

GAMBEL OAKS RESIDENT'S GUIDE

Gambel Oaks Homeowners' Association

1341 Gambel Oaks Drive

Elizabeth, Colorado 80107

<https://gambel-oaks-hoa.org>



(Revised MAR 2021)



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About This Guide - PayHOA Registration



The Gambel Oaks Board has developed this guide for your use as a resident. Our intent is to provide vital and useful information concerning our community.

We ask that you use this guide as a reference in conjunction with our on-line community management and communication site at: <https://app.payhoa.com/>.

This manual is intended to supplement the official community directives (i.e., Bylaws, Covenants, etc.), which are available on your PayHOA Unit Dashboard/Documents.

As a new resident, click on the PayHOA link above and look for [Click here to join your HOA](#) in the upper right corner of the sign on page. Complete your profile, and one for each adult in your household to receive important community information and communications, access HOA documents and the Storage Lot Stall Request, Horse Facility Stall Request, Architectural Review Committee requests, Covenants, ARC guidelines, Board Meeting minutes, septic system maintenance tips and other tools and information.

PayHOA also provides the convenience of setting up an automatic GOHA Dues payment deduction directly from your bank account. Your monthly invoice for dues is also available on your Unit Dashboard.

Community-wide Communications



Communication of emergency and important information is managed through our PayHOA Broadcast utility. We have the ability to quickly create e-mail, Text or phone broadcast messages to the community. **Therefore, it is important that you register on PayHOA with your adult resident e-mail addresses and mobile phone numbers to receive emergency and important communications.**

For additional emergency updates, register with Code**RED** EMERGENCY NOTIFICATIONS, in conjunction with Elbert County Communications Authority, CO at: <https://public.coderedweb.com>.

You may communicate with the current Board/Committee officers via your e-mail provider with the following addresses:

- President@gambel-oaks-hoa.org;
- Treasurer@gambel-oaks-hoa.org;
- Secretary@gambel-oaks-hoa.org;
- Vicepresident@gambel-oaks-hoa.org;
- arc@gambel-oaks-hoa.org;



Or by filtering people in your PayHOA People Menu - Search for “HOA Boardmember”.

We also use the community bulletin board next to the mailboxes for notices regarding meetings, elections and social events.

A Brief History of Gambel Oaks

- **Gambel Oaks was started in the mid-1980s with the installation of the infrastructure to include paved roads, a community water well serving all residences, lighting, signage, gas, electricity and phone/internet cabling.**
- **Most homes were built from 1995 to 2005**
- **Each home has its own septic system.**
- **In 2015 the Community purchased ALL of the water rights to its 160 acres and in 2019, we drilled a second well for a backup water supply.**



About the Community

Gambel Oaks is a small community located on the Palmer Divide in Western Elbert County of Colorado. It is a resident-run community with a Homeowners Association (HOA) staffed by elected resident volunteers. The community prides itself in being a safe, attractive and high-quality community with many amenities. It is located on 160 acres with 78 homes and 100 acres reserved as open space.

Your HOA dues are our only source of revenue to manage our community.



Community Amenities



- **Shelters, paddocks and turnouts for seven horses.**
- **A common area complete with:**
 - **A pool, cabana, and children's playground**
 - **A tennis/basketball court,**
 - **A volleyball court,**
 - **A storage lot for resident vehicles, boats, trailers and RV's.**
- **100 acres of open space for horseback riding, hiking, biking, and general outdoor use (No motorized vehicles).**
- **A Horseshoe Pit**

Resident Owners, their family and guests are permitted to use these amenities.
- **Note: Use of the horse facilities and the storage lot is on a first-come, first-served basis. A Waiting List is available.**

Community Management: Gambel Oaks Homeowner's Association (GOHA)

- **Gambel Oaks is a covenant-controlled community with bylaws on file at the county seat in Kiowa.**
- **It is managed by a HOA, as defined by Colorado State Law.**
- **Each Resident Owner has one vote per household.**
- **Monthly HOA meetings are open to all homeowners.**
- **The routine business of the community is the responsibility of the Board:**
 - **Composed of five (5) elected resident owners**
 - **One year terms, elected annually each Spring**
 - **Board Officers are un-paid volunteers:**
 - 1. President**
 - 2. Vice-President - duties assigned by President**
 - 3. Treasurer**
 - 4. Secretary**
 - 5. Member-at-Large - duties assigned by President**



Residents pay monthly HOA dues and fees to enable management of the community by the Board. To aid our volunteer treasurer the community has made use of PAYHOA, an online payment and information distribution service.

