



CARRIAGE HILLS NEIGHBORHOOD NEWS

WINTER 2025 Newsletter

Happy New Year neighbors! In 2024 your CHPOA accomplished several items on our behalf. We published our new Resolutions to clarify two important covenants, Nuisance and Architectural Control. Both required additional clarity and we followed standard conventions reviewing many of the County regulations and other rural/city subdivision covenants. What we came to was something in between the least stringent (our old covenant clarity) and current more stringent points of clarity. We urge all residents to review their covenants and the newer resolutions so that you might follow current guidelines. All of our clarity areas were to ensure a more pleasant community for all and a community that might have positive aesthetics that maintain our property values. On Architecture control in particular we received and approved well over 30 Architectural control requests for residents in 2024. One important point; those that had preexisting structures/fences, etc. that no longer fit current Covenant clarity guidelines are “grandfathered” in and would not be asked to change. However, please don’t mistake something not currently approved as something you should also do. Fencing for one example is an area where we’ve had a couple homes move forward with unapproved fencing using the excuse, “hey that house over there has that”. I’m sure you’ve all heard the saying, “Two wrongs have never made a right”. Please don’t follow the old or poor example. We’ve carefully examined clarity points that retain or improve the values in our community. Be a good neighbor and follow our covenants and the associated resolutions. When you bought into Carriage Hills, your received copies of our covenants and in purchasing here you agreed to those covenants. Don’t be the neighbor that denigrates another neighbor’s view or values. Carriage Hills covenants and resolutions can be found here <https://www.carriagehillspoa.org/covenants/>. If you have any questions relating to these covenants and clarity resolutions, please reach out and let’s discuss.



In 2024 we added Community message boards at both entrances, we applied for and secured a Wildfire Mitigation grant that saved our members money, executed on the Slash Pickup and disposal, hosted our subdivision garage sale, our first annual community picnic, our annual meeting, sent out two newsletters, sprayed/fertilized & watered the beautiful ponderosa pine at our entranceway, and continued to represent our community with Commissioners, Trustees, the Fire Department, Water Department, and other entities impacting our quality of life. We continued our operational duties of paying for entrance maintenance, POA insurance, annual meeting expenses, renewing our State Corporation papers, Website hosting and security improvement expenses, cleaned up our Facebook Group membership (expelling quite a few solicitors and non-residents), and quite a bit more.

The operational commitments above make a good illustration of why we’ve investigated compulsory dues for the Carriage Hills POA. Legally, the

Carriage Hills POA is mandated to continue its existence. We cannot stop having a Property Owners Association. With such an association there are mandatory or minimums we are obligated to follow or execute. Those areas have costs associated with them. Two types of Insurance (property, board), corporation renewal fee, web site/hosting/maintaining (security) expenses, and required financial obligations. We choose to create a further sense of community via the entranceway maintenance, new and ongoing signage, community garage sale, community picnic, newsletters, etc. We also choose to represent the community to legislators and regulators as well as create a safer subdivision via our annual wildfire mitigation slash pickup event/activities. As a resident you've traditionally had the "option" of whether or not you'd pay your dues. Despite the fact that all residents gain the advantages or fulfill the legal obligations of our POA, some have chosen not to contribute while others are supporting themselves and non-paying residents. Our board and officers have discussed this inequity and unfairness at some length and have looked into making dues compulsory for all homes within the 6 unincorporated filings of Carriage Hills (1-5, 8). We believe there are also a couple nice subdivision improvements that could be made with compulsory dues. Examples include a front entrance similar aesthetic rock signage at Scott Ave. and Fish Creek, and some landscaping aesthetics around the current unsightly/unsafe CenturyLink equipment near the playground on Carriage Drive. These are optional but considered nice improvements for our community. Please take the time to **review FAQ: Proposal for Compulsory Association Dues below illustrating why we believe compulsory dues are important. Thank you!**



TIME TO JOIN OR RENEW YOUR MEMBERSHIP!

