

# Churchill Estates



March 2023 • Volume 27, Issue 3

## Churchill Estates Board Members

**President**  
Rey Saucedo

**Vice President**  
Elizabeth Small

**Treasurer**  
Rebecca Brune

**Secretary**  
Mikel Brand

### Members-at-Large

Vincent Chacon  
Gloria Contreras  
Hannah Santiago  
Michele Smith  
Lisa Taylor

## Non-Board Members

**Financial Mgr.**  
Rudolph F. Jass, Jr. (J.J.)  
210-697-3280  
[jjceha@gmail.com](mailto:jjceha@gmail.com)

### Community

**Property Manager**  
Mark Smith  
210-400-6275  
[cehapm@gmail.com](mailto:cehapm@gmail.com)

**Swim Team Manager**  
Lauren Belden  
[ceswimteam@gmail.com](mailto:ceswimteam@gmail.com)

**Administrator**  
Kara Mowrey  
210-697-3270  
[churchillestateshoa@gmail.com](mailto:churchillestateshoa@gmail.com)

**Pool Manager**  
Cody Simmons  
[cehapool@gmail.com](mailto:cehapool@gmail.com)

[churchillestateshoa.com](http://churchillestateshoa.com)

## President's Letter

By Rey Saucedo



Dear Neighbor,

We are fast approaching Spring and Summer! I am happy to report your Board of Directors and staff are focusing great efforts in preparation for the pool season. One goal is to address as many needed repairs/adjustments as possible to the pool area before summer is in full swing. As the Association is moving forward on these task items, I would encourage everyone to begin working on your lot for the Spring/Summer season.

You can accomplish this by removing and replacing any dead plant to ensure our yards looks its best. A friendly reminder, if you plan on making improvements to your property, please ensure you submit an improvement request before beginning the project(s). We have a great team of volunteers who review the plans residents submit for these improvements. Their goal is not to deny, but to ensure all projects follow our governing documents.

In addition, if you still have any fall or winter holiday decorations, we kindly ask you to remove them and store them for the next holiday season(s). I would also ask any debris or storage of large items should not be stored on your driveway or side of the home but behind your fence or in your garage. Curb appeal is important for all our neighbors. Our intent is not to micromanage, but to ensure our neighborhood has a consistent and clean look. I am confident all of our CE residents can continue maintaining their homes, contributing to the look of our community we enjoy!

We can all do our part in preparing for the Spring!

*Cheers!*



### Attention Residents Who Walk or Run at Night

Board Member, **Vincent Chacon**, has received 40 bags from the City of San Antonio that include reflective gear and light up bands. If you are interested in receiving one, please contact Vincent at [vincent.chacon@sbcglobal.net](mailto:vincent.chacon@sbcglobal.net).

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## Community Calendar

**3/30 @ 4PM** – 7PM Swim Team Meeting with the Coaches @ Rec Center

**4/10 @ 7PM** – CEHA Board Meeting via Zoom\*\*

**5/13 @ Noon** – Pool Opens on Weekends only for May

\*\*Zoom Meeting ID: 827 6751 2219

Passcode: CEHA



# CEHA Board of Directors Meeting

**Monday, April 10, 2023  
6:30PM**

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

**TENTATIVE AGENDA**

1. Call to Order
2. Approval of Minutes
3. President's Report
4. Financial Manager's Report
5. Property Manager's Report
6. Pool Manager's Report
7. Committee Reports
8. New Business
9. Open Forum
10. Executive Session
11. Report from Executive Session
12. 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.*



Get your goggles out and swim suits ready — pool season is right around the corner! Be sure your dues are paid so that you can make a splash this summer. The CE pool opens with lifeguards weekends only beginning **Saturday, May 13** from noon to 8:00 PM. Sunday hours are 1:00 PM to 8:00 PM. The pool will also be open **Monday, May 29** from noon to 8:00 PM for Memorial Day. The pool will open full time with guards weekdays (closed Mondays) when NEISD school summer vacation begins.

The pool is also looking to hire qualified lifeguards. In order to be considered for a lifeguard position, the requirements are as follows:

- Be at least 15 years of age
- Be CPR/First Aid/Lifeguard certified
- Must be responsible & reliable

If you are interested in applying or have any pool related inquiries, please email Cody Simmons, Pool Manager, for more details at [cehapool@gmail.com](mailto:cehapool@gmail.com).

