RANGE

**720.810.1160**  
[www.petersenglass.com](http://www.petersenglass.com)

10226 Progress Lane, Parker, CO 80134

**VETERAN OWNED & OPERATED**

✓ Wine Rooms ✓ Mirror Walls ✓ Shower Enclosures ✓ Windows  
✓ Mirrors ✓ Home Office Enclosures ✓ Custom Glass ✓ Window Screens

**10% OFF**  
ALL MATERIALS  
WITH MENTION OF THIS AD

**METRO DENVER**  
**FARMERS' MARKET**  
**MARKET ON YOUR CALENDAR**

<p><b>Saturdays</b> <b>SOUTHWEST PLAZA</b> MAY 6 - OCTOBER 28 Southeast Parking Lot Wadsworth &amp; Bowles 8am-2pm or Sellout</p>	<p><b>Saturdays</b> <b>LAKEWOOD</b> JUNE 10 - SEPTEMBER 30 Mile Hi Church 9077 W Alameda Ave 10am-2pm or Sellout</p>
<p><b>Sundays</b> <b>HIGHLANDS RANCH</b> MAY 7 - OCTOBER 29 HR Town Center 9288 Dorchester St. 10am-2pm or Sellout</p>	<p><b>Wednesdays</b> <b>LITTLETON</b> JUNE 14 - SEPTEMBER 27 Aspen Grove 7301 S. Santa Fe Dr. 10am-2pm or Sellout</p>

**Check out our great recipes online!**  
For more information call the  
Metro Denver Farmers' Market Hotline  
**303-887-FARM**  
[www.denverfarmersmarket.com](http://www.denverfarmersmarket.com)





**TRY A  
FREE WEEK!**



- Bootcamp / HIIT Classes
- Open Gym Hours
- Personal Training
- USA Weightlifting Certified

- Dedicated Kids Area
- OPEN TO ALL AGES AND ALL FITNESS LEVELS!

**www.CROSSFITKENCARYL.com**  
**720-660-1213**



## Raise HOA Fees, *continued from front page*

homeowners with a large increase all at once, evaporating any goodwill that was built up while fees were kept flat.

**Planning ahead:** Reserve funds are set aside and earmarked for proposed large-scale maintenance, replacements and repairs and strategic capital improvements — such as renovations or upgrades — to enhance the appeal, value and livability of the community. Budgeting for reserves requires foresight to realize that price estimates for a major project today probably will not be the same next month or next year. Typically, if not mandated by state legislation, an HOA should have a Reserve Study updated every 2-3 years. It is considered best practice however, to conduct an annual review of the current Reserve Study to keep plans for Capital Repairs and Replacements on track. Unfortunately, maintenance has been deferred in the past, adding to the cost of neglected repairs in Westgold Meadows HOA. The WGMHOA Reserve Study Policy requires the association to fund reserves through regular assessments levied by the Association. It also states that the reserve fund shall maintain a balance at or near at least 70% of the amount required for a fully funded reserve as determined by the reserve study.

The Community Associations Institute's 2018 Statistical Review reported that, nationwide, associations collected \$96.3 billion in regular assessments and contributed \$27.3 billion to reserves. Yet, industry sources cite that over 70% of community reserves are underfunded, primarily because monthly fees are not adequately allocated to the reserve budget. As a result, associations might need to issue special assessments to supplement funding for projects or postpone or cancel them altogether.

Incrementally raising fees to allocate adequate contributions to the reserve account provides boards the fiscal maneuverabil-

ity to turn expectations into realities in due time, without the financial burden on homeowners that can come from imposing a special assessment. Special assessments need to be a last resort and are not favorable. The Board wants to avoid a special assessment in every way possible, as they are NOT a good thing for our property values. If a homeowner has a list of homes they are considering, any good realtor will advise to look a little harder at the ones that do not have HOA assessments levied in the recent past or (much worse) looming in the near future.

**Striking the right balance:** Today's homebuyers are more knowledgeable about association finances than ever before. For example, learning of an association's penchant to levy special assessments could detract potential homebuyers from joining that community. So too, could a trend in double-digit fees increases, which could be interpreted to mean the association isn't financially sound. Although a historically flat budget could be easy on the homeowner's pocketbook, it might be at the expense of enriching the overall community with every passing year.

Board members have a challenging task in striking a balance between containing costs to help maintain steady assessments and making conscientious investments to enhance the community. Nevertheless, when association budgets are at their healthiest, associations are able to continue investing in their amenities and assets — including landscaping and capital projects — that, in turn, positively impact property values and resident lifestyle. Such strategic investments can be achieved only by boards that regularly and accurately evaluate the state of their association's finances, including whether the level of homeowner fees is adequate to achieve short-term and long-term community objectives.

*continued on page 5*

## WE MAKE MEDICARE EASY!

### Turning 65 or Retiring Soon? Questions About Medicare?



**HealthCare  
Benefit Services**

We are a **LOCAL**  
Insurance Agency  
that can help you!

*"Sarah & I wanted to thank you Jenell, for helping us with this cluttered world of Medicare. We really appreciate the insight & understanding you provided, we could not have done this without your help. Thank you so much!" ~ Sarah and Kevin L.*

#### We'll explain your options so you can make an informed decision

- When and how to sign-up for Medicare? What are Parts A, B, C, D?
- No fee or obligation for an analysis specific to your situation
- How much will Medicare "cost"?
- Should you stay on your employer group plan?
- Medicare Supplements vs. Advantage plans



*"I called Jenell after struggling for weeks to pick a Medicare plan. She gathered all my information, assessed my needs and narrowed down my choices to four different plans to choose from. HealthCare Benefit Services made what seemed to be an overwhelming task simple. I would highly recommend them." ~ Kevin D.*

### We are Medicare Specialists representing *all* available plans.

We represent 14 organizations which offer 113 products in the state of Colorado. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with choices.