2025 Finances, Membership, and your Dues:

- The CHPOA has a current bank balance is \$15,558. The expense for this newsletter will fall into 2025 therefore we are projecting end-of-year balance of \$15,608.
- We have a net operating surplus at this point of \$1834.86 for 2024 (this is not taking into account the \$3,000 grant we received from Larimer County in 2024 for the slash pickup. If not for that grant we would have a net deficit of \$1,165.14.)
- We have 272 paid members for 2024.
- The bank balance includes \$2,327.30 in donations to Friends of Carriage Hills that we haven't allocated to general funds at this time. Those funds were and have been utilized for legal advice as we navigate the newer state regulations and our covenants.

For perspective, our final paid membership total for 2023 was 235 paid members, and this year we're at 272 which is a 16% increase in paid members over last year. The increase in paid members resulted in an increase in membership revenue from 2023 (\$7,040) to 2024 (\$13,580), illustrating how improved participation combined with still very affordable dues, provides the revenue needed to allow CHPOA to pay our required bills/obligations, be more active, and provide more benefits for the community. **Thank you to all members who have paid early!!**

Dues – What do my dues cover?

- Representation to County/City Government and Utilities (New Water mains, new fire hydrants, etc.)
- Legal/State Incorporation expenses (ongoing)
- Wildland Fire mitigation slash removal - Usually in July/August
- Annual Garage Sale ads and postings (June of 2025)
- Annual Meeting associated fees (July 2025)

- Subdivision Legal Representation if required
- Covenant Enforcement when required
- Hardcopy Newsletter biannual
- Notification Mailings as necessary
- Carriage Hills /Security and Web Hosting costs
- Maintaining Carriage Hills entranceway
- Annual Community Picnic (August 2025)
- Subdivision Outdoor Message Board(s) –announcing dates/activities
- Appropriate Subdivision POA Insurance (Property/Board)
- Other existing or potential events and activities



LARIMER COUNTY CODE COMPLIANCE



As with many areas of the county we have some challenges with individuals who violate local regulations and code. You can seek support when someone in your area is violating code in the form of our Code Compliance office. Larimer County Code Compliance provides a variety of services to the community: To File and Online Complaint - <https://www.larimer.gov/codecompliance/report> --- To request Property Research - <https://www.larimer.gov/codecompliance/research-requests>---For general questions regarding Building or Land Use Code contact your Code Compliance Inspector Alan Kee at 970-498-7663 or keera@larimer.org

FALL/WINTER NEIGHBORLY TIPS

- Remember to turn your outside lights off after as early as possible to maintain our “dark skies” goals Our Covenants state lights off between 10pm and 6am. Never leave your lights on all evening. Your neighbors and nocturnal wildlife will appreciate it.
- Winter is a very windy time of year. Secure your trash and anything else you leave outside.
- Don’t leave pets outside for extended periods. They get cold just like us!
- Keep an emergency travel kit in your car with extra blankets, water, flashlight, matches, phone charger cable, jumper cables, non-perishable snacks, and First-aid kit.
- Keep at least one-half tank of gas in your car when severe weather threatens.

WATER MAINS and FIRE HYDRANTS STATUS UPDATE

- Phase 1 funding is solid and it will take place. Other phases will take place as funding becomes available.
- Water line breaks are prevalent in Carriage Hills due to the age of the infrastructure and the fact that the previous private water system run by Crystal Water cut corners with their infrastructure and provided substandard service.
- More fire hydrants will be added spaced about 500 feet apart. All existing fire hydrants will be replaced.
- The existing line under Carriage Drive moves from side to side of the road, thus digging will take place on both sides. There are no additional costs to Carriage Hills customers since we are already part of the water system.
- Each home will have a new curb stop installed (valve used to turn water on and off near the property line).
- The Town is responsible for the portion of the water line from the curb stop to the water main in the street. A new copper water line will be installed on the Town’s portion of the water line. The homeowner is responsible for the water line from the curb stop to the home. Some homes have old water lines nearing the end of their service life, particularly those made of galvanized steel. Those may need to be replaced with a copper line when the work is done on the service to a home.
- The project will be messy with detours and temporary road closures, noise and dust, and increased construction traffic.
- Work will take place from 7 AM - 7 PM, M - F.
- Roads, drainage, and grass areas will be restored as close as practical to the same condition as before construction.