## 2023 CEHA Dues Information

**2023 Dues Have Increased**  
Please note that CEHA dues for 2023 have increased to \$340.

Dues invoices were mailed to be received in early January for CEHA. The 2023 dues amount is \$340.00. If you pay in March, you will owe \$340.00 plus a \$6.80 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](mailto: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.



**Still ONLY \$58.00**

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WELCOME!

## NEW RESIDENTS

**Jeff and Holly Pauley**  
2314 Kelso






# Stallions Swim Team News

**SAVE THE DATE**

COME BY THE REC CENTER ON **THURSDAY MARCH 30TH, 4-7 P.M.** TO LEARN ABOUT THE CHURCHILL ESTATES STALLION SWIMTEAM!

- Be reunited with your swim team buddies!
- Meet the coaches!
- Get fitted for a swim suit or pick up a fresh pair of goggles!
- Learn about volunteer opportunities!
- Pick up a race schedule!

No registration on site. Registration will be online only at [churchillestates.swimtopia.com](http://churchillestates.swimtopia.com)

**Here are some commonly asked questions about the Stallions.**

- **Who can swim?** Children ages 5 (by June 1) to 18.
- **Can I invite my friend/classmate/cousin/grandchild who does not live in Churchill Estates?** Yes! Please help spread the word that our swim team is open to those outside our neighborhood.
- **Does my child have to know all of the strokes?** No! Swimmers of all abilities are welcome. The prerequisite is the ability to swim across the pool assisted only by a kickboard.
- **When does the team practice?** Practices start the first Monday in May after school and switch to mornings in June. The season runs through the end of June.
- **What if I cannot commit to the entire season?** We know that families are busy and kiddos have lots of activities. Practices and meets are not mandatory.

Please reach out with any questions or concerns to [ceswimteam@gmail.com](mailto:ceswimteam@gmail.com).

**We look forward to seeing our swimmers soon!**

**Go Stallions!**

*- Justin Boudreau and Rayna Glucksman*

**PARSONS FENCING PROJECTS**

**Call or text for a Free Estimate!**

**Sam Parsons, Owner**  
**830-299-8565**

## Interested in a Spring Garage Sale?

Are you interested in a Churchill Estates hosting a spring garage sale? If you would like to have this event offered in the Spring and Fall for our community, please email our administrator at [churchillestateshoa@gmail.com](mailto:churchillestateshoa@gmail.com) to express your interest.



### 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.

## THE HOUSING SHORTAGE EXPLAINED...


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

Year Range	Average Number of Homes Built in the U.S.
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





## CHURCHILL ESTATES REAL ESTATE CORNER

By Katie Griffin Ross, Resident Realtor

### Mortgage Rates Are Below 6 Percent

Mortgage rates peaked 12 weeks ago. They are much lower now. According to Freddie Mac, February 2023 begins with the average 30-year, fixed-rate conventional mortgage rate at 6.13 percent. For many first-time buyers, the rate is even lower. In December, the government introduced new rules to reduce mortgage rates for low- and moderate-income home buyers. Then, in mid-January, it introduced a second set of rules to lower interest rates on low down payment mortgages for everyone.

Market forces are also improving rates. Consumer costs dropped in most economic sectors last month, so the Federal Reserve is less likely to raise borrowing costs. As mortgage rates go down, purchasing power goes up. For the same mortgage payment, February home buyers can buy 15 percent more home as compared to three months ago, and analysts expect rates to drop again over the next 60 days. Wall Street believes that the Federal Reserve stopped economic inflation and engineered a soft landing for the U.S. economy. When inflation pressures retreat, so do mortgage rates.

### Home Values Aren't Headed For A Crash

The U.S. housing market isn't headed for a crash, and data suggests that a market bottom is already here. According to real estate data company Altos Research, February 2023 begins with just 466,000 single-family homes for sale, marking the tightest home inventory since last June. Altos Research also reports an uptick in home sales. February begins with 264,000 homes under contract to sell, representing a 12 percent jump from the New Year. And according to the National Association of REALTORS®, more than half of homes sold within a month. Home buyer activity is up sharply this year, too. Homebuyer.com data shows a 73.9 percent jump in mortgage applications in January compared to the prior month, and search traffic for first-time home buyer queries such as "first-time home buyer grants" and "what credit score do you need to buy a house" doubled in the same period. At the current pace of home sales, NAR reports, buyers would buy up every U.S. home listed for sale before the start of June. Data points like these are the hallmark of healthy, expanding markets.

