

Churchill Estates



September 2022 • Volume 26, Issue 9

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Pool Manager
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cehapool@gmail.com

churchillestateshoa.com

President's Letter

By Rey Saucedo



Happy Fall!

I hope all are doing well these hot days. I wanted to share the Board's progress in moving along with preparing the 2023 budget for the community. The Board of Directors, in the August 2022 board meeting, discussed expectations for the 2023 fiscal year. In future Board meetings, we will review, propose, and approve a budget to present to the membership at our annual meeting. We ask if you are interested in understanding and viewing the budget process, please feel free to join the meeting through our virtual option. Our option allows you to be at home, at work, in the car, or anywhere else you have internet access.

The 10-year committee is moving along in planning the list of capital improvements to propose to the Board of Directors for review and approval. We plan on aggressively moving items forward and taking advantage of our financial health. Be on the lookout for more updates on projects to be completed in 2023. In addition, Councilman Courage's office has been working hard to provide information and influence over two major projects within our community. The first project is placing all utilities underground within our community. It is proposed that they will begin in 2023. They have sectioned off our community and will do different sections as permits and funds are available. The second project is addressing our aged streets. They have submitted a list of roads to be re-paved. A committee of homeowners and board members has been created to drive around and place our recommendations to the Councilman's office. This will help influence the Public Works Department of the City of San Antonio. These items have been discussed at previous annual and Board meetings, and it seems we are finally getting some movement. I want to thank Charlie Mazuca from Councilman Courage's office for coordinating and being an advocate for our community. Last but not least, I want to wish our teachers, administrators, students, and parents a happy, successful, and safe school year!



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Community Calendar

- 9/5 Labor Day Holiday
- 9/5 Pool open from 12pm-8pm
- 9/12 CEHA Board Meeting @ 6pm via Zoom*
- 9/13 Gated Community Board Meeting @ 6:30pm
- 9/18 Pool Life Guards end season
- 10/31 Pool Pass Access Ends for 2022

*Zoom Meeting ID: 827 6751 2219
Password: CEHA



10 Year Master Plan Committee Updates

By Becca Brune

In Fall of 2021, the CEHA 10-Year Master Plan Committee commissioned a survey. The intent of the survey is to solicit resident voice in guiding and prioritizing capital improvement projects in neighborhood. Your input will be used to preserve and build on neighborhood strengths, addresses challenges and weaknesses, and take full advantage of CEHA's potential. To date we have received 138 completed surveys. Results of the survey will be incorporated into our upcoming 2023 CEHA budget planning session (October 2022). There is still time for your voice to be heard. Your voice and input are important in this process. Please use the QR code below to participate in the survey and weigh in on these critical discussions. If your area(s) of focus are not addressed in the survey, please use the space provided on the last question "Any additional thoughts or concerns you would like to share. Please type it here to share your thoughts and suggestions."



CEHA Neighborhood Against Crime Citizen on Patrol Program (COP)

San Antonio Police Department (SAPD) offers residents the opportunity to participate in a special community involvement program named Citizen on Patrol (COP). The purpose of the COP Program is to prepare residents to be the "eyes and ears" of the police and to promote closer cooperation between residents and city agencies that exist to serve them. In an effort to be proactive and minimize the incidence of crime in our CEHA community, we are exploring efforts to be proactive. Please consider becoming COP trained!!!

COP volunteers enhance neighborhood security by providing a visible presence and a watchful eye for criminal or dangerous activity. Objectives of the COP program are:

- Reduce crime in our neighborhood
- Assist the police department through observations
- Provide a safe, secure environment
- Increase crime awareness among residents
- Increase cooperation between citizens and police officers

The COP program is always looking for new members. If you would like to volunteer, or just learn more about the SAPD COP program, please contact Officer Greg Perry at 210-207-5830.