WILDFIRE MITIGATION

Anyone notice our home insurance rate increases? Insurance companies are raising rates reflecting the increased fire risk up here in the mountains. Be a good neighbor and assess and act on improving the wildfire safety on your property. Please take action this spring to ensure both safety for your property as well as your neighbors. Association Members can Leverage our Slash Pickup and Disposal service anticipated this coming summer (2025).

Estes Valley Fire Homeowner Property Assessment Program

The best thing a property owner can do is take proactive steps to create defensible space on their property. Our Wildfire Mitigation Specialists conduct individual home assessments to evaluate your wildland fire risk and hazard and to provide wildfire information for homeowner's associations and events. Property owners can complete a self-assessment utilizing this form <https://wp.me/a84e3a-w0> or heading to EstesValleyFire.org. Contact the EVFPD at Prevention@EstesValleyFire.org to have one of our Wildfire Mitigation Specialists tour your property or HOA (a residential property assessment will take approximately two hours).



FAQ: Draft Consideration for Compulsory Association Dues

Note: We are seeking inputs/questions on whether we should move to a formal subdivision vote. The Vote would be in filings 1-5, 8. Sanborn Acres, Filings 6,7, and Hooper/Harding tracts would be excluded from the vote, however regardless of the vote, those excluded may voluntarily join the Property Owners Association at any time.

1. Why do we need compulsory dues?
 - a. As a legal corporation in the State of Colorado we have minimum requirements to maintain an HOA/POA. We cannot shut down the POA and it must remain in place. In maintaining our POA there are maintenance costs associated with front entranceway, signage, etc. We have annual bills to the Secretary of State (incorporation), Insurance for entranceway and board insurance, Web Costs associated with hosting, data storage, etc., potential fees to county for paperwork searches. We are bound by our By Laws to hold an annual homeowners meeting and there are costs associated with any such event.
 - b. Equality – we have minimum fees associated with the POA and as such, everyone who purchased here (bound by the legally binding covenants) agreed explicitly and or implicitly to be bound by the POA and its covenants and the costs associated with those. It is unknown why the original concept in Carriage Hills was for voluntary dues but its unlikely the originators of that model were able to foresee mandatory regulations/guideline and the increasing associated costs.
 - c. Potential Improvements/Activities – The Board recently agreed that some Community signage would be helpful and useful in communicating key activities and events. That signage along with any costs associated with saving the tree and maintaining the front entranceway are necessary.
 - i. Other possible improvements if the board and residents were in favor might be a similar set of etched rock signage (similar to front entranceway) at the Fish Creek and Scott entranceway.
 - ii. Also considered/proposed might be protective fencing and or landscaping of the unsafe/unsightly CenturyLink equipment located near the playground.
 - d. Continue activities like Fire Mitigation/Slash pickup and removal continues to rise in costs making it difficult to afford with voluntary dues. The Board was able to secure grants for some financial assistance the previous two years and we will continue these efforts, however there are no guarantees for financial assistance. Without assistance and or compulsory dues there is the likelihood we may have to discontinue slash removal services.
2. What is wrong with voluntary dues?
 - a. As stated above we have numerous mandatory or highly recommended services that ALL residents benefit from.

Historically we've had good voluntary dues years and bad dues years. From over 300+ dues paying members to just over 100 dues paying members. At that lower number we would not be able to sustain a service such as slash pickup/removal and may be at risk for maintaining the POA.

b. Inequality of financial contribution. All currently benefit from POA services while there is inequality of who pays for those services. For years some residents have received a free ride, a form of welfare on behalf of those paying members who have gracefully kept the lights on so to speak.

i. We are sensitive to residents who seriously may not be able to afford paying \$50/year. For those very few, we'd be willing to consider a social program to waive their fees or seek volunteers willing to pay for those residents unable to pay.

3. Will compulsory dues bring in more money?

a. Yes, compulsory dues would bring in approximately \$20,000/year

4. If so, what will the money be used for?

a. Build POA reserve to maintain current levels of services and fixed expenses.

b. Either capital improvements as mentioned above and or possible ongoing and new community improvements/events:

i. New entranceway etched rock signage and landscaping at Scott Ave and Fish Creek similar to current Hwy7 signage

ii. CenturyLink equipment safety and beautification near front entranceway

iii. Garage Sale, Community Picnic, Weed Programs, other

iv. Winter event, casual meet and greet at a local establishment

Response

5. Will compulsory dues increase the engagement of residents with CHPOA and neighborhood activities?

a. It is hoped, that with everyone paying dues we may see higher levels of engagement. Theory – if you are paying for something you'd be more interested in what that funding goes for.

