

Churchill Estates



September 2023 • Volume 31, Issue 9

Churchill Estates Board Members

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Non-Board Members

Financial Mgr.

Rudolph F. Jass, Jr. (J.J.)
210-697-3280
jjceha@gmail.com

Community

Property Manager

Mark Smith
210-400-6275
cehapm@gmail.com

Administrator

Kara Mowrey
210-697-3270
churchillestateshoa@gmail.com

Pool Manager

Jennifer Glas
cehamanager1@gmail.com
(210) 355-1930

churchillestateshoa.com

Interested in getting involved?

We are always in need of volunteers to help in our community. We currently are looking for residents with expertise in engineering, project planning and development to assist with our 10 Year Committee. If you are interested in connecting with this committee, please email our Administrator at churchillestateshoa@gmail.com



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Pool Hours

Swim at Your Own Risk hours will continue from 6 am–9 pm on August 14th to November 1st. Monday hours are 5pm–9pm. A few helpful reminders:

- Please make sure to pick up after yourselves after using the pool for SAYOR.
- No glass containers in the pool area at anytime.
- Please leave at the respected time.

Lifeguards are available 12 pm to 8 pm on Saturdays and Sundays until September 3rd. The pool will be open on September 4th for Labor Day from 2pm–9pm. Concessions will still be open whenever lifeguards are there.

Remember only a max of 5 non-residents can be used with your key fob, but you can pay \$1 for every non-resident. Please be respectful and do not bring glass into the pool area.

There are no more openings at this time for Pool Parties or Reservations.

Questions or concerns? Contact the Pool Manager, Jennifer Glas, at 210-355-1930 or cehamanager1@gmail.com

1st Day of Fall Sept. 23rd



Community Calendar

- 9/4 – Labor Day Holiday
- 9/4 – Pool open from 2pm–9pm
- 9/11 – CEHA Board Meeting @ 6:30pm via Zoom*
- 10/31 – Pool Pass Access Ends for 2023

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



CEHA Board of Directors Meeting

Monday, September 11, 2023 • 6:30 PM

**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. Committee Reports / New Business
5. Financial Manager's Report
6. Property Manager's Report
7. Pool Manager's Report
8. Open Forum
9. Budget Review 2023
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.

Churchill Estates Dues 2023

Dues invoices were mailed to be received in early January for CEHA. The 2023 dues amount is \$340.00. If you pay in the remaining month, you will owe the following:

- September - \$340 + \$35.40 = \$375.40
- October - \$340 + \$38.80 = \$378.80
- November - \$340 + \$193.20 = \$533.20
- December - \$340 + \$196.60 = \$536.60

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.

WELCOME!

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

Be Safe and Courteous.



PET OWNER RESPONSIBILITY

Please keep your dogs on leashes at all times. Scoop their poop. 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 with a description of the dog and your phone number. Remember to take the signs down once your dog has been found. Also, please be aware of the weather when letting your animals outside during the summer heat, they need water and shade.





QUESTIONS AND ANSWERS ABOUT TREE CLEARANCE

https://library.municode.com/tx/san_antonio/codes/code_of_ordinances?nodeId=PTIICO_CH14SOWA_ARTIIRESEPRCI_S14-10PRGAREORCOSE



c. Customers receiving collection at the street are required to maintain improvements, trees, and other vegetation in such a way as to:

1. Provide a minimum overhead clearance of 14 feet high.
2. Not extend out in to the roadway in a manner that impedes upon the safe and efficient collection of solid waste.

https://library.municode.com/tx/san_antonio/codes/code_of_ordinances?nodeId=PTIICO_CH29STSI_ARTIINGE_S29-10DUPROWTROVTREDE

It shall be the duty of the occupant, owner or agent of every premises in the city to keep all trees and shrubs on his premises well trimmed so that they will not overhang the sidewalks or streets in such manner as to interfere with free passage over the same. Such abutting property owners, occupants and agents shall further keep the streets and sidewalks adjoining their property free from debris.

The bottom line is the mandatory clearance is 14 feet for sidewalks as well as streets and focus mainly on the larger limbs that post a threat to people or property.

OUTSIDE AC CONDENSER MAINTENANCE



To help keep your AC system operating properly and efficiently, it is a good idea to keep the coils on the outside condenser unit clear and free of dust and dirt built-up. Contact an AC company for assistance on this maintenance item.



UPDATES FROM PUBLIC WORKS

The underground CPS streetlight installation project on Churchill Estates Blvd will begin on August 10, 2023, and continue through February 2024, barring any weather or material challenges. This project will begin on Churchill Estates Blvd at Blanco Rd and end at the Blue Max Cul-De-Sac. This project will consist of 3 parts. Please find additional information regarding the phases below:

Part 1: Potholing to identify existing utilities in the median.

