

Churchill Estates



April 2024 • Volume 37, Issue 4

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jjceha@gmail.com

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cehamp@gmail.com

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churchillestateshoa@gmail.com

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cehamanager1@gmail.com
(210) 355-1930

churchillestateshoa.com

President's Letter

By Rey Saucedo



I hope everyone is enjoying the lovely weather we're experiencing now. During my walks, I'm delighted to see so many people out cleaning up after the winter season. We're fortunate to have neighbors who take pride in their yards. Did you know that Spring and Summer are traditionally the high seasons for families to sell and buy their homes? Curb appeal is one of the highest priorities when selling. When we work together, we can create a wonderful community. I encourage you to conduct your research and reach out to your local nursery for specific landscaping advice.

Additionally, I've noticed that many leaves are finally falling within our community. Please ensure that your vendor or you are not blowing leaves into the street or any drainage areas within the community. Leaves can block the flow of water and may cause significant damage to nearby homes if they back up the flow of water. The City of San Antonio provides a "Green" container for us to place our leaves for them to pick up every week. I currently have two cans to help with our "busy" season. Ordering an extra "Green" container is free for all residents. If you need to order one, call 311 and provide your information. It took me ten minutes to finalize everything, and they delivered the following week. Since we pay for the service, why not take advantage of it? Did you know that leaving leaves can help increase pests like mosquitoes and roaches within your property? The leaves provide shade and lock in moisture for their eggs. My goal is always to make it harder for mosquitoes to survive within my lot!

I hope some of this information helps. Additionally, the Board of Directors is taking the month of March off from a formal board meeting and instead meeting within their perspective committees. We will have an April 2024 Board of Director meeting to discuss committee findings, the swim team, staff responsibilities, 4th of July event planning, 10-year committee projects, and more. Be on the lookout for more information through our email blast system. If you have not registered your email, please sign up by visiting our website. Note that we do not sell your data; the purpose is solely to provide you with HOA-related information.

Furthermore, I trust you've had the chance to observe the lights along Churchill Estates Boulevard. The project has been completed, and the next steps involve the relocation of Google Fiber and the construction of sidewalks. Keep an eye out for an upcoming email blast containing more detailed information on these developments.

Cheers to a great Spring, and stay safe.

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CEHA COMMUNITY CALENDAR



4/1 Pool Opens with Swim at Your Own Risk

4/8 @ 6PM, CEHA Board Meeting
*via Zoom** or in person at Keller Williams, 1102 E. Sonterra Blvd. Ste 106, 78258*

5/18 CE Garage Sale Day

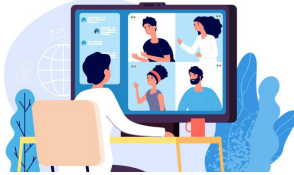
5/18 @ Noon Pool Opens *lifeguards on Weekends only for May*

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

CEHA Board of Directors Meeting
6:00pm - Monday, April 8, 2024
 Join Zoom Meeting:
 Meeting ID: 827 6751 2219 Passcode: CEHA
 or in person at Keller Williams:
 1102 E. Sonterra Blvd. Ste 106, 78258

TENTATIVE AGENDA:

1. Call to Order
2. Approval of Minutes
3. Welcome of Guests / Residents
4. City of SA update - Genevieve Martinez
5. Financial Manager Report
6. Property Manager Report
7. Pool Manager Report
8. Pool Fob Distribution Updates
9. Open Forum
10. Executive Session
11. Report from Executive Session
12. New Business
 - Shred Day - Saturday, April 20th
 - Garage Sale - Saturday, May 18th
13. Adjournment



Yard of the Month

Spring is here and that means it's time for Yard of the Month!

The YOTM committee will award Yard of the Month to one yard each month from **April 15 to July 15**. We look for a landscape filled with color, creativity, drought resistance and/or beautiful maintenance.

1. Secret judging will be conducted by CEHA Yard of the Month committee.
2. Judging occurs the first week of each month (April - July).
3. Whether a homeowner maintains the yard or hires a professional will not be a factor in judging.
4. Yards will be judged only on the portion visible from the street.
5. Judges' yards and board members' yards are excluded from the competition.
6. A homeowner can win only once a year.
7. Notification will be given before the YOTM sign is placed in the winning yard to avoid damage to sprinkler systems.
8. At the end of the 30 days, the YOTM committee will remove the sign from the winner's yard and take it to the next winner's home.