Family owned and operated for 35 years  
6638 West Ottawa Ave #120, Littleton, CO  
(Near Pierce and Coal Mine)

**Call Jenell Sobas**

**303-973-6636**

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

[clients@medicarehbs.com](mailto:clients@medicarehbs.com)

Follow HBS on Facebook

*We guide... you decide!*



### Current Medicare Members:

**Annual Enrollment Period is almost here!  
October 15 - December 7. Don't miss this  
opportunity to have your plan reviewed!**



## CLASSIFIEDS: The perfect way to find local professionals to work on your house! You can also find activities, sale items and more!

Find more professionals to suit your needs on our Service Provider Directory at [www.coloradolasertype.com](http://www.coloradolasertype.com).

**Furnace inspection w/ CO detection - \$49.99.** Emporia Home Services, Your local HVAC Company. 303-909-2018. (parts/addit. labor not included)

**OB PAINTING. Interior/Exterior.** Free Est. Call today! 25 years in business! Rob: 303-986-8198

**Tutoring** - provides homework help, strengthens skills, and/or enrichment. Call/text Nancy, licensed teacher K-6, 303-932-9745 for availability.

**JACK OF ALL TRADES.** Residential and Business Maintenance, Repairs and Remodels What do you need done? Burt 720-532-2685 or burtagent@gmail.com.

**Stecki painting.** Inter/ext. Jeff 720-331-7025

**Mike the Plumber** - Your reliable neighborhood plumber for 14 yrs. Competitive rates. Free estimate. 720-422-8139

**Lisa's Music Studio.** Piano, Guitar, Banjo, Ukulele, Viola, Violin, Cello, & Drums. 303-883-1157.

**Tree Pruning and removal Specialists.** Call Mr. B! Free est., ins., 30 yrs. exp. 303-932-2514

**DENVER'S PREMIER GAS FIREPLACE SERVICE.** All Brands | 30 Years | Family-Owned & Operated a **SAFE HOME Gas Fireplace Service, Inc.** 303-973-5848 [www.agasfireplacerepair.com](http://www.agasfireplacerepair.com)

Classified ads are \$4.00/line (about 40 characters/line). Contact Colorado Lasertype at **303-979-7499** or [getinfo@ColoradoLasertype.com](mailto:getinfo@ColoradoLasertype.com) to place an ad. To view our display ad prices, visit our website at [www.ColoradoLasertype.com](http://www.ColoradoLasertype.com). The deadline for placing a classified or display ad is the 15th of the month for the next month's issue (i.e., 15th of Sept. for Oct. issue), except the January issue, which has a deadline of December 6th. Residents placing ads to sell household items are not charged a fee.

## Raise HOA Fees, *continued from page 4*

**Communicating the decision:** Raising fees isn't something board members enjoy doing, but effectively communicating about it can make it significantly less painful. Transparency is critical in coming up with a realistic budget and conveying the necessity of an increase. Tangible community benefits must be clearly illustrated and supported with facts and figures. It's also important to collaborate with the property manager to share their plans and decisions with homeowners through all available communication channels frequently. No board wants to raise

fees. But if done responsibly, associations can strengthen their financial footing and avoid alternatives that could have a greater financial impact on homeowners. Contemplating raising fees is a fiduciary responsibility of a Board. The bottom line is that boards must take a hard look at reserves, and make informed and prudent decisions in the best interest of the entire community. At this moment, we are only at the beginning stages of looking at all options and will bring them to the community in the near future.



**AUTUMN**  
Tree, Lawn & Landscape

**OUR SERVICES**

- TREE TRIMMING ✓
- TREE REMOVAL ✓
- PLANT HEALTH CARE ✓
- HOLIDAY LIGHTS ✓

Are your trees ready for the snow?

Pre - Winter Pruning

- Reduces weight and risk of limbs breaking
- Reduces amount of energy needed to survive winter
- Higher success rate in the spring

SCHEDULE A FREE ESTIMATE TODAY!

303-868-3164

AUTUMNTREELL.COM

10% Winter Discount is back!

Autumn Tree Lawn & Landscape offers a 10% winter discount on pruning and removals, when authorized work will be scheduled between December 1st 2023 - March 1st 2024





## SHANNON PETRONE

Turning Your Real Estate Dreams Into Reality

### FALL IN LOVE WITH YOUR HOME

As the leaves start to change colors and the air becomes crisp, it's the perfect time to ensure your home is ready for the fall season. Fall home maintenance is essential for preserving the value, comfort, and safety of your home.

#### INTERIOR

- Check smoke alarms and carbon monoxide detectors
- Repair any loose or damaged windows or door frames
- Inspect furnace and heating system, replace filters, and clean air ducts
- Install caulking or weather strips around windows and doors
- Inspect plumbing to ensure pipes are well insulated
- Clean chimney and fireplace
- Donate any unwanted clothing or household items

#### EXTERIOR

- Clean gutters and downspouts and inspect the roof, attic, and crawlspace for any signs of moisture
- Check windows and doors for cracks and apply caulking or weather stripping if necessary
- Fertilize lawn, trim shrubs and trees
- Check the dryer vent and clean if necessary
- Winterize sprinkler system, insulate pipes and faucets if necessary
- Replace any light bulbs that are out

**DRIVEN BY AMBITION. GROUNDED IN LOYALTY. DEFINED BY HONESTY.**

303.514.1731 • [Shannon@HomeMarkCo.com](mailto:Shannon@HomeMarkCo.com) • [HomeMarkCO.com](http://HomeMarkCO.com)



Scan The QR Code Your Home Value