Board of Director Elections



- **Elections Occur Annually in January**
- **Terms are for one year**
- **All Residents are eligible**

The GOHA Board has the authority under Colorado law to:

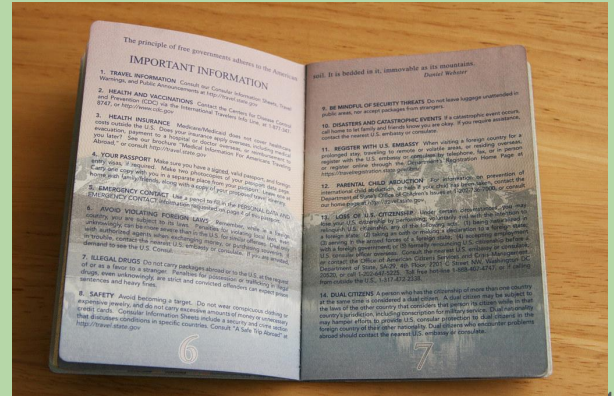
- **Collect fees**
- **Contract for services**
- **Enforce the directives and covenants**
- **Issue fines and penalties**
- **Call for assessments to manage the community**
- **Conduct long-range planning**
- **Build a reserve account for future needs**



FINES AND ASSESSMENTS

The GOHA Board may elect to issue fines and assessments according to the Schedule of Fines as seen in your PayHOA Unit Dashboard/Documents as provided for in the GOHA Covenants.

Fines will be applied on a case-by-case basis, and **ONLY** as a last resort. It is the responsibility of the Board to maintain a safe and viable community for ALL residents, and decisions by the Board will be based on the overall good of the community.



The GOHA PayHOA Website -



Gambel Oaks Homeowner's Association has subscribed to an all-in-one cloud based HOA software for management of our community and its services.

PayHOA allows residents to set up their personal account for access to all of the services offered by this software.

GOHA urges all residents to create an account for the property owners and to use the automated dues payment option and the e-mail and text communication system within the community and with the Board and its Committees at: <https://app.payhoa.com>;

- **New Residents will be given personal access. Once you have moved in, watch your e-mail for an Activation Message from a GOHA Board Member allowing you to register on PayHOA.**
- **A Welcome Committee member will also contact you to acquaint you with PayHOA and important community guidelines and rules.**
- **Once you have access you will be able to use all relevant community tools from your Unit Dashboard.**
- **A Search utility is available to find GOHA Board members and Committee members for communications.**

Tools and information available on your Unit Dashboard include:

- **An option to automate payment of your dues direct from your bank.**
- **An Address Map of the community.**
- **A current copy of all GOHA documents, including:**
 - **The Covenants, Bylaws, A schedule of fines and penalties, Architectural Review Committee (ARC) Standards, Policy for Complaints & Form, Covenant and Rule Enforcement and applicable Sign law.**
- **The community assessment collection process,**
- **Approved GOHA Board Minutes for the last two years.**
- **Water testing results and related reports,**
- **Trash and Recycle pickup schedule,**
- **Announcements of Community Events,**
- **Storage Lot and Horse Facility Agreements and Request Forms**
- **ARC and General Maintenance Request tools.**

GOHA Budgets and Accounting



The annual revenue and expenses of GOHA are published on our website.

Our Treasurer should receive each month's HOA payment on the 1st of each month, but no later than the 15th. Penalties will be applied for late payments.

Automatic electronic payment through PayHOA is preferred and encouraged. You may submit payment by mail to Gambel Oaks Homeowners Association, 1341 Gambel Oaks Drive, Elizabeth, CO 80107, or place your payment directly in the GOHA mailbox.