1. Work is scheduled to begin August 10, 2023.
2. Traffic will be channeled to a single lane for about 800 feet. This traffic plan will continually move west as progress continues.

Part 2: Boring underground to mitigate traffic.

1. Upon completion of phase 1, the Contractor will install the bore machine as needed.
2. Traffic will be channeled to a single lane for about 800 feet. This traffic plan will continually move west as progress continues. While boring is underway, the contractor will set foundations and pull cable as needed.

Part 3: Foundation and streetlight installation.

1. Contractor will need a minimum of 2 weeks to replace the old streetlights with new LED streetlights.

Please note: the Nashwa Cul-De-Sac will part of this project as it requires trenching across the entrance of the roadway. Also, a door hanger will be provided to any affected residents for outages as needed with CPS' Contractor information provided.

Additional notes from July 2023: PWD's Streets Engineering Team has been informed by CPS Energy that CPS is anticipating to begin their streetlight project on Churchill Estates Blvd from Huebner Rd to Blanco Rd from August 7, 2023 to February 2024. Once CPS and Google have completed their projects, PWD will follow with a street maintenance project on Churchill Estates Blvd from Huebner Rd to Blanco Rd with a date to be determined. Additional updates will be provided as they become available.



Questions or concerns? Contact Charlie Mazuca at 210-207-7803 or charles.mazuca2@sanantonio.gov

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CE Tennis Court Reservations

For all our residents who love to play tennis and pickleball, be sure to reserve days and times online. Please visit: <https://churchillestateshoa.skedda.com/booking> to select a time that works best for you.

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.

TENNIS COURTS KEY – 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: _____

MAINTENANCE EVERY HOMEOWNER SHOULD DO



Owning a home can be a wonderful milestone in one's life. However, there are certain responsibilities when it comes to maintaining your home and protecting your investment. Staying on top of these tasks is paramount to keeping your home in top shape while saving money on unexpected home repairs.

Clean kitchen exhaust hood and air filter to remove dust, grease, and grime. Instead of spending money on expensive cleaning products, try mixing hot water and dish soap to use as a cleaner. Another option is to try using a mixture of one part vinegar to one part water. Baking soda is also useful because it neutralizes acidic compounds on the vent screen. Soak screen in hot water and baking soda for about 15 minutes to remove buildup. Keeping your vent hood clean has many benefits such as cleaner air in the kitchen, fire risk reduction, reduces the need for repairs and maintenance, and increases energy efficiency.

Vacuum your refrigerator's coils to remove dust and debris. The first thing to do here is to unplug your refrigerator to prevent electric shock. This should only take 10 or 15 minutes, so your food will be fine. Next, locate your refrigerator coils. Newer refrigerators have a vent at the bottom and older refrigerators usually have coils in the back of the refrigerator. Once you remove the vent cover, you will see the coils there. Vacuum all of the dust off the coils and the fan. The long-term benefits of this maintenance task are that it prevents your refrigerator from having to work harder, which increases energy use and the life of your product. Typical average savings after cleaning the coils is approximately 11%.

Clean or Replace Faucet Aerator to increase water pressure. If you notice a faucet doesn't seem to have the same water pressure it once did, the problem may be the aerator. Aerators have a small mesh screen that is used to conserve both water and energy. Aerators are located inside the tip of the water faucet spout. This part gets clogged with lime, calcium, and sediment over time. Use a toothbrush or soft bristle brush to loosen up mineral deposits in the aerator screen. Cleaning the faucet aerator has several benefits including using less water, increased water pressure, less water used, and lower water bills.

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CHURCHILL ESTATES REAL ESTATE CORNER

By Katie Griffin Ross, Resident Realtor

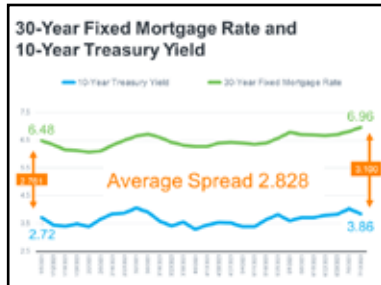
Explaining Today's Mortgage Rates

If you're following **mortgage rates** because you know they impact your **borrowing** costs, you may be wondering what the future holds for them. Unfortunately, there's no easy way to answer that question because mortgage rates are notoriously hard to **forecast**.

But, there's one thing that's historically a good indicator of what'll happen with rates, and that's the relationship between the 30-Year Mortgage Rate and the **10-Year Treasury Yield**. Here's a graph showing those two metrics since Freddie Mac started keeping mortgage rate **records** in 1972:

As the graph shows, historically, the average spread between the two over the last 50 years was 1.72 percentage points (also commonly referred to as 172 basis points).