6. If dues become compulsory, will they go up and if so by how much?

a. It is not anticipated that dues would need to go up in the foreseeable future, however, it is always dependent on our residents as to whether they would seek further services/activities.

7. Do property owners association board members get paid?

a. No. In fact many of the current board members have donated additional funds in support of the "Friends of Carriage Hills" fund and activities such as the picnic.

Enforcement

8. What if someone does not pay compulsory dues?

a. They would receive a reminder for payment with penalties detailed for non-payment. Additional letter(s) would be sent including penalty fees and Lien Warning as per state HOA regulatory law.

9. What will be the cost of enforcing compulsory dues?

a. ~\$3000/year for a hosted web service (like PayHOA) for online account payment and collection

b. Initially the cost of letters/stamps for the several assessment/penalty letters required to be sent. In the range of \$10-\$20/violator

c. County Lien filing – \$13 for first page, \$5 for additional pages. Anticipate 2 pages or \$18/lien recording. State Process for How an HOA/POA Files a Lien

State laws and or an HOA's governing documents will dictate how an HOA must file a lien.

1. Notice. The HOA must give the homeowner notice of their unpaid dues and a chance to remedy the situation. Normally, the HOA will send at minimum two notices using mail and/or email.

2. Demand Letter. If the first step doesn't yield any results, the HOA may send a demand or intent to file a lien letter to the homeowner. This letter outlines the amounts the owner owes to the HOA as well as a warning of the HOA's plan to file a lien if the owner fails to satisfy their debt within a given timeframe.

3. Filing the Lien. If the homeowner remains in debt to the HOA and doesn't attempt to correct the issue, the HOA will then file the lien. This involves filing the lien with the county recorder's office.

Compulsory Dues Decision Process

10. We'd like to solicit feedback from residents on whether we should move forward. At the annual meeting there was overwhelming support for compulsory dues but we'd like additional feedback and inputs.
- a. Online survey via SurveyMonkey: link will be sent via email (if we have your email) or Facebook Group
 - b. Facebook Group Feedback/Input
 - c. Email or Phone the POA;
 - i. Email: carriagehillspoa@gmail.com
 - ii. Phone: 970-480-1528
11. What will be the approximate cost of conducting elections and revising the covenants for the six filings?
 - a. TBD – Postage mailings, drafting of covenant language/review of such language by the Attorney, sending of letters (paper/printing, etc.). This vote would cost approximately \$2500-\$3500 in postage fees.
12. If the residents of at least one filing do not favor compulsory dues, do we proceed or is that a showstopper?
 - a. One way to think about this might be...if we experienced a “no” vote in one or even two filings, it may be a very small number of actual homes. So we will consider whether we lost the largest filings or small filings. If we lost our single largest filing we should stop, but if we lost one or even two of the filings with a small number of homes we could continue. Those filings would still need to pay dues to be included in any association services or activities. Non-payers would be excluded from any services including any real estate/title company property transfer support.
13. If, after further investigation, we decide not to pursue compulsory dues, does this change anything in the way CHPOA operates going forward?
 - a. For the short term we believe the answer is no. However immediate changes may be required including the reduction of services and or activities.

Management

14. Will a professional management company be hired?
 - a. No
15. Will outside services be engaged to assist with collecting dues and administrative tasks? If so, how much will that cost?
 - a. Yes it is likely we would consider a service company to establish a payer/member portal for automated payment and collections along with automatic deposits to our Bank.
 - i. At current time we've evaluated PayHOA which charges based on # of homes/members. If we had all filings 1-5,8 agree we would be ~\$3,000/year in charges.

