

San Juan Ranch Estates (SJRE)
Property Owner Assistance Summary

San Juan Ranch Estates, through its volunteer Board of Managers (BOM), Committees, and active Homeowners Association (HOA), seeks to enable a peak experience for all home and lot owners. The HOA provides a financially-sound management platform that considers the interests of all owners, with the best interests of the whole in mind.

The development of the current bylaws, covenants, and policies have evolved since 1977. They form the protections for our property use and values, and the framework for managing our subdivision into the future. The following summary of more common questions is provided for information as a supplement to, and not a replacement for, our official governing documents. The Responses below are not a legal position and are not legally binding, but are intended to provide additional clarity on the bylaws, covenants, and policies.

| Question | Response | More Details |
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| Why has SJRE chosen to write so many rules and policies? | <p>The Homeowners Association has an extensive set of bylaws, covenants, rules, and policies for the mutual protection, comfort, safety, and equitable use of both the property owner and the Association. The developers of SJRE established a foundation of bylaws and covenants. Over the years, changes to these and the development of policies to insure clarity of expectations has resulted in our current set of governing documents.</p> <p>Many of the policies are mandated by Colorado Homeowners Association law. Protection of our valuable water rights is the basis for others.</p> | |
| Architectural Control | | |
| Are there restrictions to what I can build or change on my property? | <p>In order to protect and maintain the character and overall consistency and appearance of the subdivision, an owner may not make structural modifications or alterations to their site or installation without written approval from the Architectural Control Committee (ACC). New construction must be approved by the ACC.</p> <p>Architectural control varies widely in Lake City and other areas. The HOA has chosen a well-defined and considerate process to set a high standard for building and appearance that will protect the investment and property values of the residents, and HOA assets.</p> <p>Process and procedures are detailed in the Bylaws and in the supplemental ACC Guidelines and Rules adopted in 2002.</p> | Bylaws, ACC Guidelines and Rules |
| May I park trailers or other special purpose vehicles on my property? | <p>Yes, under certain conditions. The 2023 Parking and Storage Policy defines the restrictions.</p> <p>Generally, trailers, boats, and other specified equipment shall be parked or stored either out of sight or in an approved enclosed structure. Exceptions allowed during defined seasons of use while being regularly used. The policy restricts long term storage will providing flexibility for continued use.</p> | Parking and Storage Policy Revised 2023 |

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| May I keep my jeep and OHV at the house in the drive while we are there? | Yes. Parking of vehicles is permitted within parking spaces or areas designed and constructed according to building plans approved by the ACC. | Declaration of Restrictions – VII.7.3.o and Parking and Storage Policy |
| May I have a campfire in my yard? | Yes, under the following conditions that provide for safe use. The Hazardous Activities-Open Fires Policy contains specific language in regards to open fires that is intended to protect neighbors from “noxious or offensive” activities and unsafe burning. Fire rings, pits, or similar installations must be designed, located, and installed in a manner to prevent sparks or embers from escaping with the potential of endangering combustibles nearby. Fires must be attended and suitable fire extinguishing tools or materials must be within immediate reach. Installations must be approved by the ACC. Full details are in the Policy referenced above. Safety, regard for your surroundings and neighbors, and reasonable care are the watchwords. | Declarations, Hazardous Activities - Open Fire Policy |
| May I install solar panels or a windmill for energy saving? | Requests with information and design must be submitted to the ACC for approval. The ACC may impose restrictions on dimensions, placement, and external appearance to insure aesthetic consistency. Contact the ACC with specific questions. | Energy Saving Devices Policy |
| May I have a swing set for the kids and grandkids? | Yes. The ACC should be consulted along with proximate neighbors with regard to placement and aesthetics. | |
| May I put up a hammock? | Yes. | |
| I have dogs, what are the fencing rules? | No fences, walls or other barriers are permitted for the purpose of enclosing or demarcating site boundaries. Other fences and enclosures are subject to approval by the ACC. | Declaration of Restrictions – VII.7.3.d |
| If we decide to sell our property, can we have a real estate sign? | The BOM has approved a resolution allowing open house signs on the day of the event. Otherwise, no signs or advertising devices of any kind are permitted, except to identify the name or ownership and address of a site. | Sign and Flag Policy |
| Water - Wells, Sewer, River and Pond | | |
| Where do I get water and sewer services? | SJRE owns and operates three private water wells that are connected to a 30,000 gallon treatment tank by the supply system. Water is treated with chlorine disinfectant and is inspected and tested according to CO Department of Public Health and Environment rules and regulations for community water systems. The treated water is provided to homeowners through the NSF-compliant plastic pipe distribution system. The system is operated by certified water operators. Test results are available on request. Private water wells are not allowed. Property owners are responsible for their individual septic systems, which must comply with HOA, Colorado and EPA standards and regulations and be certified by a Colorado engineer. | |