If you look at the trend line you can see when the Treasury Yield trends up, mortgage rates will usually respond. And, when the Yield drops, mortgage rates tend to follow. While they typically move in sync like this, the gap between the two has remained about 1.72 percentage points for quite some time. But, what's crucial to notice is that **spread** is **widening** far beyond the norm lately. (see graph)



If you're asking yourself: what's pushing the spread beyond its typical average? It's primarily because of uncertainty in the financial markets. Factors such as **inflation**, other economic drivers, and the policy and decisions from the Federal Reserve (The Fed) are all influencing mortgage rates and a widening spread.

Why Does This Matter for You?

This may feel overly technical and granular, but here's why homebuyers like you should understand the spread. **It means, based on the normal historical gap between the two, there's room for mortgage rates to improve today.** And, experts think that's what lies ahead as long as inflation continues to cool. As Odeta Kushi, Deputy Chief Economist at First American, **explains**:

"It's reasonable to assume that the spread and, therefore, mortgage rates will retreat in the second half of the year if the Fed takes its foot off the monetary tightening pedal. . . . However, it's unlikely that the spread will return to its historical average of 170 basis points, as some risks are here to stay."

Similarly, an article from Forbes **says**:

"Though housing market watchers expect mortgage rates to remain elevated amid ongoing economic uncertainty and the Federal Reserve's rate-hiking war on inflation, they believe rates peaked last fall and will decline—to some degree—later this year, barring any unforeseen surprises."

Bottom Line

If you're either a first-time home buyer or a current homeowner thinking of moving into a home that better fits your current needs, keep on top of what's happening with mortgage rates and what experts think will happen in the coming months.



ONLINE REPORTING

San Antonio Police Department



The San Antonio Police Department offers police report filing online. Online reports can only be completed for the following crimes where no weapon was used and no suspect information is available.

List of Crimes that can be Reported Online

- Burglary of Vehicle
- Child Custody Visitation Violations
- Criminal Mischief: Property Vandalism / Graffiti
- Criminal Mischief: Vehicle Vandalism / Graffiti
- Lost Property
- Shoplifting
- Theft
- Theft of Bicycle
- Theft of Gas and/or Beer
- Theft of Service

All other crimes require an officer to make the scene. Please dial 911 for emergencies or 210.207.7273 for non-emergencies. Visit the SAPD Website to file your online report or to see what other services/programs are available.

www.sanantonio.gov/sapd




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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 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
Kaylee Daniels	830-391-5376	21	Recent Grad		7 years babysitting and petsitting experience
Sam de Koning	719-466-7465	17	Senior	Homeschool	Pet sitting, available during school hours as well as evening and weekend
Jaden de Koning	719-466-7465	15	Sophomore	Homeschool	Pet sitting, available during school hours as well as evening and weekend
Colleen Dolan	210-238-6962	16	Junior	Incarnate Word H.S.	Babysitting/First Aid/CPR certified
Matthew Garcia	210-471-8536	20	Recent Grad		Completed babysitting course
Jennifer Glas	210-355-1930	18	Senior	Churchill H.S.	CPR/first aid certified, dog walk and pet sit, house sit. 4 years experience.
Ryan Glas	210-620-8193	16	Sophomore	Churchill H.S.	Pet sitting, dog walking, move furniture, clean around the house, car washing and detailing
Rafael Manrique	210-440-9303	16	Junior	Basis Shavano	Pressure Washing Driveways and sidewalks
Maya Stroud	210-404-8704	17	Senior	Churchill H.S.	Babysitting, CPR and first aid certified, babysitting certified
Roman Zaragoza	210-388-3491	15	Sophomore	Churchill H.S.	Dog sitting and dog walking, lawn mowing, and help moving furniture
Jack Goebel	210-753-1609	17	Senior	Churchill H.S.	Pressure washing, call for free quote



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Cheeseburger Cups

Ingredients:

- 1 pound ground beef
- 1/2 cup ketchup
- 2 tablespoons brown sugar
- 1 tablespoon mustard
- 1 tube (12 ounces) refrigerated buttermilk biscuits
- 1/2 cup cubed Velveeta



Directions:

In a large skillet, cook beef over medium heat until no longer pink, breaking it into crumbles; drain. Stir in the ketchup, brown sugar, and mustard. Remove from the heat; set aside.

Press each biscuit onto the bottom and up the sides of a greased muffin cup. Spoon beef mixture into cups; top with cheese cubes. Bake at 400° for 14-16 minutes or until cups are golden brown.

Pizza Puffs

Ingredients:

- 1 loaf (1 pound) frozen pizza dough, thawed
- 20 slices pepperoni
- 8 ounces part-skim mozzarella cheese, cut into 20 cubes
- 1/4 cup butter
- 2 small garlic cloves, minced
- Dash salt
- Marinara sauce, warmed
- Parmesan cheese (optional)



Source: Tasteofhome.com

Directions:

Preheat oven to 400°. Shape dough into 1-1/2-in. balls; flatten into 1/8-in. thick circles. Place 1 pepperoni slice and 1 cheese cube in center of each circle; wrap dough around pepperoni and cheese. Pinch edges to seal; shape into a ball. Repeat with remaining dough, cheese and pepperoni. Place seam side down on greased baking sheets; bake until light golden brown, 10-15 minutes. Cool slightly.

