



April 2010

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

Serving The Rock Creek Community

## President's Message

by Steve Smith

Recent legislation has mandated certain energy efficiency laws that will affect some of the HOA rules and regulations. Among these rules is a requirement to allow clothes lines. These will be permitted but we may also require certain architectural guidelines surrounding energy saving devices, such as the new solar panel guidelines we have recently required. I know that some homeowners are concerned about how this new rule might relate to their home values. I am available to answer any questions or concerns you might have. I also asked invVEST, a local Superior company, to help communicate the positive impact of these new laws. Thank you, invVEST, for your information and helping us understand how this legislation can actually be a benefit to our community, environment, and pocketbooks!

A natural reaction to the newly introduced global climate change legislation in the US, which preempts homeowner association covenants from restricting the use of solar panels, clotheslines, and other supposedly "unsightly" features, is to protest such a law. Before you react, consider why the government is asking all of us to implement such measures. Below are a few startling facts about energy consumption in the United States:

- USA consumes **50% more** energy than GDP-equivalent Europe.
- There aren't enough renewable sources of energy that have been implemented to transition smoothly to continue on our current path of energy consumption.
- We, as a nation, do not want to endure rolling blackouts, loss of comfort, gadgets etc.

- We need to reduce our carbon footprint so as to improve the environment.
- We can actually save money while complying with the new legislation:

Per the US Dept of Energy:

- Clothes Dryer: average 3000 wattage
- Assuming four 1-hour runs per week of the dryer
- Annual consumption =  $(3000 \cdot 52 \text{ weeks} \cdot 4 \text{ times a week} \cdot 1 \text{ hr per run}) / 1000 = 624 \text{ kWh}$
- Annual cost =  $624 \text{ kWh} \cdot 10.1\text{c/kWh} = \$63$
- Beginning 2nd quarter 2010, usage over 500 kWh/month will be billed at an additional 3c/kWh. So any energy savings that we can generate is money in our pocket.

Given all this information, why can we not support such a bill? After all, the covenants will still ensure that these energy saving solutions are not eye-sores affecting home prices. A new set of covenants will replace the older obsolete ones. Let's put our heads together to conserve energy while saving money AND retaining our home values.

For more information, go to [www.invest.org](http://www.invest.org):

- Click on SEI Community to understand our Sustainable Initiatives
- Go to the Media Center / invVEST Publications to learn more about Energy Efficiency and Conservation, getting energy audits for your home and much, much more ...

## HOA Assessments and Financial Hardship

It is that time of year again when all Rock Creek homeowners receive their annual assessment bill. By now, most of you have probably already paid your assessment. Unfortunately, every year we have residents that do not pay their assessment. There are a number of reasons why assessments do not get paid, but the most distressing reason is financial hardship. In these rocky economic times, financial hardship is an increasing cause of homeowners not paying their assessment. Commonly, a homeowner that is not in a position to pay will ignore the late payment notices. Their hope is that they can straighten out their finances and then pay their bill. The problem with dealing with the situation in this way is the homeowner is increasing their debt by incurring late fees. If the homeowner ignores the problem long enough, the account is referred to our law firm for collections. At this point, the fees really start to pile up.

Fortunately, all of that can be avoided. If you, as a homeowner, cannot pay your assessment due to financial hardship, we want to help. The solution for each situation may be different, but the first step is to contact the management company and inform them of your inability to pay. If you can reasonably demonstrate your inability to pay the assessment at the time it is due, the management company will bring your case to the board and the board will work with you to find a solution that eventually gets the assessment paid and keeps you from incurring any late fees or legal fees. The HOA board strives to foster a sense of community within Rock Creek and part of that is helping out our neighbors in their time of need.

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<sup>1</sup>Annual Percentage Yields (APY) are accurate as of 2/23/2010. Rates and terms are subject to change without notice. To earn rewards: Sign up for eStatements, use direct deposit and post 15 signature debit transactions within your statement cycle. Limit two accounts per household in the bank's market area. Minimum \$25 to open.

<sup>2</sup>ATM surcharge fees of up to \$20 per statement cycle will be refunded if reward requirements are met.

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## Tips for Reducing Waste

Being careful about what you buy, consume, and throw away may not seem all that exciting even for the most committed environmental steward. But efficient daily practices and a little old fashioned common sense are good for the environment and your bottom line.



Use this checklist to see how many waste management and recycling practices you've implemented. Then make a plan of action to expand your efforts.

- Make waste reduction a priority in your home.
- Evaluate the waste you generate to identify and reduce your greatest sources of waste.
- Measure the volume or weight of the garbage you generate and set measurable reduction targets.
- Reject wasteful consumption by carefully considering what you need and buying products that last.
- Purchase products with minimal packaging or packaging that can be recycled, or buy in bulk.
- Use cloth napkins, cloth lunch bags, sponges/dish rags, reusable plates, and reusable coffee filters instead of paper alternatives.
- Repair or donate older or unwanted equipment and household goods to local charitable groups, rather than dispose of them.
- Purchase durable furniture and equipment or products made of recycled material to reduce waste from inferior products.
- Purchase recycled paper products, such as office paper, bathroom tissue, etc.
- Set up an area to collect recyclable of paper, glass, cardboard, aluminum, tin, and plastic.
- Use an approved compost bin to compost outdoor wastes such as grass clippings, leaves, and kitchen waste (no meat or onions).



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### Help Us Help Michele on April 10 O'Donnell Family Fundraiser at Bagali's Restaurant

While on vacation in Cancun this past January, Michele O'Donnell, Rock Creek resident, suffered a severe head trauma. After spending weeks in a Cancun ICU in a medically controlled coma, she was transported to Jackson Memorial in Miami, Florida, where she remains in ICU.