A photograph of a "Monthly Budget" spreadsheet. The spreadsheet is divided into sections for "PROJECTED MONTHLY INCOME" and "ACTUAL MONTHLY INCOME". It lists various categories such as "HOUSING", "Mortgage or rent", "Phone", "Electricity", "Gas", "Water and sewer", "Cable", and "Waste removal". Each category has columns for "Projected Cost", "Actual Cost", and "Difference". A black pen is resting on the bottom right of the spreadsheet.

Monthly Budget			
	Projected Cost	Actual Cost	Difference
PROJECTED MONTHLY INCOME			
Income 1		€ 2,500.00	
Extra Income		€ 3,000.00	
Total monthly income		€ 2,500.00	
ACTUAL MONTHLY INCOME			
Income 1		€ 3,000.00	
Extra Income		€ 500.00	
Total monthly income		€ 3,000.00	
HOUSING			
Mortgage or rent	€ 1,500.00	€ 1,400.00	€ 100.00
Phone	€ 60.00	€ 100.00	€ (40.00)
Electricity	€ 50.00	€ 60.00	€ (10.00)
Gas	€ 200.00	€ 180.00	€ 20.00
Water and sewer	€ 50.00	€ 48.00	€ 2.00
Cable			€ -
Waste removal			€ -
Insurance or repairs			€ -
			€ 1,788.00

The Assessment Collections Process

The Community has an established Assessment Collection Policy. It can be found in your PayHOA Unit Dashboard/Documents/Gambel Oaks Information folder.

Gambel Oaks depends on HOA dues and approved fees (e.g., Pool Key, Horse fees, Storage fees) to maintain a safe, viable and high quality community. If needed, the community can also issue an assessment after careful consideration.

It is essential that all residents meet all of their approved financial obligations. A Collections Process for this community has been established in accordance with Colorado Law.



What Do Your HOA Dues Do For YOU?

The Board takes care of community services through your HOA dues. **We have no other source of income** to pay for the following:

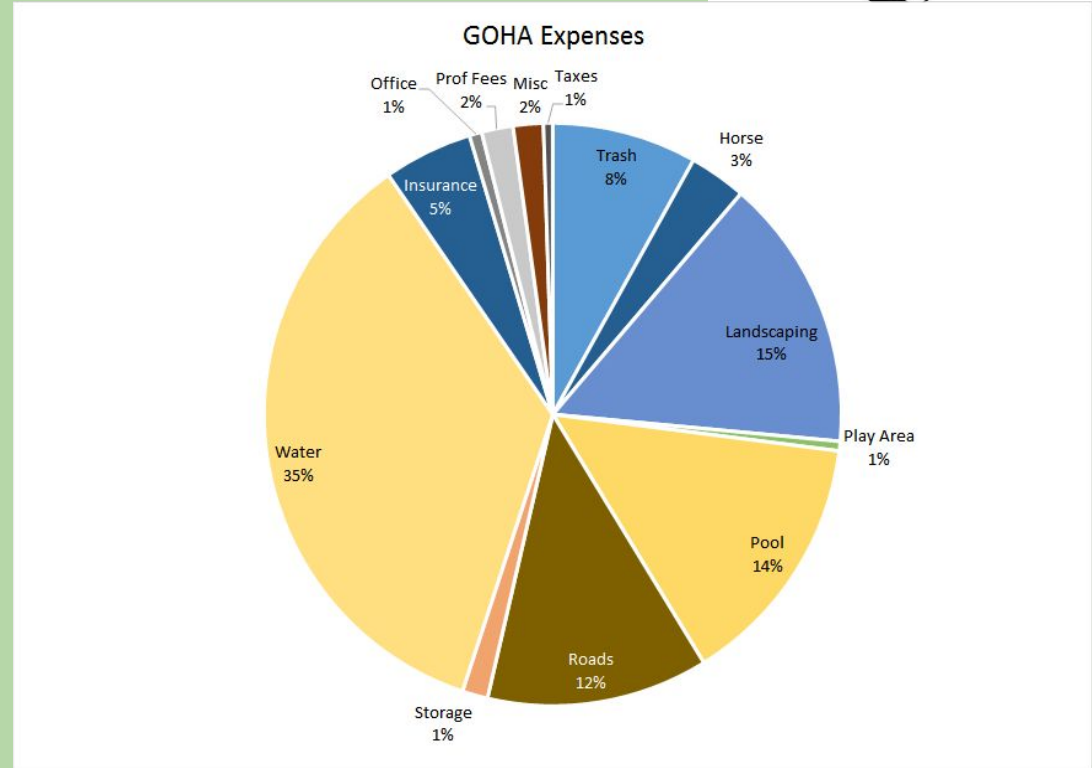
- **Fresh, clean water for the community.**
- **Maintenance to:**
 - **The community water wells with piping to each home.**
 - **Paved roads and a storage lot.**
 - **The Horse Facilities.**
 - **Our two pools and the cabana area.**
- **Common area lawns and grounds mowing, weeding and trimming during the growing season.**
- **Tree spraying, removal or relocation, and chipping.**
- **Timely snow removal**