Meanwhile, in a small saucepan, melt butter over low heat. Add garlic and salt, taking care not to brown butter or garlic; brush over puffs. Serve with marinara sauce; if desired, sprinkle with red pepper flakes and Parmesan.



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GATES AT CHURCHILL ESTATES NEWS

PARKING AND TOWING POLICY ENFORCEMENT

The Board of Directors entered into an agreement with New Era Towing, a local towing company, to provide towing for vehicles that violate the Gates at Churchill Parking and Towing policy. This policy, gives the Board of Directors authority to tow vehicles, at the owner's expense, that are parked improperly.

The policy defines specific parking restrictions for vehicles (including boats, trailers and recreational vehicles) as well as the conditions that would cause a vehicle to be towed and the process for retrieving a vehicle that has been impounded. Residents who violate the Parking and Towing policy may receive a warning notice on their vehicle window. Homeowners can contact SAPD to determine if their vehicle has been towed.

All homeowners are encouraged to read the Parking and Towing Policy. The policy can be viewed on the CIA Services website at https://www.ciaservices.com/docs/CHHOA/Notice_of_Dedicatory_Instruments.pdf. Homeowners who rent their properties are responsible for notifying their tenants about the new Parking and Towing Policy, as well as other governing documents posted on the CIA Services website. For questions about the Parking and Towing Policy, make plans to attend an upcoming board meeting.

NEW SENSORS FOR THE TRIPLE CROWN GATE

The underground sensors for the entry/exit gate at Triple Crown were replaced recently with new optical sensors. These sensors trigger the opening and closing of the gate. After the new sensors were installed, some residents reported problems with the exit gate not opening. It was determined that some small cars and motorcycles were not triggering the sensors for the exit gate. This problem has been addressed, however, Murphy's Law prevails. To report problems with the gates, please contact CIA Services at (210) 490-0000 or via email at: CustomerCare@ciaservices.com.

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 the remainder of 2023 is:



- **Tuesday, September 12, 2023**
 - **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 - 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. 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

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.



Churchill Estates Homes Association, Inc.

13423 Blanco Rd., #288
San Antonio, TX 78216
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

FOR OFFICE USE ONLY: Date Received: _____ Date Sent to ACC: _____

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Saturday 12 PM-8 PM

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15614 Huebner Rd, #113
San Antonio, TX 78248
210-906-8424
thai99express.com



Friendly Reminders

As the summer is here and many more of us are out enjoying the Churchill Estates community, we receive a number of calls expressing concerns from residents about certain issues. Here are the Top 5 to be aware of this summer:

1. Trailers, RVs and Boats – If you own a trailer, RV or boat, remember that they are not to be parked in the driveway, street or yard.



2. Pets – Enjoy walking the neighborhood with your pet, but be sure to clean up after them.



3. Yard trimmings – Be sure to dispose of clippings properly. Clippings are not to be blown into the street or into neighbor's yards.



4. Trash Receptacles – Trash cans should be stored out of sight after their designated pick up day. You can place inside your garage or behind a fence. Your neighbors will appreciate it!



5. Driver Safety – Be sure to watch your speed in the neighborhood, and be sure to not exceed 30 miles per hour. Come to complete stops at stop signs and save texting for when you are home safely.



Thank you for being a good neighbor in Churchill Estates! The smallest gestures can make the biggest difference.

E. L. Smith Plumbing

www.elsmith.com
210-736-1647

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, cehamp@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

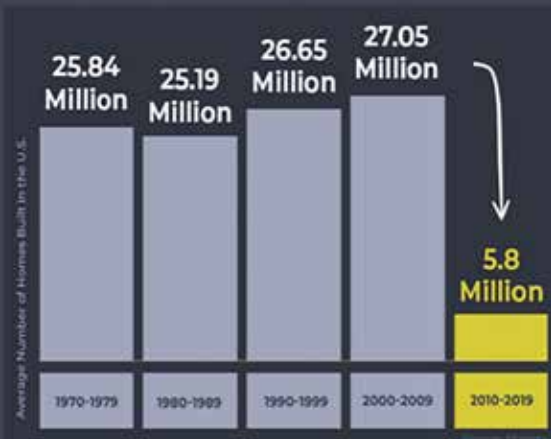
Violations... RVs, boats and trailers cannot be stored in driveways or in the street. Basketball goals cannot be placed in the street.

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.

THE HOUSING SHORTAGE EXPLAINED...

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



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





CEHA
13423 BLANCO RD. #288
SAN ANTONIO, TX 78216

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