

NEWSLETTER

Bringing Our Community Together via Communication



Recognition for the Peacemaker

David Robbins, the President of the Home Owners Association, was recognized for his 40 years of excellent service to Ruby Ranch. EJ Olbright, the President of the Metro Board, virtually presented David with a Norwegian axe on a plaque suitable for mounting on his wall. EJ noted that David has given an enormous amount of time over the years to making Ruby Ranch a better and more civil place to live. EJ accurately characterized David as “the peacemaker who holds this place together.”



In other business, Jon Rovick and John Drake were re-elected as HOA Board Members to additional three-year terms.

Editor's Note

This is a fact-filled newsletter, written especially for the 40% or so of Ruby Ranch owners who were not able to attend the September 11 Annual Meeting. The Meeting touched upon just about every aspect of Ranch living so this edition will report the highlights and give you the name of the volunteer or manager to contact if you want further information.

This edition introduces yet another new neighbor, the Rubel's, who bought the former Kuhl home on Pearl Lane. Please welcome our new neighbors as you see them out and about on the Ranch.

Finally, your Willow Brook Metro Board (WBMD) members, who are responsible for all the infrastructure on the Ranch (roads, water, trash, gates, meadows, etc.) are in the process of preparing next year's budget and ask that you send along any suggestions you have for improvements, whether in services, amenities or whatever. Let the Board President, EJ Olbright know how they are doing at ejo@ccfc.com. The Board welcomes your comments.

And as always, thanks to John Longhill for the wonderful wildlife shots!

Meet Our New Neighbors

Hi, we are Tom and Ellen Rubel. We moved to 274 Pearl Lane in mid-July.

We met, married, and raised our family in Columbus, OH, where we lived for 35 years. After Tom retired, we moved near Gulfstream, FL. We have two children, Austin (37) and Clare (35), both of whom live in Denver. Austin and Clare each recently had their first children (our first grandchildren), two weeks apart. We sold our "mountain" home in Linville, NC to be closer to our family.

Our growing family has really enjoyed our first summer at Ruby Ranch. We look forward to meeting our new neighbors!

WBMD Finances

The Board presented 2020, 2021 estimate and next year's proposed budgets with emphasis on the adequacy of reserve fund balances, particularly for the General Fund and the Capital Water Projects Fund. The Board's objective is to maintain a reserve equal to one year's operating budget for the general fund. The current reserve is less than half that so the Board's 2022 budget will begin the process of building back to about \$300K (a year's operating budget.) No tax increases are proposed and the build-back will be accomplished by economizing and realizing savings by employing the Ranch Manager to do work previously done by third-party contractors at roughly twice the cost. The WBMD can borrow about \$1 million dollars within its legal borrowing limit should a real emergency arise.

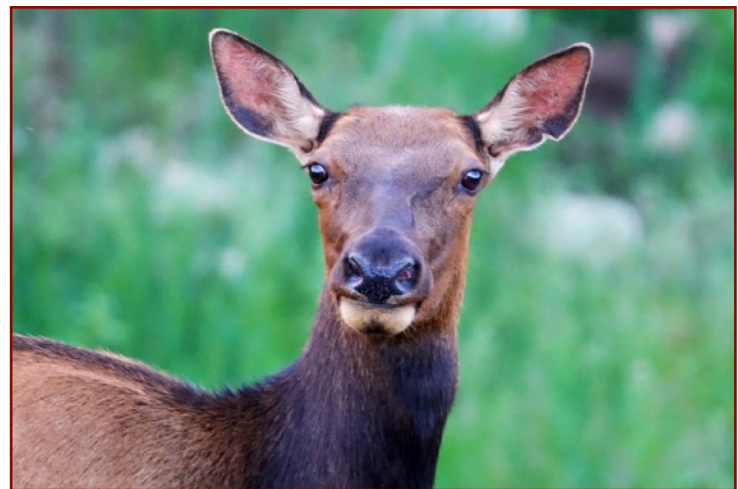
Increases are forecast for next year in water and trash charges. Our aging water wells and pumps require work and water rates will be increased to offset these costs and build back a good reserve in the Water Fund. Likewise, more homes on the Ranch equate to more trash pickups, necessitating a modest increase in trash charges.

Our Water Wells

Well 1 on South Ruby Road ran dry and the pump burned out. The Metro Board hired a professional hydrologist to evaluate our water system and recommend changes. In the meantime, the water table at Well 1 returned to normal, thanks in part to a wet August, and the hydrologist recommended "scaling" both historically producing Wells to improve their condition and efficiency. Scaling will be done, and the Board is hopeful both Wells 1 and 2 (near the Stables) will return to historic efficiency by the year-end holidays. The Board is also considering how to reactivate Well 3 (at Pearl Lane) as a backup in case of future difficulties in the system.