If you have a yard you would like to nominate or serve on the YOTM committee, please email ChurchillEstatesHOA@gmail.com.

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.



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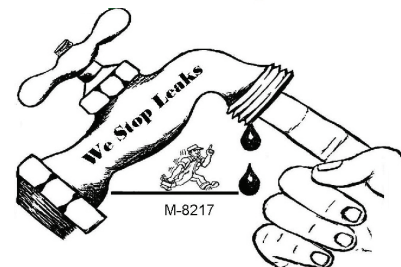
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2024 CEHA Dues Information

Dues invoices were mailed to be received in early January for CEHA. The 2024 dues amount is \$340.00. If you pay in April, you will owe \$340.00 plus a \$13.60 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.

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Churchill Estates Real Estate Corner

By Katie Griffin Ross, Resident Realtor

What To Know About Credit Scores Before Buying a Home. If you want to buy a home, you should know your credit score is a critical piece of the puzzle when it comes to qualifying for a mortgage. Lenders review your credit to see if you typically make payments on time, pay back debts, and more. Your credit score can also help determine your mortgage rate. An article from US Bank explains:

“A credit score isn’t the only deciding factor on your mortgage application, but it’s a significant one. So, when you’re house shopping, it’s important to know where your credit stands and how to use it to get the best mortgage rate possible.”

That means your credit score may feel even more important to your homebuying plans right now since mortgage rates are a key factor in affordability. According to the Federal Reserve Bank of New York, the median credit score in the U.S. for those taking out a mortgage is 770. But that doesn’t mean your credit score has to be perfect. The same article from US Bank explains:

“Your credit score (commonly called a FICO Score) can range from 300 at the low end to 850 at the high end. A score of 740 or above is generally considered very good, but you don’t need that score or above to buy a home.”

Working with a trusted lender is the best way to get more information on how your credit score could factor into your home loan and the mortgage rate you’re able to get. As FICO says:

“While many lenders use credit scores like FICO Scores to help them make lending decisions, each lender has its own strategy, including the level of risk it finds acceptable. There is no single “cutoff score” used by all lenders and there are many additional factors that lenders may use to determine your actual interest rates.”

If you’re looking for ways to improve your score, Experian highlights some things you may want to focus on:

- **Your Payment History:** Late payments can have a negative impact by dropping your score. Focus on making payments on time and paying any existing late charges quickly.
- **Your Debt Amount (relative to your credit limits):** When it comes to your available credit amount, the less you’re using, the better. Focus on keeping this number as low as possible.
- **Credit Applications:** If you’re looking to buy something, don’t apply for additional credit. When you apply for new credit, it could result in a hard inquiry on your credit that drops your score.

Bottom Line

Finding ways to make your credit score better could help you get a lower mortgage rate. If you want to learn more, talk to a trusted lender. If you don’t have a trusted lender, feel free to reach out to me and I can connect you to one.

Walk-Ins Welcome

**Join us for our
Community Fiesta
Block Party**

04/20/24
FREE Neck Shaves,
Food, Drinks & Raffle
11:30am-4pm

14415 Blanco Road
Monday 10am-4pm
Tuesday-Friday 8am-6pm
Saturday 8am-3pm

210.888.1848



Get out the pool floats and goggles, swim season is around the corner!

Be sure your dues are paid so that you can take a take a dip to cool off this summer. The CE pool opens with lifeguards weekends only beginning

Saturday, May 18th, from noon to 9 PM. Sunday hours are 1 PM to 9 PM. The pool will also be open Monday, May 27th from noon to 9 PM for Memorial Day. Following Memorial Day, the pool will open weekdays with lifeguards on duty.

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

- Must be at least 15 years of age
- Must be CPR/First Aid/Lifeguard certified

If you are interested in applying or have any pool related inquiries, please email Jennifer Glas, Pool Manager, at cehamanager1@gmail.com

Pool Pass Updates Swim at Your Own Risk

Please see updated Rules and Regulations on our CE website. An updated Compliance Policy has been added to the CE website as well for all swim at your own risk users.