Not Related to Dues

16. Will compulsory dues mean the covenants on my property or my neighbor's property will be enforced?
 - a. If you or another individual report a covenant violation, we will confirm and discuss with the owner or send out a Covenant reminder note. The reminder note would remind a resident of their obligation to abide by the current covenants and resolutions. We believe most neighbors accidentally violate covenants due lack of awareness or knowledge.
 - b. Note: our covenants do not have an enforcement mechanism beyond leveraging county violations that can be enforced by county compliance or law enforcement, or civil courts.
17. Will compulsory dues make the roads nicer, mean the snowplows will be out sooner and more often or more fire hydrants will be installed?
 - a. Roads are a matter for the General Improvement District 4 under County control. If you review your tax bill you will find a line item for GID4 (aka. Roads tax, exception is filing 8).
 - b. If at some point the residents decided that we required additional work beyond current GID4 funding levels, we could discuss with County personnel on some augmentation.
 - c. Fire hydrants will be addressed via water main improvements and on EVFPD recommendations.

***Watch for upcoming Survey requests seeking your inputs related to the above FAQ. If we have your email address we will be sending you a survey to get your thoughts. Otherwise you can share your thoughts via**

COVENANTS REMINDER & ARCHITECTURAL CONTROL

We are a Covenant Controlled Community. What that means for everyone in one of the 8 filings of Carriage Hills is that you have read and understand and comply with our covenants. This is a legal agreement you made when buying within our subdivision. The exceptions include Sanborn Acres (ruled by Deed Restrictions), and the “Harding Tract” (only a few homes). There is more detail on these and others on our website as well as defined map areas of filings. <https://www.carriagehillspoa.org/covenants/>

Perhaps the most overlooked covenant is the requirement to notify CHPOA if you plan on doing any exterior home improvements. Examples would be painting your house, adding a garage or shed, building a new addition or building a fence. Email your plans with drawings or pictures to carriagehillspoa@gmail.com. Our Architectural Committee will then review your plans. We look for consistency and harmony with similar features on nearby properties. The process is quick and simple, and a response is usually received in less than 2 days.

2025 EVENTS & ACTIVITIES

- **Winter Social** – TBD, Looking for venues, watch for Facebook and Email Notifications
- **Annual Garage Sale: Friday and Saturday, June 27th & 28th**
- **Carriage Hills POA Annual Subdivision Meeting: Tuesday July 15, 2025 6.30 to 8.30 pm**
- **Carriage Hills Annual Summer Picnic: Saturday, August 9th**
- **Wildfire Mitigation Slash Removal: Beginning July 2025**

VOLUNTEERING FOR THE CHPOA BOARD


The Carriage Hills Property Owners Association is looking for neighborhood residents to join our board. We need your support as volunteers. Some areas of need are in assisting in discussions and planning events and activities, keeping our owner database current, keeping our email list current, etc. Duties include attending 3 to 4 board meetings per year and helping with our projects and activities. Certainly, if we are to be a community we need more involvement from our residents, many of whom bring various and valuable skills to our community. Please consider volunteering if we are to help our association remain active and vibrant. If interested, please call 970-480-1528 or email carriagehillspoa@gmail.com. Your support is greatly needed!



Joining Carriage Hills POA or Renewing a Membership

To join Carriage Hills Property Owners Association, or to renew your membership, use one of the options below. After March 31st, dues are \$60. New residents after March 31st, can pay \$50 during that year.

Submit the form online at <https://www.carriagehillspoa.org/joining-chpoa/> to join or renew your membership. Then choose one of the payment options listed under the form.

<p>Payment Option 1: <u>Make your payment after submitting the membership / membership renewal form above.</u> PREFERRED OPTION Then submit your payment below using the Paypal secure service where a credit card, or debit card can be used. Note: when you make an online payment you will be charged a processing fee of \$2.50. This fee is charged by Paypal for providing the service. The total charge is \$62.50 (after April 1st)</p> 	<p>Payment Option 2: <u>Make your payment after submitting the membership / membership renewal form online</u> Then mail a check for \$60 to: Carriage Hills Property Owners Association P.O. Box 1047 Estes Park, CO 80517</p>
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Thank you for joining Carriage Hills Property Owners Association!

How To Contact Us

Carriage Hills Property Owners Association

P.O. Box 1047

Estes Park, CO 80517

Email: carriagehillspoa@gmail.com | Phone: 970-480-1528 | Web: www.carriagehillspoa.org

Facebook: www.facebook.com/groups/carriagehills

You are receiving this newsletter because you are a resident of Carriage Hills or you own property in this subdivision

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