Ellen and Tom Rubel



Planned Improvements for 2022

The Metro Board foresees continued infrastructure improvements next year despite the financial constraints outlined above. A signage expert is recommending a comprehensive redo of signs on the Ranch (including signs at the Main Gate and the Arena.) Our neighbor, Nan Anderson, who is an architect is reimagining the Stables area with mailboxes and dumpster enclosures.

The Board also expects to install 21st Century water meters in each home replacing the aging mechanical meters in use on the Ranch, with considerable financial aid from various grant programs available for this purpose. New, electronic meters, if affordable, will allow each Owner to track water

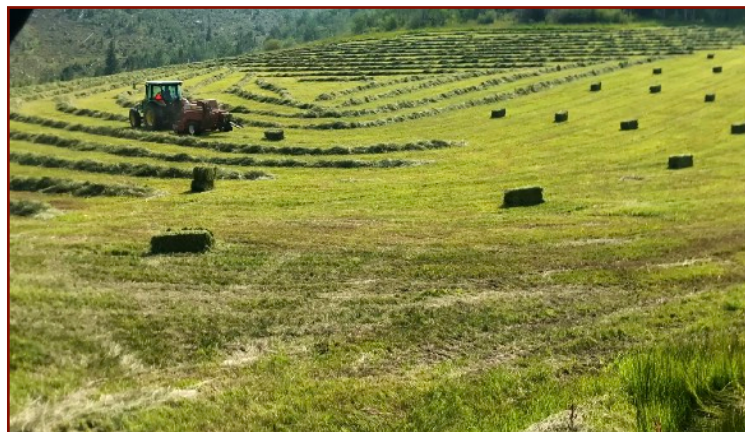
consumption on their cell phones, eliminating unpleasant surprises when home leaks occur. The overall objective is to continue the “infrastructure momentum” of the last several years but without the big-ticket items and within the somewhat constrained budget.



Ranch Manager Economics

The Metro Board also reported that the Ranch Manager (Patrick O’Flynn) was saving us about 14% more money than we had forecast through the end of his first seven months. The fully loaded cost/hour for the Ranch Manager is \$40. The cost of hiring a third-party contractor to do the same work ranges from about \$80 to \$160 depending on the job. For example, Patrick has studied the cost of hiring a third-party to use heavy equipment to move deep snowfalls off our roads, as we have done in the past. It is much more economical to have Patrick rent the equipment as needed and do the work himself, on the somewhat rare occasions when our F-450 Ranch truck is not adequate for the job.

The Metro Board also announced that Patrick will be available to plow a limited number of private driveways this winter, perhaps 10 or so. He will use the Ranch F-450 and the fee charged to the homeowner will be paid to the Metro Board and remain in the community. Please note that Patrick was previously in charge of night snow plowing for Breckenridge and has driven all the roads to develop a plan for efficiently and effectively getting them plowed.



Horse Policy

The Stable Committee is reviewing its policy on renting space at the Stables for horses and will shortly provide its thoughts to the HOA Board for their action. Our Metro District attorney has told us that our zoning does not permit a commercial operation at the Stables. But many Owners believe the presence of horses at the Stables adds to the quality of life on the Ranch and the current approved management at the Stables is through a “Co-op model”. Owners are currently boarding only two horses at the Stables (a horse owned by an owner and a second “horse friend” that is leased by the owner.) The Stable Committee is evaluating how to write policies that will allow owners to have several horses at the Stables without outside (commercial) boarders.



A Pony Club sprang up informally at the Stables this summer. Owners with horses at the Stables provided the children and grandchildren of Owners an opportunity to ride and groom the horses in residence. We hope to do more to integrate the community with the resident horses and their owners in the future.

Short Term Rental Policy

The Rental Committee prepared two documents contemplated by the short-term rental (“STR”) rules adopted at the 2020 annual meeting. One is entitled “Owner Requirements” and the other is entitled “Renter Responsibilities.” The owner document is a checklist for the renting owner to help them comply with the county regulations and our Ranch rules. The renter document is intended to apprise renters of what is expected of them as Ruby Ranch neighbors. The two documents were approved by the HOA Board at its December 2020 meeting and distributed to known renting owners in January. They are now available on the Ranch website.

David Radlauer, committee chairman, displayed a list of the six active STR permit holders within Ruby Ranch collected on September 8 from the county STR website. He reviewed the various procedures for enforcement of county regulations and Ranch Rules. County regulations, such as limits on occupancy and number of vehicles, are enforced by the county. Complaints may be lodged through a “hotline” on the county website. The county noise ordinance is enforced by the county sheriff. As for Ranch rules, the Ranch website will contain contact information for renting owners and the “responsible agent.” Neighbors may use this information to alert owners/agents of any problems, which often leads to a quick remedy. To supplement this, our neighbor and Metro Board member Des Hague @des_hague@wbmetro.org (who is also a member of the Rental Committee) has volunteered to take up your complaint with the property owner.