2022 CEHA Dues Information

Dues invoices were mailed to be received in early January for CEHA. The 2022 dues amount is **\$310.00**. If you pay in September, you will owe \$310.00 plus a \$24.80 late fee. You can pay online through PayPal, but a PayPal fee will be included in your payment amount. To access our PayPal page, visit <https://churchillestateshoa.com> and in the middle of the page, click on CEHA Payments. Click the Pay Now button to begin. If you're mailing a check, our mailbox address is CEHA, 13423 Blanco Rd., #288, San Antonio, TX 78216, which is the American Postal Center at the intersection of Churchill Estates Blvd. and Blanco Road. For questions about your CEHA dues, contact Rudolph F. Jass, Jr. (J.J.) at jjceha@gmail.com. Those of you in the gated community owe dues to CEHA and your own HOA as well (which is paid through CIA Services), so be sure you're sending each of your checks to the correct HOA.

THE HOUSING SHORTAGE EXPLAINED...

Since the mortgage crisis in 2008, we've been **building less homes** compared to the previous four decades...

1970-1979	25.84 Million
1980-1989	25.19 Million
1990-1999	26.65 Million
2000-2009	27.05 Million
2010-2019	5.8 Million

In addition to **less homes being built**, an increase in **buyer demand** fueled by historically low interest rates has created this housing shortage.

Katie Ross
Katie@PowerofFamily.com
 210.685.8568

John Travis / architect

Specializing in residential design, additions & remodeling

office: (210)481-3022
 cell: (210)683-3834
jtravis2@satx.rr.com



CE Pool Hours

There is still time to come and enjoy the pool before it closes for the summer. The pool is open daily Tuesday-Sunday from 6am-9pm with lifeguards on duty weekends from 12-8pm / Sun 1-8pm) until September 18. Remember that we are open on Monday, September 5 for Labor Day! The pool will officially close end of October.

If you are interested in reserving the pavilion area for a pool party, scan the QR code below for more information and to make a reservation!

If you have any questions or would like more information, please contact our Pool Manager, Cody Simmons at 210-602-6639 or email cehapool@gmail.com.



For all our residents who love to play tennis and pickleball, we have a new website to make tennis reservations. Please visit: <https://churchillestateshoa.skedda.com/booking> to select a day/time to reserve. You will be prompted to enter your contact information as you make your reservation.

We encourage residents to be mindful of the number of reservations made. Here are few rules and reminders as you book time on the courts:

- Court use is limited to CE residents and their guests. A resident must accompany guests at all times.
- Courts must be yielded to those having advance reservations.
- Proper tennis attire and etiquette is requested. Good judgment, sportsmanship and courtesy shall be applied at all times.
- Courts are for tennis and pickleball only. Toys, skates, bikes and other activities are prohibited.

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CEHA Board of Directors Meeting

Monday, September 12, 2022 • 6:00 PM

Join Zoom Meeting:
Meeting ID: 827 6751 2219 Passcode: CEHA

1. Call to Order
2. Approval of Minutes
3. Committee Reports / New Business
 - a. Pool Pass – SAYOR
 - b. 10 Year Master Plan – Survey updates
 - c. Community Spirit
 - YOTM winners
 - Fall community activities – Garage Sale 10/8 and Food Drive – 11/12
 - d. Communications
4. Financial Manager's Report
5. Property Manager's Report
 - a. Porter Contract Review
6. Pool Manager's Report
7. Open Forum
8. 2022-2023 Actuals and Budget
9. Executive Session
10. Report from Executive Session
11. Adjournment



DISCLAIMER: CEHA Board of Directors may, at any time during the membership meeting, close the meeting and hold an Executive Session for discussion and consultation concerning any of the matters to be considered during the meeting pursuant to Section 209.0051C of the Texas Property Code. Other topics discussed during the board meeting may include general association business, including old business, covenant enforcement and budgeting/assessment.

Scoop the Poop

Please pick up after your pets. Take a plastic bag with you on your walks and dispose of it properly. Obey the leash law. All dogs and cats must be confined to their owner's property at all times except when on a leash.



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Churchill Estates Real Estate Corner

By John and Michele Smith, Resident Realtor®

Source: <https://www.forbes.com/advisor/mortgages/real-estate/housing-market-predictions/>

Housing Market Predictions 2022:

When Will Prices Drop?

