

#### October 2022



Eagles Across from the Dunwody's Ponds Photo courtesy of local photographer, Johnny Dominico

## An update from your Elk Falls Ranch POA Board of Directors

#### 2021/2022 Board of Directors

Dan Mueller, President - <a href="mailto:elkfallspoapres@gmail.com">elkfallspoapres@gmail.com</a> or 630-240-9066

Marta Nelson, VP & Architectural Chair - <a href="mailto:elkfallspoavp@gmail.com">elkfallspoavp@gmail.com</a> or 720-480-9328

Renae Braun, Treasurer- <a href="mailto:elkfallspoa@gmail.com">elkfallspoa@gmail.com</a> or 720-480-9328

Wayne Gneiser, Secretary - <a href="mailto:elkfallspoa@gmail.com">elkfallspoa@gmail.com</a> or 720-261-3155

Dave Shaffer, Roads Chair - <a href="mailto:elkfallsroads@gmail.com">elkfallsroads@gmail.com</a> or 303-816-5004

#### **Next Board Meeting:**

Date and location not yet determined.

All POA members are invited to attend. If you are interested in attending, please email <a href="mailto:elkfallspoapres@gmail.com">elkfallspoapres@gmail.com</a> to let us know you're coming.



## Elk Falls Ranch Property Owner's Annual Meeting

Sunday, October 23rd, 2 pm Elk Creek Fire Protection District 11993 Blackfoot Road, Conifer

Those that prefer to attend virtually may join via Webex session or dialing in by phone.

Join by Internet web browser for full audio & video experience (computer, tablet, or smartphone):

**URL:** efpoa.webex.com

Meeting number/Access code: 2482 480 1496

Password: 2022meeting

\* If prompted to open or download the "desktop application" - it is recommended that you instead chose "Join from your browser" as the app is not necessary and may take a while to download and install.

Join by Phone (voice call only): 720-650-7664 US (Denver) or 415-655-0001 US Toll Meeting number/Access code: 2482 480 1496

#### **Meeting Agenda**

- Call to Order
- Confirmation of a Quorum
- Welcome and Introduction of New Members
- Guest Speakers: Staunton State Park & Elk Creek Fire
- Firewise Report
- Approval of 2021 Annual Meeting Minutes
- President's Report
- Roads Report
- New Business
- Nomination of Candidates
- Election of Board Members
- Adjournment

#### **Resident Profile**

In order for us, as the Elk Falls Ranch Community, to get to know each other a little better, we are profiling residents, especially newer residents.

We know you'll enjoy getting to know Shane Florian and Abby Smith.

Welcome Shane and Abby!



Shane and I are excited to be building our dream home in the Elk Falls Ranch neighborhood. We have met a few of our neighbors while walking around on the lot and everyone has been so nice and welcoming!

We are currently living in Bailey, Colorado with our two dogs, Ava and Sadie. Sadie is an 11-year-old Lab-Catahoula mix who enjoys long naps and treats. Ava is a Dutch Shepherd who loves bugging her older sister, Sadie, and going through her obstacle course.



Shane works as a data engineer. Abby is a physical therapist and works at Select PT in Conifer. Shane is originally from Southington, Connecticut and Abby is from McKinney, Texas. We are both very happy to call Colorado home.

In our free time we enjoy hiking, skiing, climbing, camping, snowshoeing and anything else Colorado has to offer! Ava and Sadie are especially excited about having Staunton State Park so close as we are already regulars in the park.

We are getting married next May and are hoping to have our house built by that time!

Shane and Abby



## Short Term Rental Covenant Change Voting Results

Thank you to all Elk Falls homeowners who participated in the vote to change the covenants to disallow short-term rentals. 65% approval was required in order for the

amendment to pass. The 65% threshold was not met in any of the three Elk Falls blocks which means that current leasing provisions in our protective covenants remain in effect and do not specifically prohibit short-term rental activity. In the future, the membership of the Elk Falls Property Owners Association could decide to conduct another vote on this matter.

If you are currently operating a short-term rental, or considering a future short-term rental offering, please be aware that both Park and Jefferson Counties have a licensing process and require the operator of a short-term rental to obtain a license and abide by the county rules and regulations.

#### Final vote results by block:

	Block I	<b>Block II</b>	Block III
Yes	22	45	31
No	18	16	13
Abstain	0	7	2
Total Responses	40	68	46
Total Lots	48	73	48
No Response	8	5	2
"Yes" votes needed to pass	32	48	32
"Yes" votes received	22	45	31
"Yes" votes short to pass	10	3	1
% Voting "Yes"	45.83%	61.64%	64.58%



### **Jeffco Short-Term Rental Regulation Updates**

The first draft of the Short-Term Rental Regulation update is expected this month. Here is the link to the Jeffco Regulation Updates page:

https://www.jeffco.us/2613/Regulation-Updates

Do you have additional input on Short-Term Rentals in unincorporated Jeffco? <u>Email</u> Jeffco here.