Where Are Your HOA Dues Spent?

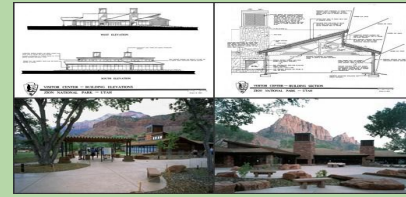


As you can see, 95% of your dues go to maintaining our community infrastructure and providing safe, clean water. If someone can't or won't pay their monthly dues, it puts an unfair burden on the rest of us. Remember, no one on the Board gets paid. Resident Volunteers keep us on track and hold down our expenses.



The Architectural Review Committee (ARC)

Need or want to make changes to the exterior of your property?

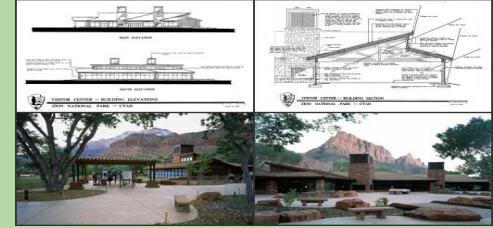


You must submit a request to the ARC for prior approval.

ARC requests are available through your PayHOA Unit Dashboard/Architectural Requests;

ARC Requests submitted in PayHOA are automatically directed to the ARC for review, comment and response. Watch your e-mail account after your request has been submitted for questions from the ARC, and your approval. Approvals are typically made within 48 hours. If a response from ARC is not received within 30 days, you may assume approval has been granted, per the ARC Standards document found at PayHOA/Documents/Covenants folder, section 7.1.

ARC Requests and Approvals, Cont'd



Examples of matters needing ARC approval:

- **Renovation or remodeling to existing exterior structure.**
- **Installation of a fence, a storage shed or permanent outdoor structure.**
- **Exterior painting of your home and/or other structures (note: GOHA has a book of approved color schemes on file at Sherman-Williams in Parker at 10155 South Parker Road. If these schemes are used, ARC approval will be automatic. The ARC chairman also maintains a copy of this binder.)**
- **Making changes to your property, such as expanding your driveway, or building a screen for your waste containers.**

Parking in Gambel Oaks



Because of our limited space, parking in the community is controlled by the Covenants:

- **Parking on your driveway or an approved apron extension is permitted at all times. An ARC request must be made to expand your driveway.**
- **Boats, RV's, buses, trucks greater than one(1) ton are not permitted more than three (3) days without approval from the Board. Our community storage lot is available on a first-come, first-serve basis for these types of vehicles.**
- **Vehicle parking must not interfere or impede commercial delivery vehicles, emergency vehicles, or the Gambel Oaks snow removal.**

Community Management - Wells & Water

GOHA has a 2 deep aquifer wells that service potable water needs of the entire community. GOHA owns all water rights for all four aquifers underneath our 160 acres.

The water quality is routinely tested by a lab approved by the State of Colorado and the results are posted on PayHOA.

Please be respectful of our water supply.

