

Lake Front Homeowners Association, Inc.

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LAKE FRONT *At Broadlands*

November 2010

Snow Removal

We have a new snow removal contractor for the 2010 - 2011 season. We have met and walked the property to ensure the contractor understand the snow removal process. An SCM representative will be on-site during snow removal to manage the contractor. If you have questions, suggestions or problems, please contact Holly. Snow removal begins within 24 hours of the end of a snow event with accumulation of 4" or more.

Lake Front Projects!

As you can probably tell, there have been many projects that have been undertaken through the summer and fall of 2010. These projects were meant to improve property value and address items that need periodic maintenance. Most of the projects were budgeted and scheduled through the Reserve Plan, the long term savings plan for the HOA.

Many trees and shrubs that were dead have been replaced. Several shrubs that were not of an appropriate size for their location were replaced with smaller shrubs.

The cedar privacy fencing and gates were stained.

Downspout tails that have been damaged were repaired or replaced.

There is a major, on going project to replace roofs that were damaged in a hailstorm at the end of May. This project was paid for through an insurance claim on the HOA insurance policy. This project had a very positive effect on the Reserve Plan in that the new roofs will push the planned replacement (every 30 years) of these roofs out several years.

The asphalt in the completed western half of Lake Front was patched and seal coated to help lengthen the life of the asphalt. Asphalt seal coating is part of long term asphalt maintenance. Some of the patching was intended to raise areas of asphalt that had settled and created areas for water drainage to pool. There will likely be some additional adjusting to the drainage in 2011. We know that this process was inconvenient for the residents of Lake Front but we really appreciate all your cooperation with this project. Seal coating is scheduled and budgeted for every 5 years in the Reserve Plan.

Design Review Requests (DRR):

Please remember that any permanent exterior changes to your home must have prior approval through a design review request. If you have made changes without getting approval, please fill out a DRR and submit it as soon as possible. An approved DRR prevents future HOA violations and helps avoid contention between you and your neighbors. It is also a requirement under the HOA's governing documents.

News and Notes

Dues Payments:

Make checks out and send payments to:

Lake Front HOA

15400 W. 64th Ave.
Suite 9E53
Arvada, CO 80007

Important Numbers:

SCM's after-hour
emergency response
number:

(303) 872-9224 ext. 1

Please call if there is an
HOA issue that needs
immediate response.

Xcel Emergency:

Electric -
1-800-895-1999

Gas -
1-800-895-2999

Lake Front Website

Your Association is on
the internet. Governing
documents, financials
and homeowner
resources are at:

www.scmhoa.com

select Lake Front

Community Manager:

Holly Bristol
(303) 872-9224 ext. 101
Holly.Bristol@scmhoa.com



**Stillwater
Community
Management**



You can get a copy of the DRR on-line at www.scmhoa.com, select Homeowner Resources, Homeowner Forms then Design Review Request. Or you may contact Holly at the SCM.

Dogs

As always, man's best friend isn't every person's best friend. The HOA has received several complaints about dogs running unleashed. It is against the Lake Front covenants and City of Broomfield ordinances to let your dogs run.

Some people have expressed great concern for their safety and are legitimately frightened. Please be considerate of your neighbors and keep your dog leashed.

As in nearly all communities with ample open space, dog poo is a problem. The appearance and quality of the common areas are known to affect home sales - not just whether and for how much they sell, but how quickly. Please be considerate of your neighbors and pick up after your dog.

Parking

Parking is always an issue in multi-family neighborhoods. Please try to park in your garages when possible and save the visitor parking for guests of the residents at Lake Front. The governing documents state that visitor parking is meant for visitors and garages are for homeowner vehicle storage. There is no parking behind individual garages and there is no storage of boats, recreational vehicles or campers of any kind. Thank you for your assistance with this.

HOA Insurance vs. Homeowner Insurance

There have been several questions about what type of insurance is required for homeowners at Lake Front. New Federal regulations have made HOA coverage of individual condominium/townhome units more comprehensive. Homeowners should have their coverage reviewed to ensure their individual policy and the HOA policy do not overlap.

FHA regulations require the HOA carry property and casualty coverage on all parts of a condominium/townhome that could be covered by an FHA mortgage. This includes the residence unit and all of the original internal finishes. The HOA policy is in compliance with these regulations. In general terms and with few exceptions, the individual homeowner is only responsible for covering their personal property within the unit. The homeowners' coverage is called an HO-6 policy and is very similar to a renters policy. SCM has asked the HOA's insurance broker to provide an explanation of this distinction in a letter that could be used by the homeowner to review their coverage with their insurance carrier. We have posed this letter on the website under Documentation or contact Holly for a copy.

Annual Meeting

The Lake Front HOA will be holding its Annual/Budget Ratification meeting on December 6, 2010 at the Broadlands Clubhouse. For a look at the 2011 Budget, please go to www.scmhoa.com, Your Community, Lake Front. If you have any issues you wish to discuss, please contact Holly so SCM can put them on the agenda and be prepared to address your issue at the meeting. We look forward to seeing you there.

Neighborhood Directory

New residents, please be aware that there is a full neighborhood directory available and is maintained by your neighbor, Jean Alongi. If you would like a directory or would like to be added to the directory, please contact Jean at: mjeanalongi@juno.com.



Neighborhood Watch

Lake Front has an established Neighborhood Watch program. If you are not involved and would like to be included in the watch, please contact one of your five captains:

Len Beasley, Al Cameron, Kim Christiansen, Jennifer Gloss, Christina Standifird. The neighborhood directory is up-to-date. You can get the contact information for any of the captains in the directory.

Your Board Members

Your Homeowner Board Members for the Lake Front HOA are Brandon Standifird and John Christainsen. We would like to thank both Brandon and John for their hard work and effort developing the Community of Lake Front in 2010.

Lake Front Website

There is always a significant amount of discussion about the community website and we realize not everyone is completely comfortable with this tool. The website is just a very inexpensive way to provide certain reporting and archiving functions legally required of HOA's. It is also an inexpensive communication tool that allows many people to become involved in the community and stay informed about HOA issues. If there are ever questions about the website, how to use or navigate the website or suggestions for improving the website, please contact your community manager.

To get to your communities' website go to www.scmhoa.com. Select Your Community at the top of the page and you will see a list of HOAs. Click on the name of your community and you will be directed to the HOA website.