Home prices have continued to surge despite higher mortgage rates and an increase in housing supply—factors that typically put downward pressure on home prices. But the numbers still show the market is quite resilient, and costly. In June, the national median listing price for single-family homes was \$450,000, up 16.9% from the same time last year and more than 31% from June 2020, according to Realtor.com. With homes nearing half a million dollars, buyers are beginning to pull out of the market. Mortgage applications dropped to the lowest level at the end of June, marking the biggest slump in 22 years, according to the Mortgage Bankers Association (MBA).

Housing Market Predictions for August 2022

Many housing insiders warn buyers against trying to time the market as the economy wades through this period of uncertainty. “Deciding to buy now or wait is going to depend on the individual buyer’s motivation and situation. Waiting may not be a viable option,” says Krista Forsberg, a real estate agent at Keller Williams Realty in Edina, Minnesota. “Even if a buyer can push pause on buying to later in the year or 2023, there isn’t likely to be significant improvement in prices or interest rates. I believe the stark rise in interest rates scare both buyers and sellers; they don’t know if the rates will stay or continue to increase.

Will Home Prices Continue to Rise?

Inflation, high mortgage rates and record-high home prices are chipping away at housing affordability. A typical monthly mortgage payment is 75% higher today than it was in June 2019, according to a report by Zillow. And earnings aren’t keeping up with the inflated costs. Wages grew 6.7% in June, falling behind the 9.1% increase in inflation.

MBA economists also don’t see home prices falling in the near future. They reported a median sales price of an existing home at \$361,400 in the first quarter, which they expect to go up to \$402,000 in the second quarter followed by a slight leveling off at \$379,000 in the third quarter.

Should You Buy a Home Now or Wait?

Buying a house—in any market—is a highly personal decision. Because homes represent the largest single purchase most people will make in their lifetime, it’s crucial to be in a solid financial position before diving in. Use a mortgage calculator to find out how much your monthly housing costs will be based on your down payment and interest rate. Trying to time the market or predict what might happen next year is not the best homebuying strategy. Instead, it’s better to buy based on your budget and needs. If you find a home you love in an area you love and it also fits your budget, then chances are it might be right for you. However, if you make too many sacrifices just to get a house, you may end up with buyer’s remorse and an expensive albatross you have to offload.

Tips for Buying in a Hot Housing Market

Start with a budget and make a pact with yourself to stick with it. Even with a slight uptick in the number of homes for sale, buyers are still facing steep prices and mortgage rates in the 6% range. “There are a lot of factors going into buying right now, and frankly, a lot of people are scared to make a mistake,” says Jennifer Baptista, a real estate agent at Fresh Starts Registry in Andover, Massachusetts. “As a seasoned agent, I ask my clients first and foremost, ‘What does your gut say?’ If the [timing] feels wrong, you will always find the wrong home, so just wait.” Rachel Luna, the principal of Patriot Title in Houston, also advises buyers to slow down. The scarcity mentality in the market has driven people to make fast decisions, which can quickly turn into buyer’s remorse. The problem is you can’t return the house if you realize you overpaid or just bought a place you don’t like. The seller’s costs can run up to 10% of the home’s sale price, so you could end up losing money if you turn around and sell it. “Be patient,” Luna says. “What really matters when purchasing a house is your personal finances and long-term economic stability. Ask yourself: Are you debt-free? Do you have an emergency fund for three to six months of expenses? Will your monthly house payment be 25% or less of your monthly take-home pay? If you don’t comfortably meet these qualifications, it wouldn’t matter if the market is in your favor.”

E. L. Smith Plumbing



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WELCOME!

NEW RESIDENTS

Jaime Cabrera & Angela Poveda
14319 Ben Brush

Joseph & Janelle Nunez
14406 Triple Crown Lane

Ganthius Caraway
14123 Day Star

Derrell & Mary DeSalme
14726 Swale

Jason Feist
14934 Royal Orbit

Ivan Garcia
14115 Day Star



BABYSITTING/TEEN SERVICE REGISTRY

All CE teens who are available for babysitting, petsitting, or lawn mowing can be listed in this registry, which is published as a service to the community. A listing here does not constitute a recommendation or endorsement on the part of the Churchill Estates newsletter, the Churchill Estates Homes Association, Inc., its Board of Directors, or Neighborhood News, Inc. Contact Kara at churchillestateshoa@gmail.com to make changes to your listing and write Churchill Estates in the subject line.