- **Use water efficient showers heads and faucets.**
- **Water your lawn only every three (3) days. When the watering season begins, Even Numbered addresses should water Tues-Thurs-Sat, Odd Numbered addresses MWF. Watering should be scheduled before 11:00 A.M. and after 6:00 P.M. Watering over your leach field should be limited, as it may reduce the efficiency of evaporation which is a vital part of the function of the leach field. Please DO NOT WATER ON SUNDAYS, as that allows our storage tanks to refill for preparation against emergency needs, like fire-fighting.**
- **Landscape water rationing may be necessary during the summer peak use period**



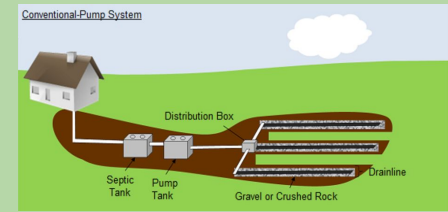
Septic System Information

Each home in Gambel Oaks has its own septic system for waste water treatment.

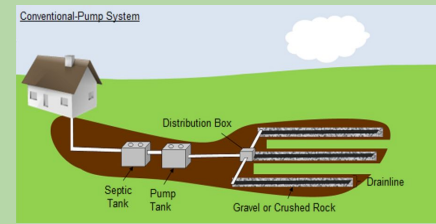
Management of your system is essential for you and your pocketbook.

With proper care and attention, your septic system will perform as it is intended and give you many years of use.

- Too much water can upset the delicate biological balance within the tank, thus defeating its ability to work wonders. Spread clothes washing over multiple days.
- Don't use excessive amounts of any household chemicals.
- Don't deposit coffee grounds, cooking fats, *wet-strength towels* (paper towels that don't dissolve easily, like the heavy-duty kind), disposable diapers, facial tissues, cigarette butts, and other non-decomposable materials into the house sewer.



Septic System Information, Contd



- **Avoid dumping grease down the drain.**
- **You should pump your field every two to three (2-3) years or more often depending on the amount of use.**
- **Fields should be inspected at least annually. You can monitor effluent levels through the observation ports built into each field.**
- **Always limit watering over your septic field.**

Refer to the Documents section of your PayHOA Unit Dashboard for additional references and information.

Storage Lot Facility



GOHA maintains a fenced, locked storage lot for RVs, Boats, Trailers, Campers and autos. Lots are sized for Large, Medium and Small vehicles, and assigned by the Storage Lot Chairperson based on length and width. Since GOHA Covenants do not allow parking of RVs, Boats, Campers or trailers in driveways, this is an important community resource.

Prices are very reasonable, but rules restrict storage to ‘roadworthy’ vehicles only: Current license and registration are required for all vehicles and they must be legally driveable on public roads.

Residents may access a Storage Facility Contract which includes a Stall Request form from their Unit Dashboard/Documents section on PayHOA. Instructions for completing the Agreement is also found there.

Gambel Oaks Horse Facilities



The community has spaces for seven (7) horses, which includes a shelter and paddock for each horse, and four (4) shared turnouts. Access to the 100 acres is available from the Horse Facility.

- **There is an automatic water trough in each paddock.**
- **Residents must supply their own electric fence for the paddocks and turnouts.**
- **There are three storage sheds for tack.**
- **There is some limited space for hay.**
- **Resident owners are permitted up to two horses on a first-come, first-available basis at a nominal fee.**
- **All residents must apply to the Board to use the facilities.**
- **Residents must sign and agree to the requirements addressed the Horse Facilities Agreement (posted online).**
- **The safety and health of each horse is a primary concern. Clean stalls, paddocks and turnouts are essential, along with mandatory shots and certified veterinarian inspections.**



The Hitt Gambel Oaks Equestrian Center

When the community was formalized, a portion of the area was allocated to a commercial equestrian center owned by Jim and Linda Hitt.

As such, we are aware of their business needs and we try not to interfere with their operations. Our community horse facilities are in front of the entry into their center, and it reflects directly on their facilities. So, we are especially vigilant of the health of our resident horses and the look of our paddocks and turnouts.