## Elk Falls Ranch Halloween Hayride and Trick or Treat

(for residents & their guests only)

Saturday, October 29th 1:30 PM

### Heath and Jennifer McNally have offered to host the hayride this year (thank you!)

- 1:30 pm games and activities at the McNally home, 11739 Upper Ranch Drive
- 3:00 pm hayride trailers will depart from 11739 Upper Ranch Drive
- Potluck dinner after the hayride. Please bring a dish to share.

#### **Halloween Hayride Parade Route**

- Starting point: 11739 Upper Ranch Drive
- Upper Ranch to Rock Creek,
- Rock Creek to Stallion,
- Stallion to Circle,
- · Circle to Cedar,
- Then Highview,
- Circle to Upper Aspen
- Then Lower Aspen
- · Back to Circle,
- Circle to Juniper,
- Juniper to Jensen,
- · Jensen to Rock Creek,
- Rock Creek to Upper Ranch,
- Upper Ranch to starting point
- Then potluck!

Kids of all ages welcome. Costumes encouraged for both adults and kids!

If residents would like to hand out treats or other items to the kids, please meet the hayride at the end of your driveway. You will hear us coming honking and hollering!

If anyone has games or activities for the kids, that would be helpful and great. Please let Heath McNally know.

Please contact Heath McNally with any questions 303-648-1665 or <a href="mailto:hdelk05@msn.com">hdelk05@msn.com</a>













## Staunton State Park Hike or Treat

Run, Walk or Bike for Candy 10 am - 1 pm Saturday, October 29th

Treat the kids to a fun, educational and sometimes tricky hike for a Halloween the kids won't forget!

Hikes start from the Visitor Center parking Lot or Ranch Hand Group Picnic Area! Hike through the spooky Pookah Loop of Davis Ponds Trail. Along the way, discover fun facts and fiction about Halloween creatures that live in Staunton Park!

Staunton's amazing volunteers will be on the trail in costume handing out treats! Come to Ranch Hand Group Picnic Area and enjoy displays on Bats, Owls and Spiders, then witness Dr Staunton's brain transplants!

Hot dogs, smores and refreshments for all!

Zach Taylor
Park Manager
Staunton State Park
P 303.816.0912 X 4 | C 303-495-9563
zach.taylor@state.co.us

### Trunk or Treat at Elk Creek Elementary

October 29, 2022 4-6 pm

Lots of candy and games; plus a Chili Cook-Off

Open to the Public



### **Broadband Update**

Broadband is finally coming and I wanted to reiterate the tentative project time line.

SPT (Highline) is currently working on final design and securing the necessary permits for construction. Below is a *high-level project time line*. They will tighten up the dates upon securing permits.

• SPT Commences Construction: 02/20/23

• SPT begins to turn-up Customers: 07/05//23

SPT Completes Construction: 06/15/24

• SPT Completes Customer Activations: 09/15/24

The good news, in this delayed timeline, is that some residents will begin going live as early as July 2023. I don't know, at this time, if our neighborhood will still be last to go live.

As always, contact me if you have questions.

Bev Long bevlong2555@gmail.com 303-838-4373

For the most up-to-date information, join the **Project Facebook page: Staunton Area Broadband Initiative** https://www.facebook.com/groups/2441495086101499

Project Website: https://elkfallspoa.org/new-page-51

### **Roads report**

When the last newsletter was published in mid-June, we had just completed grading of all EFR roads. At the time, we had little hope of completing our planned road base additions as our aggregate vendor had discontinued road base production. Fortunately, in late June, they produced enough road base to fill our order. Road base was applied to the first ~1400' of Upper Aspen as well as problematic intersections at Lower Aspen at Circle Dr. and Berg Ln. at Stallion Dr. Lastly, we added a small amount of road base to the always problematic Stallion hill. We



also contracted for the new road base to be compacted after spreading and grading. This appears to have been very helpful in improving the resilience of the road surface.

We had plenty of moisture over the summer, which was great for keeping fire danger down, but did cause some minor to moderate problems with the roads. We had a couple of culverts that became clogged with debris and caused water to wash over the road. I was able to clear these culverts promptly which minimized the road damage. We saw some road erosion from driveway runoff washing across roadways. The rains also caused erosion of the ditches in some areas and sediment buildup in others. I've installed additional check dams to slow runoff in the ditches and reduce the ditch erosion. Last week, Tiny Tractor Services was engaged in spot grading and ditch clean-out in some of the worst areas. The road material has dried out such that we'll have to wait for the next rainfall to complete the tasks. Upon completion, the roads should be in pretty good shape for winter.