Name	Phone #	Age	Grade	School	Notes
Deonie Acosta	210-609-4261 210-391-4824	18	Senior	Churchill H.S.	CPR certification and two years of baby sitting experience; works with children who have special needs
Kaylee Daniels	830-391-5376	20	Senior		6 years babysitting and petsitting experience
Sam de Koning	719-466-7465	16	Junior	Homeschool	Pet sitting, available during school hours as well as evening and weekend
Jaden de Koning	719-466-7465	14	9th grade	Homeschool	Pet sitting, available during school hours as well as evening and weekend
Colleen Dolan	210-238-6962	17	Junior	St. Matthew	Babysitting/First Aid/CPR certified
Rachel Dolan	210-238-5115	16	Sophomore	Incarnate Word H.S.	Babysitting/First Aid/CPR certified
Matthew Garcia	210-471-8536	19	Senior	ETA Magnet School	Completed babysitting course
Anna Glas	210-620-8125	15	Freshman	Churchill H.S.	Pet sitting, and/or Dog walking
Jennifer Glas	210-355-1930	17	Junior	Churchill H.S.	CPR/first aid certified, dog walk and pet sit, house sit. 3 years experience.
Ryan Glas	210-620-8193	14	Freshman	Churchill H.S.	Pet sitting, dog walking, move furniture, clean around the house.
Rafael Manrique	210-440-9303	15	Sophomore	Basis Shavano	Pressure Washing Driveways and sidewalks
Sophia Soave	210-371-9371	19	Sophomore	SCI-Arc	Summer availability only - Experienced with young children, pet sitting, Infant/Child First Aid and CPR certified; Completed Childcare Licencing background check and Foster Care Vetted; Pet and House sitting
Maya Stroud	210-404-8704	16	Junior	Churchill H.S.	Babysitting, CPR and first aid certified, babysitting certified
Mariah Walker	210-847-1011	18	Senior	Churchill H.S.	Dog sitting, dog walking and feeding

ATTENTION RESIDENTS:

Due to paper and printing supply chain issues, there may be a delay in the delivery of your newsletter. However, we are doing our best to get print products out in a timely manner. We encourage residents to sign up for the e-newsletter so that you have access to the newsletter on time.

Sign up at:

www.neighborhoodnews.com/go-green-2



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GATES AT CHURCHILL ESTATES NEWS

Tree Maintenance in the Gates at Churchill

Homeowners in the Gates at Churchill are responsible for maintenance of the trees and shrubs that grow near the streets and sidewalks on their property. Tree limbs and branches that extend over streets and sidewalks should not impede traffic, create a visual obstruction or block street signage.

Tree limbs and branches that overhang or extend into the street must allow at minimum 14-feet of clearance over the street and at least 8-feet of clearance over the sidewalk. The 14-foot clearance above the street reduces the likelihood of city garbage trucks or large delivery vans striking overhanging tree branches. The 8-foot clearance over sidewalks provides a safe pathway for pedestrians.

Homeowners are encouraged to use licensed arborists to trim trees, and ensure oak trees are protected from oak wilt. The next brush collection for the Gates at Churchill is scheduled for the week of January 23, 2023.

Deadline on Google Fiber Access Agreement

The deadline for submitting ballots on the proposed amendment to allow the HOA Board of Directors to vote on the access agreement with Google Fiber is September 20, 2022. CIA Services will be sending ballots to all homeowners who have not yet submitted a ballot on this initiative. If you have not yet submitted your ballot, please do so before the deadline.

Churchill Estates HOA Master Plan Survey

The Churchill Estates HOA (the community outside our gates) is conducting a survey to collect recommendations and feedback from homeowners on the 10-year master plan for their community. The results of this survey will help the Churchill Estates HOA prioritize future budgets and planning.

Homeowners in the Gates at Churchill are encouraged share their opinion by completing the survey. The survey is available at www.churchillestateshoa.com/.

Sign Up for Email Messages from C.I.A. Services, Inc.