Over the years, some of our residents have chosen to pay to use the Gambel Oaks Equestrian Center in lieu of GOHA facilities. Contact Jim or Linda for further information and availability at:

37800 Buffalo Grass Elizabeth, CO 80107 JimLinHitt@msn.com

Jim Cell: 303-917-4119

Linda Cell: 303-917-4121

Pool and Cabana Use

- **All Resident Owners, their family and friends are entitled to use the facilities.**
- **An access key is required. Contact the Pool Committee Chairman (through PayHOA People Search), or a Board Member to request a key. One key will be issued per Unit. Replacement keys will cost \$30. Please protect your key and permit only your family and your guests access.**
- **Pool hours are 9AM to 9PM. The pool is open Memorial Day through Labor Day. (date changes will depend on weather conditions)**
- **There is no lifeguard on duty. Swimmers are responsible for their own safety.**
- **An adult MUST accompany swimmers under 14 years of age.**
- **Glass, pets and smoking are not allowed in the pool and cabana area.**
- **Volunteer residents maintain the pool. We ask that you help keep the facilities cleaned up and orderly.**



The 100 Acres Open Space

The Gambel Oaks community has set aside 100 acres of open space for the enjoyment by our residents and invited guests. It consists of a delicate ecosystem, indigenous to our semi-arid, temperate-continental regime¹.



When using the open space, please be courteous of others and note the following:

- **Motorized vehicles are not allowed. (It takes years for recovery from vehicle damage). Exceptions are made for emergency and maintenance vehicles.**
- **Hiking, running, biking, and horseback riding are permitted.**
- **Campfires are never allowed – Elbert County sets fire restrictions.**
- **Dogs are permitted off-leash as long as they are closely supervised and under voice control.**
- **Hunting or trapping of any animal is not permitted.**

Access can be obtained from the trail that leads down from the Horse Facilities area, and from the open area where Gambel Oaks drive turns North from its Easterly meandering path from the main entrance. This access is marked with a sign.

¹“Climatography of the Front Range Urban Corridor and Vicinity, Colorado, USGS, 1978.

Dogs and other Animals:

We love our dogs (and cats, too), but others may not. Therefore, we ask the following:

Dogs and cats are welcome, but dogs must be fenced (electric or physical) while on your property. When off of your property, dogs must be under your direct control at all times. Dogs can be off leash in the 100 acres, but they must respond to your command.

Cats allowed to roam the neighborhood are subject to predation by coyotes, fox and owls.

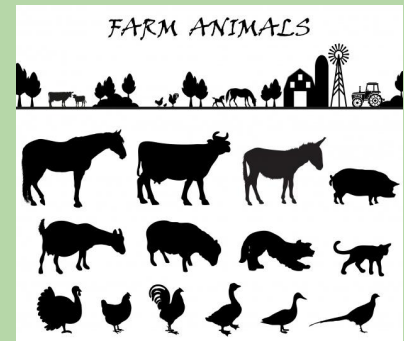
Please pick up your dog's waste when walking in the residential community, both sides of the road. It is only courteous and polite.



Excessive barking (e.g., longer than 5 minutes) needs to be controlled at all times.

Please curtail barking after 9PM and before 9AM.

Other Animals in Gambel Oaks



Pigs, goats, and other farm animals are not permitted

Chickens, rabbits, ducks, etc., are not permitted in the community.
(Note: the Board may approve exceptions for school, 4H, and scouting projects on a case-by-case basis and it must have a defined start and stop date.)

Wildlife was also part of this community, long before we arrived. They can be annoying, but **use of firearms and hunting bows in our community is prohibited.**

BEING A FIREWISE COMMUNITY



FIREWISE USA[®]
RESIDENTS REDUCING WILDFIRE RISKS

GAMBEL OAKS EARNED A FIREWISE RATING BY THE NATIONAL FIRE PROTECTION ASSOCIATION, NFPA, IN 2020. We joined over 2000 communities nationwide in a serious effort to minimize wildfire in a our designated “Wildland Urban Interface (WUI), here in Elbert County. We work closely with Colorado State Forestry, Elbert County Emergency Services and Elbert County Fire.

