

Published bi-monthly for the Saddle Creek Ranch Homeowners Association by Neighborhood News, Inc.

May / June 2024

City of Cibolo Helpful Numbers

www.cibolotx.gov

Animal Services 210-659-4851

Police Department (non-emergency) Report junked vehicles on the street, etc. 210-659-1999

Public Works Report street repairs, pot holes, etc. 210-658-9900 tfousse@cibolotx.gov

> Utility Billing 210-658-9900

City of Cibolo Code Enforcement groberson@cibolotx.gov



WiFi at Rec Center

Saddlecreekranch_guest

Password:

saddlecreekranch (all lowercase)

Saddle Creek Ranch Website Update

The Saddle Creek Ranch website has been updated. To view updated information, please visit:

spectrumam.com

Email the Board at:

board@saddlecreekranch.org

The walk path project construction to merge phase 1 and phase 2 is underway. Once completed, it will give residents in Phase 2 access to all amenities without driving to the pool. Also, the board is aware of the pool not being maintained as it should be and they have terminated their contract with the current vendor and a new vendor has been selected.

Pool safety is crucial to ensure a fun and secure swimming experience. Whether you have a pool or plan to visit one, here are essential guidelines to follow:

- **Supervise Children:** Never leave a child unattended in the water. According to the CDC, 1 in 5 drowning victims is under the age of 14. Always ensure a responsible adult is watching children while they play in the water. If you're at a gathering, designate adults to supervise the kids, especially if alcohol is involved1.
- **Teach Swimming:** Encourage your children to learn how to swim. Swimming skills significantly reduce the risk of accidents in the water.
- **CPR Knowledge:** Learn CPR. Knowing how to perform cardiopulmonary resuscitation (CPR) can be a lifesaver during emergencies.
- Avoid Pool Drains: Teach children to stay away from pool drains. Drains can pose entrapment hazards, and it's essential to educate kids about their dangers.
- Install Safety Equipment:
- Fences: Install fences around the pool area to prevent unsupervised access.
- Alarms: Consider pool alarms that alert you if someone enters the water.
- Pool Covers: Use pool covers when the pool is not in use.
- Float Liners: These can help keep children afloat.
- Life Preservers: Keep life preservers nearby.
- Pool Safety Hooks: These can assist in rescuing someone who's struggling in the water.
- Regular Inspections and Maintenance:
- Drains and Covers: Regularly inspect drains and drain covers to ensure they're functioning correctly.
- Pool Chemistry: Maintain proper pool chemistry to prevent health risks.
- First Aid Kit: Prepare a first aid kit with essential supplies.
- Take the Pool Safety Pledge: Commit to pool safety by taking the pledge.

Remember, pool safety is everyone's responsibility. By following these guidelines, you can enjoy a safe and enjoyable pool season!

What happens if you missed the May 15th deadline to protest your property tax?

If you missed the May 15th deadline it could mean that you are forced to give up your right to protest your property's taxable value.

However, there are a few instances where you can file a property tax protest after the deadline. Late protests may be filed if the property is over-appraised, if clerical errors have been made in the property description, if notices were not received from the appraisal district, If you moved into your home after the deadine, if you are serving in the military, or if you were traveling due to work. So, even if you miss the initial deadline, explore these exceptions to protect your rights. In these cases, you are eligible to file for a late property tax protest.







Spectrum Association Management

Ph: 210-494-0659 • Fax: 210-494-0887

Community Manager: Josette Kuykendall contact@spectrumam.com

Homeowner Services - contact@spectrumam.com

Live Chat, Billing Questions, General Inquires

Account Maintenance - update@spectrumam.com

Address Changes, Name Changes, Management Addendums, Secondary User Authorizations

Please log into your account on <u>spectrumam.com</u> for the following:

- Reserve the clubroom.
- Order or replace pool key.
- Review account balance.
- Make a one time payments or set up reoccurring payments.
- Submit ACC application for exterior modification or improvements.
- Review your monthly financials, DCCR's or community meeting minutes.
- Order resale certificates.



Finding the right specialist for your orthopedic needs just got easier.



Traveling Safety Tips

Traveling for business? Or just taking a vacation? No matter what the reason, you can always make sure that you're traveling safely.



Here are some tips to help you out:

- When it comes to securing your house, there are two main things to keep in mind: the doors and windows. Make sure all doors and windows are locked, including garage doors and back doors (which can be accessed from outside). Also make sure all windows have latches or bars in place to prevent them from being opened by intruders.
- Turn off utilities: Before leaving town, make sure all utilities are turned off at the source—including water, gas and electricity.
- 3. Leave a light on.
- 4. Lock all doors and windows.
- 5. Keep your curtains closed and blinds drawn.
- 6. Don't leave valuables in plain sight, and don't leave cash or credit cards lying around the house when you're away.
- If you're going out, tell someone where you are going, who you are with, and when you plan on returning home (and then actually follow through).
- 8. If you have a pet, it's best to find a friend or neighbor who can take care of them while you are away. If that's not possible, you might be able to board them at a local kennel. If neither of those options work for you, consider hiring a pet sitter for the duration of your trip.
- 9. While traveling, don't leave valuables in your car-they're easier to break into than they look!
- 10. When staying at an unfamiliar hotel, don't leave anything valuable in the room while you're gone—even if it's just for a few hours!

Neighborhood News senter

Have a small business? Let your neighbors know!