To receive email messages from the Board of Directors, homeowners

ers must register their email addresses with CIA Services. These messages provide information on events and issues in our community, including HOA meeting notices, security incidents and gate issues. To register: go to www.ciaservices.com. Click “Find My Community” and select “Churchill” or “The Gates at Churchill Estates” from the list. From the home page, select “register for email messages”. Complete the fields and submit the information.

HOA Board of Directors Meeting Schedule for 2022

All homeowners are invited and highly encouraged to attend the quarterly, HOA Board of Directors meetings. The meeting schedule for 2022 is:

- **Tuesday, September 13, 2022**
- **Tuesday, December 13, 2022** (annual meeting and election of board members)

Homeowners can participate in the meetings via telephone or by using the Zoom video app. Meetings begin at 6:30 PM. Notifications will be sent to all homeowners who have registered their email addresses with CIA Services. The meeting schedule and agenda are posted on the community website. Meeting dates and times are subject to change.

C.I.A. Services, Inc. Contact Information

Call the Customer Service Center at:

- (210) 490-0000
- (713) 981-9000
- (866) 219-0563 (toll free)

The Customer Service Center is open Monday through Friday, 8:00 AM to 8:00 PM and closed on holidays.

Email Customer Care Center at: CustomerCare@ciaservices.com

Homeowners can also contact the Customer Care Center using the “contact us” form on the Gates at Churchill community website. To request a new gate access device or gate code, use the Ask-Request-Submit function on the website. Emergency requests for entry-gate access codes will not be provided after normal business hours.

Gates at Churchill Estates Board of Directors

President: Mike Bartlett
Vice President: Jim Graves
Secretary: Laura Ferguson
Treasurer: Lee Wingert
Director: Jackie Harris

Gates at Churchill Estates Committees

Violation: All board and committee members

Architecture Control Committee (ACC):
Rosemary Canales, Mike Culatto

Communications (newsletter) Chair: Mark Stewart

Holiday Decorations Committee Chair:

Open – Volunteers needed!

Cameras (video) Chair: TBD



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Reminders for Churchill Estates Dog Owners

Please keep your dogs on leashes at all times. Check your gates and fences to be sure they are secure. Your dogs should have current ID tags that they wear at all times and a microchip. If you lose your dog, immediately post signs along CE Blvd with a description of the dog and your phone number. Remember to take the signs down once your dog has been found. Also, please carry a bag with you to clean up after your dog when you're on a walk.

Report Speeders

Call the Prue Road SAPD substation at 210-207-7169 to report speeders and ask for an officer to monitor our streets.



Airplane Noise Bothering You?



Call the San Antonio Airport Noise Mitigation Office at 210/207-3471 to report low or loud aircraft flying over your Churchill Estates residence. Provide your name, address, phone number and time of day the airplane was observed.

Dial 311 to Request City Service Assistance

Call City Customer Service at 311 to request assistance with city-related problems such as pothole repair, missing or damaged street signs, overgrown vegetation in city easements, stray animals, or abandoned cars. Customer service hours are 7 AM to 11 PM Monday through Sunday, including all holidays.

Important CE Numbers & Addresses



CE Lost & Found Pets – www.nextdoor.com

Gated Community Management Company – C.I.A. Services, Inc. (210) 490-0000 | CustomerCare@ciaservices.com | www.ciaservices.com

To Report CEHA Common Areas Sprinkler Problems – Mark Smith, 210-400-6275, cehapm@gmail.com

CEHA Website – <https://churchillestateshoa.com/>

SAPD Non-Emergency: 210-207-7169

Bexar County Constable Office: 210-335-4750; After 5 PM: 210-246-2263

Violations... RVs, boats and trailers cannot be stored in driveways or in the street. Basketball goals cannot be placed in the street.

CAR DECALS... New car? New to the neighborhood? Churchill Estates windshield decals are available, and they're free! You can pick them up at American Postal Center, 13423 Blanco Rd., #288 or leave a message at 210-697-3270 requesting the decals be mailed to you.

About your newsletter... CEHA deadlines are the 14th of the month. To place an ad, please call Neighborhood News at 210-558-3160. View the current CE newsletter online at churchillestateshoa.com.