This recognition was given after two years of effort by community volunteers and paid contract services to mitigate our 60 community acres to conform to recommended standards to limit our threat for a wildfire. Firewise is a recognition supported by the insurance industry (currently USAA insurance provides discounts to their homeowner’s insurance, and others may follow). Maintaining a Firewise rating requires annual certification by NFPA for which each year’s community mitigation efforts are reported.

A complete Fire Plan for Gambel Oaks, as required by NFPA, is posted in PayHOA, in your Unit Dashboard/Documents/Gambel Oaks Information folder. Each spring this community will call upon volunteers and budgeted contract services to conduct mitigation. Each homeowner must maintain a compliant “safe zone” on their property and the community is responsible likewise for maintaining all common areas. The Firewise designation allows this community to apply for grants to conduct mitigation annually. In addition the GOHA Board allocates a portion of your HOA dues to conduct mitigation.

Our goal as a community is to realize wildfire is a real and growing threat, and to make sure a fire doesn’t start or move into our community and spread to the large trees. Tips and tools to prepare your residence and our common areas to best survive a wildfire are posted in Documents/Gambel Oaks Information. Lastly, all residents must take the threat of wildfire seriously. Have an evacuation plan and keep it updated each year. Should a wildfire occur, our escape routes and ability to evacuate our community will require order and serious planning. Such is the reality of living in a WUI.

Tree Care



For thousands of years, the property that the Gambel Oaks community is situated on has been a favored zone for trees. We are just the newest inhabitants. As such, we are fortunate that trees seed and grow easily and we try to manage their existence.

- **The trees on both common areas and private property are sprayed as needed in an effort to limit beetle kill and other problems.**
- **The trees on common property are trimmed, relocated and chipped as needed.**
- **Each resident is responsible for removing diseased, dead or dying trees from their property at their expense.**
- **The Board will notify the community in advance when tree spraying, chipping and relocation is planned.**
- **You must request permission to remove healthy trees from your property through PayHOA Unit Dashboard/Architectural Request or General Maintenance Request.**

Miscellaneous Information:

Trash and Recycle are provided by contract services for the community as a whole. It saves money.



- **A schedule for trash/recycle dates is posted online, as well as recycle guidelines. Trash is picked up by automated trucks, so cans should be filled only as far as you can close the lid fully. Cardboard boxes should be broken down flat.**
- **A large haul away trash bin is provided for the community during the spring, summer and fall for disposal of yard and tree waste, as well as large household items. Dates of this service will be advised by e-mail to all residents through PayHOA broadcast e-mail.**
- **Tree limb chipping is provided each summer with a community owned chipper. Volunteers are needed to help with the chipping. Watch for e-mail announcements.**

Complaint Process

Anyone (resident or otherwise) may file a complaint to the GOHA Board, either in writing or online at <https://PayHOA.com>; Written complaints should be placed in the GOHA mailbox, or sent via email to the Board President at: president@gambel-oaks-hoa.org; See your PayHOA / Unit Dashboard / Documents / Gambel Oaks Information for details and a Complaint Form.



- **The Board will review all complaints.**
- **Anonymous complaints may or may not be acted upon at the discretion of the Board.**
- **All other complaints will be answered in a reasonable time addressing the action taken by the Board.**
- **GOHA Covenants, Regulations and Directives will govern the validity of the complaint in determining the Board's remedy and course of action.**
- **Residents receiving a complaint will be notified via PayHOA e-mail.**
- **The person(s) issuing the complaint will remain anonymous.**
- **Every effort will be made by the Board to resolve the complaint as quickly as possible with fairness to all parties.**

What can You do for Gambel Oaks?



We rely on our residents helping out voluntarily to keep things looking good, AND HOA DUES LOW:

- **Volunteering to be on the Board – taking a turn and helping out. Note that Board Members don't get paid according to our bylaws.**
- **Volunteering to be on committees formed by the Board:**

Pool Committee

Horse Facilities

Fire Mitigation

Architectural Review Committee

Road Repair Committee

Social Committee

Water Committee

Painting street posts, planting and trimming flowers around the community, pulling weeds by the mailbox, picking up trash in the common areas, rototilling the volleyball and children's play area, to name a few.