

CAMELS RIDGE TOWNHOMES HOMEOWNERS
ASSOCIATION RULES – ADDITONS AND REVISIONS

August 19, 2008

The following additions and revisions to the Association Rules, dated June 17, 2008, have been approved by the Board of Directors.

In Section 2 of the Rules, titled "Association Rules", add the following:

2. A. 7. (on page 2)

Since open garage doors detract from the appearance of the neighborhood, they must remain closed as often as practical.

2. A. 8. (on page 2)

Residents' cars and SUV's should be parked in the garage. When the resident owns more than two vehicles, the third vehicle should be parked in the driveway rather than the street for reasons of safety. Use of garages for storage must not reduce their parking capacity for vehicles owned by residents.

2. A. 9. (on page 2)

Guest vehicles must be parked in the driveway when possible, rather than the street, for reasons of safety.

2. A. 10. (on page 2)

Pickup trucks owned by residents shall be parked in the garage day and night.

2. B. 1. (on page 3)

Omit the last sentence reading: "a single dog or the total of two dogs may not be more than 40 pounds in weight."

2. I. 5. M (on page 7)

New fences or modifications to existing fences shall be considered to be exterior construction. Their design shall be compatible with the homes in Camels Ridge. Fences shall be built of wood and painted to match the home. They shall not exceed six feet in height measured from the lowest grade or surface abutting the fence. Design of fences must be approved by the Architectural Control/Landscape Committee.

2. I. 5. N (on page 7)

Hot tubs, located on patios, are permitted but require the homeowner's written assurance that their use will not create a nuisance to neighbors. Drainage of water from hot tubs onto the surrounding area is not permitted if water is hot or contains chemicals of any kind. Appropriate visual shielding of hot tubs is required. Design and installation of hot tubs is considered to be exterior construction and must be submitted to the Architectural Control/Landscape Committee

**CAMELS RIDGE HOMEOWNERS ASSOCIATION
NEWSLETTER**

August 2009

Dear Neighbors and Homeowners,

As I write this letter to you we are approaching the end of summer. This is always a kind of bittersweet time of year for me because I love the summer, partly because so many of our friends and neighbors are in residence. However, as you know, fall in Colorado is our best season. The weather is usually wonderful, the air crisp and clear, and the aspens will be turning a beautiful gold. So while the summer is passing, we have some great days to look forward to.

I know that many of you were in attendance at our annual meeting on July 9. I thought it was a very fine meeting. A number of questions, however, were raised about our new policy concerning major replacement of roofs and siding. When the new Covenants, Conditions and Restrictions (CCRs) and Association Rules were approved by the membership earlier this year, the responsibility for replacement of roofs and sidings was transferred from the Association to the individual owners. The reason for this was the fact that the cost of such replacement would be beyond the Association's capacity to cover unless we had substantially larger reserves, and that would require a very large increase in the monthly dues.

When the roofs were replaced in 1997 the cost was over a million dollars. Due to the fact that the roofs had been damaged by a hail storm, insurance covered part of the expense of replacement. The rest of the cost was covered by an assessment of the individual owners. I am enclosing a special paper written by Lamar Kelsey, at the request of the Board, which recaps the history of the roof replacement in 1997. I think you will find it of great interest. A similar paper is also enclosed concerning the siding which is now almost 30 year old.

The transfer of responsibility for major replacement of roofs and siding to the owners is set forth in paragraph K.1.d and K.3 of the Association Rules. I would encourage you to look this up and read it. This, however, does not change the current insurance coverage. The Association carries insurance on the buildings, including the roofs, for wind, hail, fire, etc.

Another item coming out of our Annual meeting has to do with tree removal. Again, I would refer you to the Association Rules, paragraph O.1, 2 and 3, where it reads in part, "Tree removal on the Lots and Common Areas will be considered by the Architectural Control Committee only if, in its sole opinion, the tree is dead, seriously stressed, badly shaped, a threat to the health of a neighboring tree, causing safety problems that cannot be resolved by appropriate pruning of lower branches that block views from a driveway to the street, provide a habitat for burrowing rodents that cannot be cured by pruning of lower branches or causing damage to a nearby house."

With regard to tree removal or anything else having to do with landscaping or the exterior of his/her home, one must submit a written application to the Architectural Control/Maintenance Committee Chair, accurately describing the desired work to be done. No work is to proceed until it has been approved by this committee. Again, I would refer you to the Association Rules, paragraph I. 1-4.

Another question raised at the Annual meeting had to do with owners who are behind in their dues. I am happy to tell you that only a few people are behind and most of this is because of travel or simply the over looking of the due date. However, we do have one owner who is behind several thousand dollars. The Board has contacted this owner several times and has not received any satisfactory response. Therefore, the Board has acted to have a lien placed on this person's property. We regret having to take this action but it seems only fair to do so in light of the owner's repeated disregard of our request that he/she become current in the payment of dues. It is simply not fair for someone to receive the benefits of membership in our Association but be unwilling to share in the costs.

