



TO WHOM IT MAY CONCERN (ESTOPPEL CERTIFICATE LETTER FOR REALTORS, MORTGAGE COMPANIES, PROSPECTIVE RESIDENTS) WELCOME TO RIDGEWOOD!

The Ridgewood Homeowners' Association (HOA) would like to formally welcome you to our beautiful neighborhood. We are glad that you have chosen our community for your home. We hope to be able to provide you helpful information to assist in your transition to our Rocky mountain living.

We are a "covenanted community" which means that we have Covenants which apply to your property and our community. There are 5 separate filings & associated covenants. You may access these documents, our Articles of Incorporation and our HOA By-laws (also known as CC&Rs), via the website so that you may understand the "rules of the road" for our community. Reading and understanding them can be very helpful in avoiding future mistakes or issues with your neighbors. If you have any questions about them please do not hesitate to contact the HOA Board.

Our annual VOLUNTARY HOA dues structure is as follows: \$25/year for Bronze level donations; \$26-\$50/year for the Silver level and \$51-\$75/year for the Gold level. Our dues are considered donations and tax deductible since we are a registered 501 (C) 3 non-profit organization. We routinely publicly thank our donors at our Annual HOA Meeting and community wide. As dues are voluntary, no resident is ever in "arrears", is late, or has outstanding balances.

Much of our HOA information is located at our official website: www.ridgewoodlink.org. Please request membership via the membership link on the right side of the homepage. Once approved, you will be able to access lots of information including our community "Angie's List" with recommended service providers for Internet (e.g. TellerWiFi), telephone, trash, propane, (e.g. Ferrellgas), housecleaning, and much more.

One of the things our community has approved is the use of **Ridgewood "Car Tags**. Each dues-paying property owner may have up to four car tags for their or their visitor's use free of charge. The purpose of these tags is to quickly identify those vehicles that "belong" in the neighborhood versus those that do not.

We are known as a "**Firewise Community**," and this is a prestigious award which helps us reduce our property insurance rates. USAA currently provides a 10% annual discount on our property insurance. Check with your insurer to see if they have a similar discount.

We are VERY serious about wildfire prevention. As you may or may not know, the Hayman wildfire of 2002 nearly made it to our community, having stopped only a mile or so away. Our community was evacuated at that time and those who remember that emergency do so with dread. Consequently, we sponsor many community activities throughout the year to help mitigate our risk to wildfires. The 2012 Waldo Canyon wildfire and the 2018 High Chateau wildfire serve as a constant reminder for us to stay vigilant. Best Firewise homeowner practices are provided at our official website.

Again, on behalf of the Ridgewood HOA Board, we sincerely welcome you to our wonderful community. We hope that you will make long and lasting new friends and that you will enjoy living here to the absolute fullest.

Philip A Irish, III, Ph.D.,

2018 Ridgewood HOA President