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| <p>Are there fees for water service?</p> | <p>The annual water use fee to homeowners is currently \$530. The fee for new construction is a one-time connection fee of \$5000 to the reserve fund for future expansion and costs.</p> | <p>Annual Budget Communication</p> |
| <p>Is there an extra charge for watering my plants and lawn? Can I install an irrigation system for my lawn?</p> | <p>Our water right governs the use of water outside the home. The Declaration states specifically that lawn watering is not permitted to “maintain the rustic nature of the land”. However, the issue and reason goes much deeper than that. SJRE water rights issued by the State of Colorado prohibit the outdoor use of water from our wells, period. Violation could result in termination of our most precious assets, our water wells. The Declaration further provides for and governs the size and installation of cisterns for collection of roof run-off water to be used for trees or other native plants. We suggest you consult the Declarations section 7.2.k for details. Also, recent changes in Colorado law allow certain collection of water run-off in cisterns, with restrictions. Any installation must comply with current Colorado statutes and regulations and be approved by the ACC.</p> | <p>Declaration of Restrictions, State of Colorado</p> |
| <p>Can I landscape my yard? Is a garden permissible? Can I plant trees?</p> | <p>Yes. Landscaping and gardening are permissible, keeping in mind that outside use of water from our wells is strictly not permitted. Any water used would have to be from approved and legally installed roof run-off systems or natural precipitation.</p> | <p>SJRE Water Rights Declarations</p> |
| <p>Are the pond and river open to the public for fishing?</p> | <p>The pond and river are private for the use of SJRE and San Juan Meadows (SJM) members and guests. All fishers must register at the sign in station near the bridge and report their catch numbers when signing out. Member and guest users over the age of 16 must wear a current member fishing badge while using. Under the age of 16 do not have to wear a badge if accompanied by an adult wearing a badge. The pond is provided to maximize the member and guest family fishing and outdoor experience. Pond fish may be kept or released, if unharmed. A small fee per fish is charged to fund stocking and pond maintenance (\$3 each for kept and \$1 each for released). The river is fly and artificial only, with catch and release strongly encouraged. No fee is charged for the river. Donations to the river stocking fund are welcome. A State of Colorado fishing license is required and State regulations apply to fishing in the river. Please inquire about property boundaries prior to use to avoid trespass beyond SJRE upstream or downstream.</p> | <p>SJRE Fishing Rules</p> |
| <p>General</p> | | |
| <p>May I lease my SJRE home to others while I’m not using it?</p> | <p>Yes, with the following conditions. Sites may be leased for single-family use for at least 3 months or longer. The lease must be in writing with a copy supplied to the HOA and agreement by the lessee that they have read and</p> | <p>Declarations, Article 7.1.</p> |

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| | <p>agree to all HOA bylaws, restrictions, and rules. Subleasing is prohibited.</p> <p>Short-term leasing is not allowed in SJRE due to the desire to promote the community and prohibit commercial and non-residential uses which have resulted in negative experiences in the past.</p> | |
| <p>May I run my business from my home in SJRE?</p> | <p>In today’s electronic world, even though all sites are for residential purposes only, businesses that do not have an outward commercial appearance and physical coming and going of customers, suppliers, and employees will go unnoticed and unchallenged.</p> <p>We do have residents that work from home or otherwise operate their business from their home in SJRE. Those that do so without any external indication of commercial use or business-related impact to their neighbors or other residents are welcome.</p> | <p>Declarations</p> |
| <p>Can I ride my OHV from my house?</p> | <p>SJRE subdivision roads are privately owned, and therefore not subject to County or State vehicle operation restrictions.</p> <p>There are no restrictions for OHV travel within the subdivision property. We do strongly encourage compliance with our 20 mph speed limit and rider safety practices such as use of helmets and unsupervised use by minors.</p> | |
| <p>Can the common area be rented or reserved for a family event?</p> | <p>The pavilion at the pond can be reserved free of charge for member and guest functions. This includes the pavilion and BBQ pit. It should be noted that this does not guarantee exclusive use of the pond or surrounding common area.</p> <p>Swimming in the pond is prohibited.</p> | |
| <p>Homeowners Association (HOA) Operation</p> | | |
| <p>How is the HOA managed?</p> | <p>The Bylaws define and provide for management of the HOA by a five-member volunteer Board of Managers elected by the members at the annual meeting. Two Board Members are elected in even years and three in odd years. The HOA is “self-managed” under the laws of the State of Colorado.</p> <p>The BOM contracts with an onsite Property Manager and also appoints volunteer Chairs to standing committees responsible for Finance, Architectural Control, Administrative, Road and Bridge, Water and Fish, and Environmental.</p> | <p>Bylaws</p> |
| <p>How does the HOA enforce covenants and rules?</p> | <p>The HOA continues to take a firm stance on enforcement of covenants and rules for the common good of all property owners, especially with regard to appearance, maintenance, improvements, and HOA assets. The Covenant and Enforcement Policy provides procedures, definitions, and remedies for enforcement of covenants, restrictions, and rules (policy and resolutions).</p> <p>A written procedure is provided for enforcement of Restrictions and correction of violations relating to the appearance and maintenance of any site or improvements. It includes notice, verification, inspection, hearing, correction of violation, penalties or fines, and legal action.</p> | <p>Covenant and Enforcement Policy.</p> |