Pick up your Pool Pass at one of the Pool Pass registration days! Stop by to complete forms, show along with your ID, and a CPS Energy bill if a renter, in order to get a Pool Pass. If you would like to review forms ahead of time, please visit our website: <https://churchillestateshoa.com/pool-pass/>.

- Sunday, March 31st – 6pm-6:30pm**
- Saturday, April 6th – 9am-9:30am**
- Saturday, April 13th – 9am-9:30am**
- Thursday, April 19th – 6pm-6:30pm**
- Saturday, April 27th – 9am-9:30am**

If you received a pool pass/fob last summer, you do not need to pick up a new one. All residents with existing pool fobs who have paid the annual dues will maintain access to the pool.

Contact our CE Administrator at churchillestateshoa@gmail.com

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Registration is OPEN for the Summer 2024 Stallions

Sign up your swimmers, grand swimmers, and friends' swimmers to be a part of the Churchill Stallion Swim Team! Swim Team is a great way for swimmers to improve their strokes and water confidence, with a bonus of neighborhood socializing. Practices start May 1 after school. Practices are flexible; come as often as you are able to attend.

Parents, we need your help to make this a great swim season! Please consider stepping up to volunteer. Some volunteer positions are eligible for a registration discount. Visit the website or contact a team manager for more information.

For registration and volunteer information scan the QR code or visit <http://tinyurl.com/CESwimTeam>

You can contact a team manager at ceswimteam@gmail.com



AIRPORT UPDATES

By Scott Smith

This update covers two topics affecting Churchill Estates. The first is airport noise. Every five years, the FAA funds development of a Noise Exposure Map that identifies projected noise levels for areas around the airport. The FAA uses this data to fund noise treatments to qualifying houses and apartments located in areas that exceed the projected 65 db noise average. Development of the next Noise Exposure Map is due to start in 2025 with completion in 2026. The new map will be based on aircraft traffic projected for 2030. The previous 2021 map did not identify any additional houses for noise treatment. Even though aircraft traffic was projected to increase, the noise boundaries did not expand due to newer aircraft having lower noise levels.

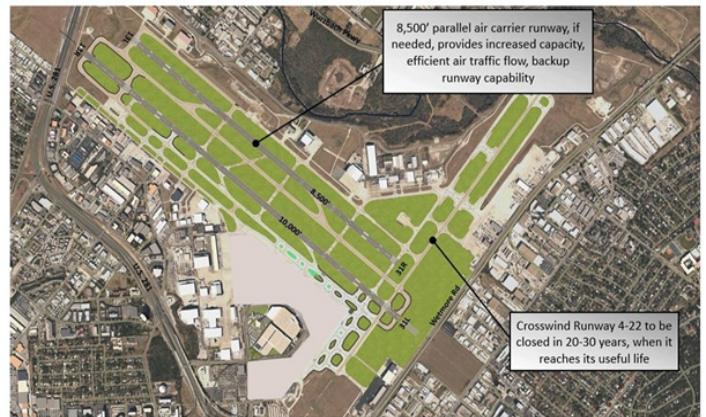
The following web address has a map of the 12 noise real time monitoring stations located around the airport. The map shows noise level at each location with an approximate 30 minute delay. The map can be accessed at: <https://webtrak.emsbk.com/sa2>

Joshua Heiss is the Noise Abatement manager for the airport. He can be reached at 210-207-3847.

The second topic covers planned changes to the runway configurations. These changes are identified in section 5 of the Airport Strategic Plan. This plan can be accessed at: <https://flysanantonio.com/business/about-saas/strategic-development/>

These changes are shown in the picture below:

Figure 5.2-9: Preferred Post-2040 Airfield Layout



There are two runway changes that will affect Churchill Estates. First, the current shorter parallel runway 13L-21R will be widened and lengthened to 8500 feet to allow passenger jets to use it. Second, the current crosswind runway 4-22 will be abandoned. These two changes will cause all aircraft landing or taking off at San Antonio to fly over Churchill Estates. The runway changes are not projected to occur in the near term. Factors affecting the timing of the changes are saturation of the existing runways due to increased passenger jet traffic, end of useful life of runway 4-22, and availability of FAA funding to accomplish the runway changes.

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Down Payments: Perception vs. Reality

Debunking the misconception around down payment amounts.



