

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.

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.

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

CALLING FOR VOLUNTEERS!!

Please volunteer to help the community! We have something for everyone, including helping with "SA Neighbors Together" and social functions, taking minutes at meetings, helping with ACC. etc...

Please send your emails with your contact information if you would like more information or if you are interested in serving on either of these committees to susana@lifetimehoamanagement.com.

- · Flag Committee
- · Improvements Committee
- Potential (suggested) Committees:
- Garden Committee
- Social Committee
- · Events Committee
- Christmas Committee





HOA Management Company

Lifetime HOA Management

18585 Sigma Rd, Suite 104 San Antonio, TX 78258 210-504-8484

Community Manager

Susana Morales

susana@lifetimehoamanagment.com

Wolf Creek Newsletter June / July 2024



Oak Wilt, one of the most destructive tree diseases in the United States, is killing oak trees in Central Texas at epidemic proportions. Proper pruning techniques and timing can help prevent oak wilt. Oak wilt is expensive to manage, affects aesthetics and decreases property value. Prevention is key.

FEBRUARY

Beetles that carry the fungus spores from tree to tree are most active February-June.



Avoid pruning/wounding oaks February-June if possible. If pruning is a necessity for safety purposes, make sure to

PAINT ALL OAK WOUNDS IMMEDIATELY.



MAY

Oak trees typically show symptoms of oak wilt at this time of year. Reach out to a tree professional if concerned.

JULY

Beetles and fungal mat activity decrease with high temperatures.

AUGUST

Pruning your oak trees in the heat of summer can stress the tree. Try to wait until fall/winter to tackle pruning unless safety is a concern.

OCTOBER

Now is a good time to prune your trees, but always paint oak wounds immediately!

NOVEMBER

Fall is a great time to plant new trees!

DECEMBER

Don't move firewood! Never use infected red oak wood.

JANUARY

Wrap up your tree pruning.





Visit texasoakwilt.org for more information.

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.
- 2. 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.
- 7. 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!



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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.







saws.org/WhenToWater



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/

Have You Changed Your E-Mail Address?

Please let us know when you change your e-mail address so we can send you this newsletter.

contact your management company at susana@lifetimehoamanagment.com



Wolf Creek Homeowners Association

c/o Lifetime HOA Management 18585 Sigma Rd, Suite 104 San Antonio, TX 78258

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Time Dated



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for a weekly dive into community matters

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How to Prevent Mosquitoes!

During the Spring/Summer don't forget stagnate water last too much in items like: open trash bins, bird baths, clogged rain gutters, low areas, potted planted saucers, water bowls for pets, buckets and barrels, toys, neglected pools and ponds and tires.

Other ways to get rid of mosquitoes:

- Put Mosquitoe bits in the stagnant water.
- Plant mosquito repelling plants on your property like citronella, basil, rosemary, marigold, catnip, mint, and lavender.
- Use yellow bug lights: replace outdoor lights with yellow "bug lights."
- Mow your lawn regularly & use fans



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For information, call (210) 558-3160 or email Sales@NeighborhoodNews.com

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