Finally, David pointed out that several homes have been on the market this year and that there has been a lot in the news lately about investors, such as hedge funds and others, acquiring residential property for the sole purpose of running a commercial STR business. He reported that he had asked the HOA board whether we might seek guidance from a qualified professional to ascertain whether our existing covenants and rules sufficiently cover that situation or whether it might be appropriate to amend them. He will take the issue up with the committee and report to the Board.



The New Ranch Snowplow Truck

Eagle's Nest Wilderness Firebreak

David Radlauer and EJ Olbright reported on progress with the Eagles Nest Wilderness Fuels Reduction Project in the Wilderness on the Ranch's western border. The fieldwork required by the National Environmental Policy Act ("NEPA") has been completed, and we are awaiting the Forest Service's final decision, which is expected sometime later this month. David Robbins has been in regular contact with Senator Bennet's staff, and EJ and David Radlauer recently met with the Senator to explain the need for this firebreak and to encourage his support for including the cost of cutting the firebreak in the federal budget. David and EJ felt the meeting with Senator Bennet was productive.

Ranch Manager's Update by Patrick O'Flynn

We have continued to work on our irrigation ditches/laterals that supply water to our meadows. The haying of these meadows went exceptionally well this year. Hay contractors Mike and Leo did a great job leading us through the cutting, raking and baling process. According to them we exceed our average quantity and produced a high-quality hay yield. Final small square bale numbers off our meadows are as follows: meadow P- 66, meadow O-169, meadow K-219, meadow B-174, for a total of 628 small square bales. We are continuing to replace fencing rails around the barn and pasture.

We have continued to finish up punch-list items at the gatehouse and the gate entrance. I have been brought up to speed on gate operations. Moving forward when new RFID's or gate codes are needed, I will be able to issues these. After experiencing a few weeks of trash/recycling overflows, we have decided to dedicate a small amount of time each week to the monitoring and clean-up of the trash/recycling container area. I will be increasing or decreasing container pick-up as necessary, as well as breaking down cardboard boxes to create more room in the recycling container when needed.

The Ruby Ranch F-450 truck has been delivered. The truck currently sits in Colorado Springs awaiting the installation of the flat-bed, sander, snowplow and light-bar. We expect delivery no later than November 1st, just in time for snow contracts to begin. We have taken requests for homeowner driveway plowing. Quotes will be going out shortly and upon agreement, contracts will be signed. We have decided to limit the number or snow contracts for this season to ensure quality in both our road plowing and driveway plowing. I am currently putting together a policy for roadway snow removal. This will explain our snowplowing routes and strategies.

The Shop at the barn is nearing completion. We will soon be adding a new door, work benches and shelving. This will be a great area for tool, equipment and supplies storage. Thank you for your continued support. I am very pleased to be at Ruby Ranch and I look forward to what can be accomplished.

Security on Ruby Ranch

Mark Nadeau reported on security. While there have been some instances of trespass, the fences, gates, and signs seem to have held these instances to a low level. Mark suggested that Owners who were comfortable confronting a person they did not know do so by first introducing themselves, then asking the person if they were a resident/guest/renter, then if the answer is “no” advising them the Ranch is private property and politely asking them to leave.

Our Ranch Manager is not a trained security officer and will follow this procedure just as we do. The Summit County Sheriff has police jurisdiction on the Ranch and should be called if the situation observed justifies police action.



A New Fire Station Closer to Ruby Ranch

A representative of Summit Fire and EMS discussed an upcoming November ballot initiative to address a projected shortfall in County funding for fire and emergency services and a proposal to build a second fire house closer to Ruby Ranch. The current fire house for our neighborhood is in Dillon, which is about a 10-to-15-minute drive away depending on the presence or absence of visitor traffic. The new fire house would be near the Summit School north of Silverthorne on Highway 9 (probably a five-minute drive irrespective of visitor traffic.) The net increase in taxes is estimated to be \$288 per \$1 million in assessed property value, which theoretically could be partially offset in reduced fire insurance cost. The fire house initiative will be on the November County election ballot at which Colorado residents at the Ranch are entitled to vote.

Website Update

Our neighbor, Ashley Johnson has been working hard on updating our Ruby Ranch website with two goals in mind. First, to increase traffic to the site, which is infrequently visited at the present time. Just over half the Owners on Ruby Ranch are primarily absentee, so the new site will include a live webcam for viewing the weather, an electronic weather station and frequently updated Ranch news and profiles of old and new residents.

The second goal is to make the site more useful to all Owners, but particularly to new residents, since 20% of the Owners on the Ranch bought property in the last two years. The updated site will attempt to provide comprehensive information about living on the Ranch by listing about 60 frequently asked questions and their answers. Zoom calls will offer tutorials on how to access the updated site and navigate it once on it. The update should be live in the next month or so.



Marilyn Nadeau fishing on the Blue! Your Editor went swimming!