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### Sellers Are "Throwing Money" At Buyers Right Now

A third reason why February 2023 is a good time to buy a home, to borrow a phrase from Axios, is "sellers are throwing money at buyers right now." A sample of real estate contracts shows 42% of home sellers gave concessions to buyers recently, including money for home repairs, closing costs, and mortgage rate buydowns. Another one-third of sellers lowered their home's sale price to make their homes more attractive to buyers. Today's home sellers behave like they've lost their leverage over buyers. The data suggests they haven't. For buyers, the current housing climate represents opportunity. Buyers can make demands, and those demands get met by sellers. Between now and late March, buyers will retain this advantage and can buy terrific homes at lower, more affordable prices.

### Mortgage Rate Discounts For First-Time Buyers

Effective immediately, eligible first-time buyers get automatic mortgage rate discounts on their conventional mortgage loans. Through the FHFA First-Time Home Buyer Mortgage Rate Discount, low- and moderate-income first-time buyers can purchase a primary home, finance it with a conventional fixed-rate or adjustable-rate mortgage, and get a discounted mortgage rate. The FHFA First-Time Home Buyer Mortgage Rate Discount changes the math of "Should I rent or buy a home?" The money-saving program is valid for single-family homes, condos, townhomes, and multi-unit properties. Qualified buyers automatically get mortgage rate discounts of up to 1.75 percentage points off their mortgage rate, with no additional documentation. The discount program is temporary, another reason why February 2023 is a good time to buy a home. Once the program's gone, mortgage rates go up.

### Buying A Home with A Small Down Payment

For many first-time home buyers, when it's time to buy a home, it's time to buy a home – it doesn't matter whether current interest rates are too high, available home supplies are too low, or there's enough money saved up in the bank. Homeownership can't always wait. Thankfully, first-time buyers can achieve their American Dream of homeownership without having 20 percent saved for a down payment. Buyers can use several government-backed low down payment mortgages and down payment assistance programs available to eligible buyers. Plus, it's getting easier to get a mortgage approved. Lenders have lowered minimum credit score requirements for certain low- and zero-down loans and Congress is also stepping in to assist. Nine homeownership and affordable housing bills are working through Congress to give first-time buyers program tax credits, cash grants, and other purchase incentives.

### Buying A Home Into The 2023 Housing Market

February 2023 is a good time to buy your first home. Mortgage rates are down, home prices are settled, and buyers have leverage over sellers.

Our advice for today's home buyers:

- First, do your mortgage pre-approval. Mortgage pre-approvals use today's mortgage rates to tell you how much home you can afford and set realistic boundaries for your home search. Every successful purchase starts with a good pre-approval. It's never too early to get one.
- Second, do work on your credit score. Review your credit report for errors and supplement your monthly bill-paying with a credit-building service such as StellarFi that can work in as few as 30 days.

*(Continued on page 5)*



(Continued from page 4)

- Third, research down payment assistance programs in your area via the HUD website. Some programs may have been discontinued or defunded in the new year, so call a local provider to verify availability.



Please complete the following form and mail it with your \$12.50 check (payable to CEHA) to American Postal Center, 13423 Blanco Road, San Antonio, TX 78216. You will be notified when your key is ready to be picked up. Your dues must be current in order to obtain a key.

✂

**CEHA Tennis Court Key Request Form**

Name \_\_\_\_\_


Address \_\_\_\_\_

Phone (Home) \_\_\_\_\_

(Cell) \_\_\_\_\_


Email \_\_\_\_\_

Number of Keys Needed at \$12.50 Each: \_\_\_\_\_

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**Important CE Numbers & Addresses** 

**CE Lost & Found Pets** – [www.nextdoor.com](http://www.nextdoor.com)

**Gated Community Management Company – C.I.A. Services, Inc.** (210) 490-0000 | [CustomerCare@ciaservices.com](mailto:CustomerCare@ciaservices.com) | [www.ciaservices.com](http://www.ciaservices.com)

**To Report CEHA Common Areas Sprinkler Problems** – Mark Smith, 210-400-6275, [cehaphm@gmail.com](mailto:cehaphm@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

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**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](http://churchillestateshoa.com).

 **311 SAN ANTONIO**

**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.

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# 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](mailto: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	17	Junior	Churchill H.S.	CPR certification and two years of baby sitting experience
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, car washing and detailing
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 Licensing 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
Roman Zaragoza	210-388-3491	14	Freshman	Churchill H.S.	Dog sitting and dog walking, lawn mowing, and help moving furniture

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## GATES AT CHURCHILL ESTATES NEWS

### Submitting Home Improvement Requests

Homeowners who are planning home repair projects, such as exterior painting, landscaping, xeriscaping or new roofing, must submit a Home Improvement Application to the Architecture Control Committee (ACC) for review and approval. Approval must be obtained before starting the work. To submit a home improvement request, go the Gates at Churchill website on [www.ciaservices.com](http://www.ciaservices.com), select Ask.Request.Submit and complete the form. A notification will be send to the homeowner once the request is approved. Approvals for home improvement requests may take up to 30 days.