While the O'Donnells have good insurance, it does not fully cover the growing expenses. We are asking for your help by attending a fundraising benefit concert for Michele and the O'Donnell family to be held at Bagali's Restaurant 570 Zang St in Broomfield on April 10, 2010 at 7:00 PM. 100% of the proceeds will be provided to the family. Please invite all of your friends!

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720-244-2218**

## Governing by Representation

Community associations are a representative form of government founded on the principle of elected individuals representing the people. Much of our country is based on the principles of representative democracy. It starts with organizations like community associations and progresses through our schools boards, city governments, county governments, state governments—all the way to the federal government. We vote for a person, or persons, who will act on our behalf.

Some might advocate that a board should not take action without a vote of the members to find out what the people want. That would be counter-productive. If association members were to vote on every issue before a decision was made, there would be no need for a board, but simply someone to send out ballots and tally results. However, boards find out what their constituents want in other ways. Many make time to hear from residents at each board meeting. But, it's up to you to attend meetings, voice your opinions and participate in the exchange of ideas with the board. We also encourage your involvement and participation. Perhaps you would consider joining the Architectural Control Committee. We want your input, ideas, thoughts and opinions.

When the season for community association annual meetings and annual board elections approaches, consider carefully which candidates you select—including yourself. Consider running for the board to help shape the future of your community.



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## Outdoor Water Conservation Tips

Even though we use water every day, it's easy to take it for granted. Just imagine how you would function without clean water. It's everyone's responsibility to conserve and protect water resources. The decisions and actions you make today truly affect our water resources for the future.



The following suggestions will help you get in the habit of saving water in the great outdoors:

- Get a rain gauge to measure rainfall. One inch of rain per week is generally sufficient for lawns and gardens. Supplement only when rainfall is inadequate.
- Use mulch around landscape plantings. Mulch will help eliminate weeds and hold moisture in the soil.
- Select hardy plants that don't need much water. Native plants that are well adapted to your climate and soils will survive well without supplemental watering.
- Water during the cool part of the day to avoid rapid evaporation.
- Raise the mowing heights on your lawn mower. This promotes healthier grass that can better survive dry periods.
- When watering is necessary, water slowly and thoroughly. If you notice puddles or runoff, turn water off and wait for water to soak in. Also be sure your sprinkler puts water where you need it—not on driveways or sidewalks.
- Wash cars efficiently. First give the car a quick rinse, and then turn the water off. Wash one section of the car at a time and rinse that section quickly. Turn the water off each time. Better yet, take your car to a car wash which properly cleans and recycles used water.

Visit [www.auduboninternational.org](http://www.auduboninternational.org) for more conservation tips.

By now, most Rock Creek Residents have paid their annual dues assessment and we thank you for your prompt payments.

**Manager's Corner**  
by Jody Tracy

Several of you have taken advantage of paying online via e-check and credit card, something that we have been very glad to offer this year. We do regret that payments cannot be made with Visa cards at this time due to requirements Visa would have placed on Community Association Banc to also charge for e-check, which is currently a free service. We do hope that payment by Visa may be available in the future, however. We also regret that there is a charge to pay by credit card but this is a fee imposed on homeowners by the credit card companies, not the HOA or the management company. If you have not yet paid your dues, we want to help you get your dues paid as quickly, efficiently, and painlessly as possible.

**If you are having a problem paying your annual dues assessment this year**, please contact our office as soon as possible. If you can demonstrate a real financial hardship, we can help you facilitate a payment plan with the Board of Directors and hopefully avoid additional late and attorneys fees.

**If you did not receive a dues statement**, please contact our office as soon as possible. We may have an incorrect mailing address on file for you or perhaps the bill was lost in the mail -- or in that stack on your kitchen counter! If you contact our office, we can get another copy of the bill to you as soon as possible, again, hopefully avoiding additional fees and hassle.

If you receive a notice that your dues were not paid, even if you think you have paid them, please do not ignore this notice! There may have been an issue with the payment that needs to be resolved. The sooner this happens, the less likely it is that your account will end up with the HOA's attorneys, thus avoiding fees that can double or triple the original amount owed. In the end, this saves everyone a lot of time and money.

As always, it's a pleasure working with the residents of Rock Creek and we're happy to assist you!

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## **THE ROCK CREEK REGISTER**

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## **ROCK CREEK MASTER HOMEOWNERS ASSOCIATION 2010 BOARD OF DIRECTORS**

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## **2010 ASSOCIATION MANAGEMENT ASPEN MANAGEMENT, LLC**

1400 Main Street, Suite 201B  
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## **ROCK CREEK MASTER HOA CALENDAR OF EVENTS**

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### **SPRING EASTER EGG HUNT**

Saturday, April 3rd 1:00-3:00pm  
Purple Park

### **MOVIE NIGHT #1**

Friday, June 25th 6:00pm  
Community Park  
Food, Fun and a Great Movie!

### **YOUTH NIGHT AT THE POOL**

Thursday, July 8th 6:00-8:00pm  
South Pool  
KIDS ONLY Pool Party!

### **MOVIE NIGHT #2**

Friday, July 23rd 6:00pm  
Community Park  
Food, Fun and a Great Movie!

### **MOVIE NIGHT #3**

Friday, August 20th 6:00pm  
Community Park  
Food, Fun and a Great Movie!

### **OCTOBERFEST**

Saturday, October 9th 1:00-4:00pm  
Purple Park  
Beer, Food and Much More!!

### **ADULT NIGHT** Date and Location TBD

We are always in need of volunteers to help with these events. This is also a great opportunity for high school students to get volunteer/community service hours for college applications. Students will be provided with a letter of recognition for their community service. Please email [eventcreations@live.com](mailto:eventcreations@live.com) if you are interested.