This might be a good time to remind everyone of the many services provided by our monthly dues. Of the \$370 we pay each month, \$170 goes to the Kissing Camels Property Owners Association which maintains the common areas in Kissing Camels (lawns, trees, flowers, etc.), security, road maintenance and snow removal, Recreation Center and many other amenities that we enjoy. The remaining \$200 goes to the Camels Ridge Homeowners Association and covers our lawn maintenance, water, snow removal, insurance, minor maintenance to siding and roofs, trash pick-up, financial accounting, maintenance personnel (Darrell Mattern), Association management (Bennett-Shellenberger) and so on. As you can see, we are getting a great deal for \$370 per month.

Let me remind you that all our Association documents, resident directory, Board meeting minutes, schedule of fines and other pertinent documents may all be found on our website, www.camelsridgehoa.com. Similar information on the KCPOA may be found on their website, www.kissingcamelspoa.com.

This has been a rather long and detailed letter but I hope it has been helpful in answering some of the concerns and questions that arose at our Annual Meeting. The purpose of all of our Association Rules is not to be legalistic but to insure that Camels Ridge remains the attractive and delightful place to live that we all enjoy and appreciate so very much. I am grateful, as is the rest of the Board, for the wonderful way all of you maintain your homes and for the support that you give to us as we seek to serve you and to maintain the high standards that we have all come to expect at Camels Ridge.

With warm regards,

Judy Bray, President
Camels Ridge Homeowners Association

CAMELS RIDGE TOWNHOMES ROOFING OVERVIEW

**By Lamar Kelsey
July 20, 2009**

Many of the homeowners who attended our Annual Meeting on July 9 expressed interest in our roofs. As a result, our Board of Directors asked me to prepare this overview.

OUR HOMES

Our Camels Ridge neighborhood is made up of 92 homes contained in 37 buildings; 28 duplexes with sloped roofs, 6 fourplexes with sloped roofs and 3 fourplexes with flat roofs. The buildings were all constructed in 1979 and 1980. I suppose the architecture of all the buildings could be considered to be "Colorado Mountain" style. The three buildings with flat roofs, however, differ considerably in appearance from the others. I have not been able to find a set of the drawings from which the buildings were constructed but I didn't check with the Regional Building Department.

I've divided this report into two sections; one for the sloped roofs and the other for the flat roofs.

SLOPED ROOFS

Original Roofs

The architect specified cedar shake shingles for the sloped roofs. Because of the design style of our buildings, the roofs make up a big part of their outside character. The original shake shingles remained in place 17 years.

Replacement of the Original Roofs

Recognizing that the original shingles had reached or, in some cases, exceeded their life expectancy, in 1996 our HOA Board named a Committee to lead a replacement project. Owners on the Committee offered a deep fund of knowledge needed to undertake a project such as this.

After considering a number of manufactured shingles, the Committee concluded that none reached its goals of appearance, durability, weight and value as well as heavy cedar shake shingles. A comprehensive presentation of the Committee's conclusions and recommendations was made at the Association's Annual Meeting held on June 27, 1996. By a vote, the Owners accepted the recommendations and authorized the Committee to proceed with the project.

The local firm of Colorado Architecture Partnership was selected to prepare drawings and specifications for the roofing project. As a part of their services, they made measurements of the roof area of each of the homes and estimated the cost to each owner. In order to fund the project, each owner was assessed his/her cost. The Owners approved the amount of their assessments at a meeting held in August 1996.

When the drawings and specifications were completed by the architects, competitive bids were received and contracts were awarded to Dean Roofing, Inc. for the labor and Allied Building Products for materials. During construction, the work was observed by the architect and Jim Mohr who also represented the HOA. The "Preliminary Final Cost" of the project including those of Dean, Allied, the architect, Jim Mohr and small miscellaneous costs was \$1,092,441. The project was completed on July 9, 1997. A copy of Deans' five year warranty was delivered to each Owner in December 1997. This warranty lasted until July 9, 2002. The final cost of each roof was compared against the amount of the original assessment and appropriate refunds or extra cost billings were made to the Owners.

Many leaks, mostly in the flashings, occurred after completion. The cost of repairs was paid by Deans' insurance company. It should be noted that the worst of the leaks was in the flashings of the home of the long suffering Chairman of the Roofing Committee (me) whose kitchen ceiling fell in.

Today

As one might expect, it has been necessary for Darrell to make minor repairs to warped and missing shingles and to flashings over the years. He reports that the roofs are in generally good condition and should have years of life remaining. Barring damage by a major hail storm, our heavy cedar shingles should outlast the 17 years of the original shingles.