Winter is coming, please ensure your vehicles are ready for winter driving in the Colorado high country. High quality snow tires will be very helpful in navigating the mountainous roads when conditions become challenging. **As a reminder, EFR roads are plowed when we receive 4" of snow or more at the mailboxes.** There are barrels containing a sand/salt mixture, in problematic areas, in case you experience traction problems. We also spread a sand/salt mixture in the worst areas when it gets really slick.

Please let me know if you see a road problem or have a suggestion for improving the roads.

Thanks,
Dave Shaffer
<a href="mailto:elkfallsroads@gmail.com">elkfallsroads@gmail.com</a>



# Have you Reviewed your Homeowner's Insurance Lately?

When was the last time you looked at your homeowner's policy? If you haven't reviewed it lately, you will be surprised to find that your coverage isn't enough for today's rebuild costs.

#### My home owner's policy has been dropped. Why is

#### this?

The devastating Paradise, California fire of 2018 jolted the insurance industry to rethink their coverage areas. A lot of big carriers left many mountain homeowners scrambling to find coverage after their policy was dropped. The Marshall fire in Louisville in December 2021only exasperated the issue. Insurance carriers started losing money and decided to leave the high risk mountain areas. Some of the carriers that are not servicing our area any longer are Allstate, Chubb, and USAA.

#### What are today's rebuild costs?

Currently, the industry is estimating \$300/sq. ft. of home to rebuild a house. For example, a 2,500 square foot home would, at minimum, cost \$750,000 to rebuild (foundation up). This does not include personal property. The value of the property is based on an estimated cost to rebuild, with identical trim and finishes. What we learned, with the Marshall fire, is that about 80% of those homes were under-insured based on current Boulder County building codes. For most of us, our homes are older and are not in line with today's Jefferson County building codes, and maybe even Park County's. If your policy does not have enough coverage to rebuild your home to today's building codes, adding an extended replacement cost coverage to your policy might be a good fix.

### What happens if I need to temporarily move because my home is inhabitable due to peril?

Most policies cover *Alternative Living Expenses* (loss of use coverage) in case your home is uninhabitable due to loss. HOWEVER, that policy is usually just for 12 months. This is a part of the policy that really needs to be increased to 24 months. To put it in perspective, only 35 building permits have been filed for rebuilding homes in the Marshall fire area. If people are relying on help with temporary housing, most will have their benefit end at the end of 2022. Rebuilding takes time, and now-a-days it seems to take twice as long. This is why the benefit needs to be extended to 24 months. You don't want to be stuck with the bill.

#### I am nervous that my home won't be insurable due to its location.

Virtually all of Jefferson, Park and Clear Creek counties are in the "red zone" of high wildfire risk. The front range of Colorado is number one for being at most risk of loss by the insurance industry. To determine your home's insurability, the insurance companies have a wildfire risk score. Some companies risk score is higher than others and some companies have changed their score in recent years. For example, Farmer's score prior to December 10, 2021 was not as strict as it is since. If a carrier in the primary market, isn't able to insure you, brokers will go to the secondary market. It's important to work with brokers that work a majority in the mountains as they have the knowledge to work with the fire risk scores and their underwriters.

#### Additional policy line items that maybe helpful.

A <u>Sewer and Drain Back-Up</u> line item is important for homes with septic systems. Think about increasing your personal Injury coverage to cover any personal tractors, skid steers, etc. It will also help if someone slips and falls on your property, due to lack of shoveling, for example.

A <u>Personal and Advertising</u> line item protects parents if they get sued based on disparaging remarks their teen or college-age child made on social media.

Special thanks to Bruce Anderson of Farmer's Insurance in Evergreen for help with this article. If you have any questions about your homeowner's insurance policy, please contact him at 303-674-2724 or banderson2@farmersagent.com

If you have any additional questions, please feel free to call, text or email me.

Taylor Carpenter
Elk Falls Ranch Resident and Mountain Realtor





### Conifer Area Council Town Hall Meeting

Thank you to all of you that were able to make it to the Town Hall Meeting yesterday! It was a great meeting! If you were not able to attend, please take a little time to watch <u>HERE</u>.

There were a couple of issues with our microphone, but the problem was short-lived, so keep watching and the audio comes back.

Thank you! https://coniferareacouncil.org/town-hall-meetings/

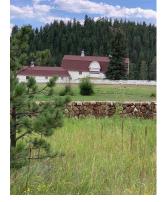


### **Elk Falls Ranch Annual Picnic Potluck**

The annual picnic was held Saturday, October 1st at the Davis Ranch. We had a really nice turnout with great attendance from new residents. It was so nice to meet our new neighbors and reconnect with old ones.