### Improving Electrical Service Reliability

CPS Energy and a third-party contractor are in the process of removing overhead electrical lines located behind some of the homes on Triple Crown and Preakness Ln and installing the lines and certain equipment underground. Because some work will occur near the entry gate at Triple Crown, this project will impact most residents.

Once work has started, it is important for all drivers slow down, remain alert and comply with instructions from the work crews when in the work zones. CIA Services will be sending notifications (e-blasts) on the status of the project to all homeowners who have registered their email address with CIA Services. More information on this project can be found on the CPS website at this link: [cpsenergy.com/infrastructure](http://cpsenergy.com/infrastructure). Please note: The completion date for the work was not available at the time this article went to press.

### HOA Board of Directors Meeting Schedule for 2023

All homeowners are invited and highly encouraged to attend the quarterly HOA Board of Directors meetings. The meetings are held at Woodland Baptist Church located at 15315 Huebner Rd, San Antonio, Texas 78248. The meetings begin at 6:30 PM. The meeting schedule for 2023 is:

- Tuesday, March 14, 2023
- Tuesday, June 13, 2023
- Wednesday, September 12, 2023

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[jtravis2@satx.rr.com](mailto:jtravis2@satx.rr.com)

- Tuesday, December 12, 2023 (annual meeting and election of board members)

A meeting notification and agenda will be sent to all homeowners who have registered their email addresses with CIA Services. The agenda also will be posted on the community website. Meeting dates and times are subject to change.

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

To receive email messages from the Board of Directors, homeowners must register their email address 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](http://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.

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

Call the Customer Service Center at:

(210) 490-0000

(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.

Customer Care Center: [CustomerCare@ciaservices.com](mailto:CustomerCare@ciaservices.com)

Homeowners also can contact the Customer Care Center using the "contact us" form on the Gates at Churchill Estates 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

*Treasurer:* Lee Wingert

*Secretary:* Jackie Harris

**Director: OPEN – VOLUNTEERS NEEDED**

## Gates at Churchill Estates Committees

**Violation:** All board and committee members

**Architecture Control Committee (ACC):**  
Mike Culatto – **Volunteers needed!**

**Communications (newsletter) Chair:** Mark Stewart

**Holiday Decorations Committee Chair:**  
**Open – Volunteers needed!**

**Cameras (video) Chair:** TBD

The HOA Board is actively seeking volunteers to serve on the various committees. Residents interested in serving on a committee are encouraged attend the HOA quarterly meetings. Additional information about the committees is posted on the community website.

# Animal Friends Word Search



- AARDVARK
- DONKEY
- HIPPOPOTAMUS
- OTTER
- SALMON
- ALLIGATOR
- DOVE
- JACKAL
- PANTHER
- SLOTH
- BABOON
- EAGLE
- JELLYFISH
- PARROT
- SWAN
- BARRACUDA
- ELK
- KIWI
- PEACOCK
- SWORDFISH
- BEAR
- FERRET
- LEOPARD
- PELICAN
- TIGER
- BISON
- FOX
- LION
- PIG
- TORTOISE
- CAMEL
- GECKO
- LLAMA PORCUPINE
- TROUT
- CHIMPANZEE GOAT
- MACAW
- QUAIL
- TURKEY
- CHINCHILLA GOPHER
- LARK
- RACCOON VULTURE
- WOLVERINE

## APARA AUTISM CENTER

### Apara Autism Center Expands to San Antonio, Texas in January 2023

On Tuesday, December 27, 2022, Apara Autism Center announced its expansion to San Antonio, Texas as they open the doors to their tenth ABA clinic next month. Founded in 2019 by CEO Tyler Moore, whose daughter is on the autism spectrum, Apara is privately owned and currently has a presence in Houston and Dallas. With a center-based program dedicated to the principles of Applied Behavioral Analysis (ABA) Therapy, our clinicians help children ages 18 months up reach their fullest potential. The San Antonio clinic is set to open in January 2023 and is currently enrolling clients for their full and part time programs with no waitlist.