34% of Americans believe they must put down 20% to buy a home. The reality is much more flexible.

*Lending Tree



House Price: \$475,000

The average down payment is 6% for first time home buyers - for this home, 14% difference represents \$66,500

WITH 20% DOWN

PERCEPTION

\$95,000 DOWN

WITH 6% DOWN

REALITY

\$28,500 DOWN

Some buyers may be eligible for as little as 3.5% (FHA), 3% (conventional), or even 0% down (USDA, VA).

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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
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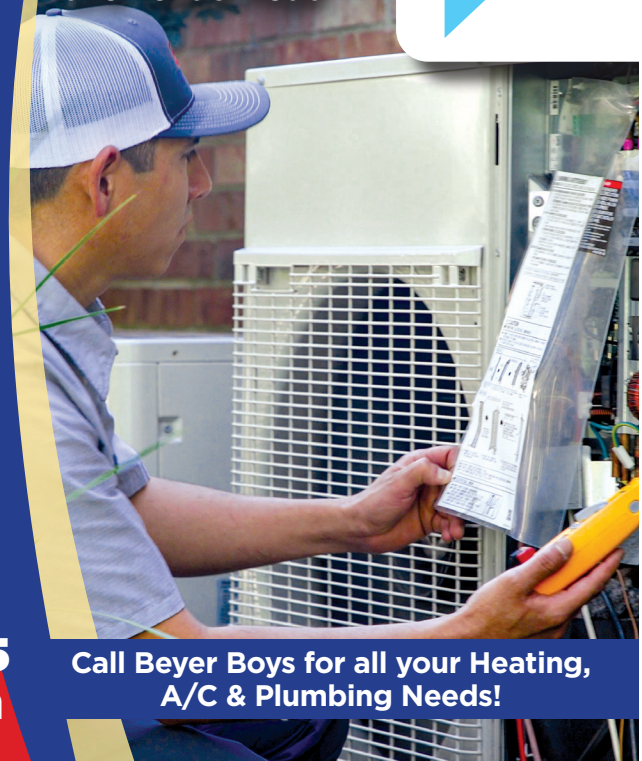
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COMMUNITY UPGRADES AND UPDATES

• Repairs to the brick wall near the entry gate:

The brick wall located next to the entry gate on Triple Crown will soon undergo some much needed repairs. The Board of Directors have been meeting with contractors to obtain details on the necessary repairs. At this time, the start and completion dates for the work has not been determined.

• Guidelines for garage sales, estate sales and open house events:

The Board of Directors are in the early stages of developing a formal policy that will establish guidelines for residents who want to hold estate sales, garage sales, and realtor open house events in our gated community. Additional information on the policy will be provided once details are finalized. Homeowners are encouraged to attend an upcoming HOA Board of Directors meeting to learn more about the proposed policy.

• Google Fiber update:

The Board of Directors continues to monitor the progress of Google Fiber for our community. Although the expected availability date for the service has not been determined, the Board learned recently that Google has assigned a contractor for the project and they are in the process of conducting a site survey.

HOA BOARD OF DIRECTORS 2024 MEETING SCHEDULE

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 2024 is:

- Monday, March 18, 2024
- Tuesday, June 11, 2024
- Tuesday, September 10, 2024
- Tuesday, December 10, 2024 (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 AND/OR TEXT MESSAGES FROM C.I.A. SERVICES, INC.

To receive email or text 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 appropriate fields and submit your information.

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

The website for CIA Services is: www.ciaservices.com. To view the website for our community, click "Find My Community" then select "Churchill" or "The Gates at Churchill Estates" from the list.

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.

Email the Customer Care Center at: CustomerCare@ciaservices.com.

GATES AT CHURCHILL ESTATES BOARD OF DIRECTORS

President: Mike Bartlett

Vice President: Jim Graves

Treasurer: Lee Wingert

Secretary: Jackie Harris

Director: Adam Robles

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



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SCAN ME



SATURDAY, MAY 18TH

Need to clear out items? Hope to make a little extra selling things you own? Join other residents on Saturday, May 18th for a community wide garage sale. Residents need to get their own garage sale permits from HEB or on the City of SA website: <https://www.sanantonio.gov/CES/Permits-Licenses/Residential>

We will help promote the event, but residents are welcome to promote as well! Happy Selling!

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