Due to the fear of fires, the City has adopted regulations limiting the use of wood shingles as a roofing

material. No more than 25% of a wood shingle roof can be replaced in a single year. Otherwise a different material must be selected. In recognition of this, it is likely that the next roofing material in the Ridge will be manufactured rather than wood. It is of great importance that a manufactured shingle can be found that has a visual character that relates well with our houses. Since we have some time before we must select a roofing material, it seems prudent for us to wait until we have given the industry time to develop the best possible option for our houses.

The Board believes replacement of the present roofs should be of a material which is visually consistent on all buildings on the Ridge and should be accomplished in a manner similar to the 1996-1997 project. Fortunately, it will be possible to reuse much of the data we developed then including such information as the area of the roofs which was very time consuming.

FLAT ROOFS

Original roofs

While there are cedar shakes used as trim on these buildings, the roofs are flat. The building south of the tennis courts uses a conventional built-up roof system. Those on Hill Circle have a foam roofing system. It must be noted that the roofing industry has moved away from trouble prone flat roofs like these in recent years.

Replacement of original roofs

The flat roofs on the three buildings having them were replaced in 1996 and 1997 as a part of the sloped roof project. The contract for this work was awarded to Cellular Product Services, Inc. of Colorado Springs who applied a foam and gravel system on them. The cost of the flat roofs was said to be \$73,189, plus an appropriate allowance for the consultant and other charges. A 10 year warranty was provided by North Carolina Foam Industries, Inc.

Although this roofing system was recommended to the HOA by a well regarded roofing consultant, leaking problems which were mostly created by ponding in low areas of the foam have occurred. This is a problem that won't go away. As recently as 2007, the entire flat roof on 1088 Hill Circle was replaced with a foam/rubber membrane roof system which was given a 1/8" to the foot slope to drain. In early 2008, part of the roof over 3730 Camels Ridge was replaced using the same system. This work was done by Weathercraft Roofing of Colorado Springs. The Contractor provided a five year labor and material warranty on this work. Darrell reports that there have been no leaks in these roofs to date. There is some ponding, however, due to the nature of foam spray. The roofer has said he expects a 15 year or longer life from these roofs. Somewhat separate from the roofs, Darrell is periodically installing a paintable metal cap on the top of parapet walls on the flattop buildings. This, also, is a measure to prevent leakage.

Today

These roofs will be observed and needed repairs should be made. When the time comes for them to be replaced, a program will be put in place to do that.

IN CLOSING

It is important for all Owners to be familiar with those parts of the Association Rules which clearly explain the extent of minor repairs the Association will do without cost to the Owner and the major repairs for which the Owner must pay. Refer to paragraphs K.1.d and K.3.

This paper is based upon incomplete files and fading memories (mostly mine) so there are some things in it about which I'm a bit uncertain. One thing I know for sure after practicing architecture for over 50 years, there is no such thing as a perfect roof!

CAMELS RIDGE TOWNHOMES SIDING OVERVIEW

**By Lamar Kelsey
August 10, 2009**

While there are brick and stone accents, the principle outside wall material on our houses is painted wood. And, wood simply isn't a happy camper in our brilliant high altitude sun. South facing wood is particularly vulnerable to the point that it has become necessary to replace severely weathered areas of wall and, in some cases, entire walls.

For years, wood has been the material chosen for repairs and, I suppose, it will continue to be necessary to use it in small areas in order to obtain a size match. Recently, however, your Board and Darrell have searched for a better solution.

After examining several options, the Board authorized Darrell to remove the badly weathered South-facing horizontal wood lap siding on the garage wall of the residence at 3740 Camels Ridge Lane and replace it with a material known as "Hardiplank Colonial Roughsawn Lap Siding". These planks are manufactured using premium cement, finely ground sand, natural fibers and water. They contain no asbestos, glass fibers or formaldehyde. This material has the warm appearance of wood, resists sun and moisture damage, withstands termite attack and is non-combustible. The manufacturer provides a 50 year limited transferable warranty.

The sample wall was finished with a priming coat recommended by the manufacturer followed by our own paint. It is nearly a perfect visual match to the original wood wall.

The architectural design of our houses at Camels Ridge calls for four styles of exterior wood walls; horizontal lap siding, vertical board and batten, diagonal board and batten and vertical grooved plywood. James Hardie, the manufacturer of the material used on the sample wall, provides material suitable for each of these wall types. Thus, the appearance of our houses will not be changed.

Your Board and Darrell will continue to observe the sample wall and will install a sample board and batten wall as well. If this material continues to perform well, it will be used for all future siding replacements. Wood will be retained as the material for roof fascias, battens, door and window trim, etc.

It is important for all Owners to be familiar with those parts of the Association Rules that deal with the extent of minor repairs the Association will do without cost to the Owner and the major repairs for which the Owner must pay.