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| What meetings are used to conduct HOA business? | An annual general meeting is held between June 15 and Sept 15 each year to elect Board of Managers (BOM) and conduct business. Notice is provided to all property owners. BOM meetings are open and held as specified or needed to conduct HOA business. The Conduct of Meetings Policy provides further details on meeting conduct and requirements. | Bylaws, Conduct of Meetings Policy |
| How are dues and assessments determined? | Regular annual dues are calculated on a five-year historical average of expenses and plus an estimate of any unusual future costs. The annual water fee is calculated based on historical experience and estimate of the budget for the upcoming year. A reserve fund is maintained to cover future capital costs for major assets (roads, bridge, water system, pond, and pavilion) Special assessments may be implemented to maintain the reserve fund at an acceptable level. | Declarations, Reserve Study Policy |
| How does the HOA collect unpaid assessments? | Procedures are established in compliance with Colorado Law to assure orderly and legal collection of unpaid assessments. Those include coverage of common expenses, fishing and badge fees, water use fees, and special assessments. The procedure provides for process, fees, authorities, notifications, and penalties. Remedies includes liens and suspension of rights (voting, common facilities use, and water use). | Collection Policy. |
| Are HOA assets insured? | Yes. Property insurance is maintained for all HOA above-ground assets. D&O insurance is provided for the Board of Managers and operation. | |
| Are there rules regarding BOM and conflict of interest? | Yes. The Conflict of Interest Policy provides definitions, procedures, and details with regard to possible conflicts of interest. Board members must acknowledge the policy prior to serving. | Conflict of Interest Policy |
| What is the condition and handling of financial reserves? | The HOA maintains a capital reserve fund for major water system components and the bridge. A study is conducted at least every 5 years to assure fund adequacy. The Treasurer reports to the BOM and membership annually on fund condition. Resolution 12/29/2005 provides specific requirements with regard to investment management, review, reallocations, and reporting. | Investment of Reserves Policy. |
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Historical and Descriptive

The subdivision has 99 lots. To the best of our records, the Huddleston home on Sunshine Peak Drive was the earliest completed in 1979. In the 1980s, 26 more homes were completed, most of which were vacation and seasonal use. Building was slow, but steady until the present with over 50 single-family homes now in the subdivision. There are 15 homes occupied by year-round residents.

SJRE has a vibrant population during the warmer months that enjoy some of the best scenic vistas, private trout-fishing, and friendly social atmosphere that can be had in the Rockies. There are no bad views from any lot.

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The Lake Fork of the Gunnison running through the subdivision provides spectacular private fishing access, along with the pond which is targeted for kids, families, and the more casual fishers. Stream improvements provide for healthy wild rainbow, cutthroat, brook and brown trout populations. Supplemental stockings of bump the catch experience up to levels that are fun and rewarding for all. The pond and pond pavilion become the focal point for regular social activities during the warmer months.

The early days saw many challenges, especially in the areas of winter access and reliable water services. As more people began to reside full-time and others realized the beauty and serenity of Lake City in the winter, access has drastically improved. Professional snow removal services guarantee reliable winter access for members, visitors, and emergency responders.

The water system includes 3 wells that provide great water via a distribution system that has near 100% reliability. Water system management is by certified operators that insure all regulations are met or exceeded.

Contact

Questions and inquiries may be directed to our Association email address – SJRELC@gmail.com .