The Firewise Committee was there and provided brochures and information about wildfire preparedness and mitigation plans for the Community.

As always, our gratitude goes out to the Davis Family for the use of their ranch. And a big thank you to Ted Hammon for bringing his incredible and massive deer grill and cooking the burgers and hot dogs. Thank you to co-chef, James Lincoln, for assisting with the cooking. Thank you also goes to Renae Braun for coordinating the event and purchasing of the food and supplies. Kudos goes to Wayne Gneiser, Beth Anderson and all others who assisted with cleanup after the event.





## Wildfire Mitigation and Wildfire Symposium October 19th

CORE (formerly IREA) will be coordinating right-of-way vegetation clearance activities along our overhead power lines in our area. Prior to the work beginning, a representative from CORE's contract foresters, Environmental Consultants Inc. will be job planning for the trimming needed. They will attempt to contact you to discuss the work that has been planned and answer any questions you may have. Tree trimming and felling will be performed by Asplundh Tree Expert. For more information go to: <a href="https://core.coop/outage-center/wildfire-mitigation/">https://core.coop/outage-center/wildfire-mitigation/</a>

For more exciting news, CORE is working with other entities to operate a series of shared cameras that monitor for wildfires and other threats. For information regarding this go to: https://core.coop/cores-eyes-up-high/

#### WHAT CAN YOU DO?

- Mitigate your Property and take your slash to one of the many Slash Sites
- Contact your Community Ambassador
- Register for Lookout Alert to receive Emergency Notifications https://www.jeffco.us/473/Emergency-Notifications
- Have An EMERGENCY GO BAG ready and know evacuation routes <a href="https://simplebooklet.com/emergencygobag">https://simplebooklet.com/emergencygobag</a>
- Remove dead trees and slash from your property!

Our Firewise Community Ambassador is Dan Mueller <a href="mailto:elkfallspoapres@gmail.com">elkfallspoapres@gmail.com</a>
630-240-9066

Did you know that Evergreen and Conifer are considered the No. 1 location for a catastrophic wildfire in the country?

It's not IF a wildfire will take place; it's WHEN!

WILDFIRE SYMPOSIUM

West Jefferson Middle School

Presented By

Conifer Area Council

Wednesday, October 19, 2022

Presentations without Questions or Comments: 7.00pm - 8.00pm / Open House: 8.00pm - 9.00pm

Link also to be sent Thursday, October 20, 2022 to view meeting

WILDFIRE

PREPAREDNESS / RESPONSE / RECOVERY

FEDERAL, STATE AND LOCAL AGENCIES

WORKING TOGETHER WITH

HOMEOWNERS

TOGETHER, WE CAN AND WILL MAKE A DIFFERENCEIII

LEARN FROM THE EXPERTS WHAT IS BEING DONE AND HOW WE CAN HELPIII



Record numbers of Conifer Area Residents have been taking slash to the slash sites!!!

For helping our community reduce the threat of wildfire. To connect with your Community Ambassador for an even greater impact - see the following contact list.

Who and What do COMMUNITY AMBASSADORS do?



- ✓ Support neighbors in reducing wildfire risk
- Source of trusted wildfire education and information
- Are representatives of their neighborhoods and volunteers with the fire districts, thus serving as a link between residents and fire department personnel
- Organize community mitigation projects
- Build a network of residents who can share experiences and help other residents as they

#### What can YOU do?

- Contact your Community Ambassador see the following list for contact information.
  If your neighborhood lacks an Ambassador, contact Kelleigh McConnaughey kmcconnaughey@elkcreekfire.org to volunteer to be a Community Ambassador
  Register for Lookout Alert to receive Emergency Notifications <a href="https://www.jeffco.us473/Emergency-Notifications">https://www.jeffco.us473/Emergency-Notifications</a>
  Have An EMERGENCY GO BAG ready and know evacuation routes

- https://simplebooklet.com/emergencygobag
   ✓ Remove dead trees and slash from your property!





#### **Roads Issues**

Please contact Dave Shaffer at elkfallsroads@gmail.com or 303-816-5004 with any issues related to roads.

#### **Architectural Approvals**

Any additions, fences, new construction, decks, additions, garages, sheds, etc. need Board approval. Please contact Marta Nelson at elkfallspoavp@gmail.com or 952-212-1299.

#### Mailbox Keys

For any mailbox issues or replacement keys, please contact Wayne Gneiser at 720-261-3155 or elkfallspoasecretary@gmail.com.

#### **Email Address Changes/Additions**

Please contact Bev Long at <a href="mailto:bevlong2555@gmail.com">bevlong2555@gmail.com</a> with any email address changes or additions.

> Visit our Website