Place your ad here, in YOUR neighborhood newsletter! Realtors*Help Wanted * Congratulations* Home & Lawn Services

Sixteenth of a page(1.75 x 2.5) 17	7.50
Eighth of a page (3.5 x 2.5) 23	3.25
Quarter Page(3.5 x 5) 37	7.65
Half Page(7 x 5) 58	8.50
Full Page(7 x 10.5 78	8.95
 We can design your ad, no extra charge. 	
Discount for long term contract. RESIDENT OF	NLY RATES
Contact sales@NeighborhoodNews.com or call (210)) 558-3160



Master Gardener Guide

Spring fever has set in. Use the following Master Gardener guide to plan your spring vegetable garden. (Information provided by Comal Master Gardener Association's Vegetable and Herb Gardening Guide) The last average freeze date for the Hill Country has passed. Happy planting!!

Beans, Lima Bush April through mid-May	
Beans, Lima Pole April through mid-May	
Beans, Snap Bushmid-March through mid-May	
Beans, Snap Polemid-March through mid-May	
Beets March	
CantaloupeApril through mid-June	
Chard, Swiss March through mid-May	
Corn, Sweetmid-March through mid-May	
Cucumber mid-March through April	
Eggplant April	
OkraApril through June	
Peas, Southern April through mid-June	
Peppersmid-March through mid-May	
Potato, Sweet (Slips) mid-April through June	
Pumpkin mid-April through June	
Radish March	
Squash, Summermid-March through early April	
Squash, Wintermid-March through mid-June	
Tomatolate March through mid-May	
Turnip March through mid-April	
Watermelon April through May	

Your Life is Your Garden Your Thoughts are the Seeds If your life isn't Awesome You've Been Watering the Weeds ~Unknown











Your WaterSaver Rewards points will be awarded within two weeks after you have attended an approved event. If you are interested in signing up for the rewards program or want to learn more information, please visit:

www.gardenstylesanantonio.com/watersaver-rewards/

To view the CPS Calendar of Events, visit: www.gardenstylesanantonio.com/events/

VOTE in the 2024 ELECTIONS



The League of Women Voters is a nonpartisan organization that provides the Voters Guide. It is available in public libraries and online <u>VOTE411.org</u>.

TUESDAY, 28 MAY – Joint Democratic-Republican Runoff Election

TUESDAY, 5 NOVEMBER - General (National) Election



Saddle Creek Ranch



Events & Holidays 2024 Calendar

May 2024 Pool - SAYOR 27 - Memorial Day

<u>June 2024</u> 16 - Father's Day 14 - Flag Day 19 - Juneteenth 20 - 1st Day of Summer

July 2024 4 - Independence Day September 2024 2 - Labor Day

October 2024 14 - Columbus Day 31 - Halloween

November 2024

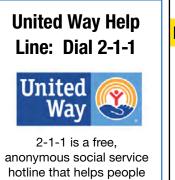
11 - Veterans' Day 28 - Thanksgiving

December 2024

August 2024 Back to School 25 - Christmas 31 - New Year's Eve



Swim at Your Own Risk. If you are experiencing trouble with your pool card, or need to purchase a new card, using the QR Code below please register your pool device. You will need your pool card device number when registering an existing card.



anonymous social service hotline that helps people find information about local resources in their community.

Join

In The Neighborhood

for a weekly dive into community matters

Scan the QR code below to sign up for insightful discussions and local highlights, landing in your inbox every Friday!



ARE YOU OVER OR UNDER-INSURED?

- Homeowner's insurance policies are primarily classified by the HO (Homeowner's) policy form they use. Each form offers a different level and type of coverage, tailored to specific needs and situations. It's important to know what your policy covers and the cost associated so you have the appropriate level of coverage. Here's a breakdown of the most common HO forms:
- 1. HO-1 (Basic Form):
- Offers the most basic coverage, typically covering only 10 named perils like fire, lightning, windstorm, and theft.
- Suitable for older homes with low market value or for budget-conscious homeowners who want minimal coverage.
- 2. HO-2 (Broad Form):
- Expands coverage beyond the 10 named perils in HO-1 to include additional perils like falling objects, ice and snow damage, and vandalism.
- Still considered a relatively basic policy, but offers more protection than HO-1.
- 3. HO-3 (Special Form):
- The most common homeowners insurance policy in the US.
- Covers all perils except those specifically excluded (flood, earthquake, etc.)
- Provides "open peril" coverage for the dwelling structure, meaning anything not excluded is covered.
- · Personal belongings are covered for named perils only.
- 4. HO-4 (Contents Broad Form):
- Similar to HO-3, but designed specifically for renters or condo owners who only need coverage for their personal belongings.
- Provides "all-risk" coverage for personal belongings, meaning anything not excluded is covered.
- 5. HO-5 (Comprehensive Form):
- The most comprehensive homeowners insurance policy available.
- Covers all perils for both the dwelling and personal belongings, with no named exclusions.
- Offers higher coverage limits and broader protection for valuable items like jewelry or artwork.



NEIGHBORHOOD NEWS. INC.

For information send an email to: SALES@NEIGHBORHOODNEWS.COM

ADVERTISE WITH US!

or Call us at: (210) 558-3160

3740 Colony Drive Suite LL100, San Antonio, TX 78230 Articles that appear in the Saddle Creek Ranch newsletter do not necessarily reflect the official position of Neighborhood News, Inc. and their publication does not constitute an endorsement therein. The appearance of any advertisement in the Saddle Creek Ranch newsletter does not constitute an endorsement by Neighborhood News, Inc. of the goods or services advertised. Neighborhood News, Inc., is not responsible for errors beyond the cost of the actual ad space. Any publication of Neighborhood News, Inc., whether draft or final is the sole property of Neighborhood News, Inc. and cannot be reproduced or distributed in any way, whether in print or electronically, without the express written consent of Neighborhood News, Inc.

Info@NeighborhoodNews.com • www.NeighborhoodNews.com