"We are honored to be part of the San Antonio community and to be able to widen access to the highest level of ABA therapy for many families who deserve the best possible care and compassion for their loved ones with our new clinic. With 1 in 44 children facing the challenge of being on the autism spectrum, Apara Autism Center's new San Antonio clinic will provide access to early intervention to many families. We look forward to being a proud member of the San Antonio community," says Apara Autism Centers Chief Operating Officer David Jordan.



To schedule a tour, complimentary consultation, or for questions regarding enrollment, contact us at **844-272-7223** or [info@aparaautism.com](mailto:info@aparaautism.com).

**Apara Autism Center**  
**1922 Dry Creek Way Bldg. 2, Ste 101**  
**San Antonio, TX 78259**





# St. Patrick's Day Leprechauns

By Sharon Reynolds  
Neighborhood News Staff Writer



This year, St. Patrick's Day will be on Friday, March 17, 2023. For those interested in learning more about leprechauns, this is the article for you. Leprechauns are ill-natured and mischievous creatures. They work as cobblers and shoemakers, by trade, and go around creating mischief wherever they may.

### Why do people wear green on St. Patrick's Day?

Most people know that if they are not wearing green colors on St. Patrick's day then chances are they will get a pinch or two. However, do you know why you are really supposed to wear green? The real reason is because when you wear green, you become invisible to leprechauns who love to go around pinching everyone.

### Where do leprechauns come from?

Leprechauns were originally seen in Ireland. Folklore reveals that they were created from an evil spirit and a degenerate fairy and are therefore neither all good nor all bad.

### What do leprechauns look like?

Leprechauns usually take the form of an old man with a white beard and is no taller than a small child. They typically wear a green coat, green pants, green hat, and black shoes with lots of buckles.

### Where do leprechauns live?

Some say leprechauns live in the forest. They are extremely difficult to catch due to their quick movements and trickery.

### What is the reward for catching a leprechaun?

It is said that each leprechaun has his own pot of gold for which he must guard and only he knows where it is stored. If you are lucky enough to catch a leprechaun, he must either give you his pot of gold or give you three wishes. But be careful and watch him closely so he doesn't escape! Leprechauns are known for their devious trickery, so if you choose three wishes, be very careful how you word them.

### Are leprechauns rich?

Ever the misers, leprechauns are penny-pinchers who loathe spending any money, even a single penny. Leprechauns are rich and are great hoarders of gold and jewels.

So, if you happen to see a leprechaun this year on St. Patrick's day, try to catch them and get your reward!

Resources:

- <https://unnaturalworld.fandom.com/wiki/Leprechaun>
- <https://mythus.fandom.com/wiki/Leprechaun>



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**Churchill Estates Homes Association, Inc.**

13423 Blanco Rd., #288  
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210/697-3270

Residential Project Approval Request Form

Date: \_\_\_\_\_

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Please describe your project, including the dimensions and the materials being used and the location on your property (front yard, back yard, side yard, back patio, etc.):

If you are building a new home on a vacant lot: What date will construction begin (when will "ground be broken")? \_\_\_\_\_ Commencing on the day that ground is broken, the homeowner shall be liable for yearly dues to CEHA.

Are permits needed for the work you are doing? Yes \_\_\_\_ No \_\_\_\_

If permits are required, have you obtained them? Yes \_\_\_\_ No \_\_\_\_

If you have obtained permit, what is the expiration date? \_\_\_\_\_

Name of Contractor (if applicable): \_\_\_\_\_

Contractor Phone Number: \_\_\_\_\_

Project Start and Completion Dates: \_\_\_\_\_  
*(Please submit a new form if you have an unexpected delay and do not begin the project within a year of the dates listed above.)*

Drawings or plans showing the work are attached. Yes \_\_\_\_ No \_\_\_\_

Signature of Churchill Estates Homeowner: \_\_\_\_\_

Please submit the completed form and any pertinent documents to the address on this letterhead or email to: churchillestateshoa@gmail.com. Your signature indicates that you understand that work cannot begin until you receive approval in writing from the Churchill Estates Homes Association, Inc. Architectural Control Committee and that once you have approval, you will begin and complete the project within the dates you've listed, or you will be asked to submit a new form. The ACC will review the project upon completion. This form is for use by residents outside of the gated area. **Please allow the ACC two weeks to review.** Residents inside the gate need to contact CIA Services, Inc. at 210-419-0000 or at customercare@ciaservices.com

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FOR OFFICE USE ONLY: Date Received: \_\_\_\_\_ Date Sent to ACC: \_\_\_\_\_



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