

THE PARK AT QUAIL CREEK, HOA, INC.

Community Newsletter, August 2015

IMPORTANT CONTACT INFO TO HAVE:

Onsite office info is listed on the last page of this newsletter. Some entities (i.e. realtors, etc.) have put the associations' old contact info on various sites – we have no control over those since we do not pay to advertise so please be sure to save the current info in your phone, on your fridge, etc..

- APD Community Liaison: Officer Frank Wilson, O: 512.974.8135
Email: Frank.Wilson@austintexas.gov
- City Info 311 (water, electric, code enforcement, etc.)

Accomplishments Completed (or nearly so) This Year:

1. Pools re-plastered & up to code!
2. Building repairs & paint on 6 buildings!
3. Rec Center restrooms updated (1st time in 43 years)!
4. Pothole repairs, a few major sidewalk/concrete repairs, spaces & curbs re-stripped!
5. New cameras - soon to be installed.
6. Landscape improvements & tree trimming!
7. Passed the City's new irrigation audit!
9. Community BBQ Social & Shred day!

There's a lot to be done at the P@QC with over 232,000 sq ft. in buildings (50 bldgs. to be exact), and 37 acres. There's always something that needs to be done!

QUARTERLY CARPENTER ANT TREATMENT – SAT. AUG. 29TH

Mark your calendar please! Andy Howard's Pest Control will be on-site Saturday, August 29th to perform quarterly exterior pest control. In case of rain it will push to the following Saturday. Please make sure your patio is accessible on this date and keep your pets off the patio that entire day.

Towing & Vehicles Parked in the Fire Lanes

Reliant Towing makes random patrols to the property. If they see a vehicle parked in a fire lane they will tow it. We hope this does not happen to you so please read carefully. Reliant does not look for owners before towing. In order to prevent your vehicle being towed while temporarily unloading/loading your vehicle, make sure you are in constant view of your vehicle that it is running & the hazard lights are on; this is an indication to the tow truck driver that you are only there temporarily. When loading, bring all the items you plan to load into your vehicle onto your patio first, then load your vehicle at once and move it out of the fire lane. Obviously, use the same process for unloading. This will prevent confusion with the vehicles that blatantly park in the fire lane for extended periods of time.

The fire lanes are to be kept clear for your safety and that of your neighbors. None of us know when an emergency vehicle will need access so let's be thoughtful for everyone's health, safety & welfare. Hopefully you will never be in need of these services but there is the possibility that one day it could directly impact you or your family.

A Few Friendly Reminders

- Dogs must always be on leash when outside of your unit. Always pick up after your dog anywhere on Park property.
- NO glass bottles in the pool area and NEVER EVER put chairs in the pool – they will only harm the plaster which is very expensive to repair.
- Trash cans out at the earliest Friday evening, back in by Saturday evening.
- No inoperable vehicles or vehicle left on jacks for any reason
- Speed limit is 10 MPH everywhere on property.
- Leave porch lights on for additional lighting to help deter crime.
- No satellite dish may be mounted on the roof through the shingles.
- White window frames, door frames, doors are prohibited.
- Potted plants are allowed providing the plants are alive and the pots are Ceramic, terracotta, or earthy natural tones.

Sixty (60) day COMPLIANCE notice, please read!

1. If you have white window frames, doors or door frames please contact the onsite office to become compliant with the association rules.
2. If you have trees in your patio that are touching any roof or building, hanging low over parking spaces or driveways or that have dead wood that could fall on persons or property. You must have your trees properly trimmed, pruned or cut back immediately.
3. If you have vegetation growing on the building inside your patio you must remove that growth to avoid damage to the building and pest infestation. And please, if you notice common area vegetation that needs attention, please let us know as soon as possible.

INSURANCE UPDATE

We haven't given up the good fight! We have searched and searched. The search has produced three options for coverage.

Option #1: An annual premium of \$138,000 with no stipulation to pig-tail aluminum wiring. Although there is no guarantee that next year (or years following) upon renewal, that the premium would not go up significantly or be canceled all together for the same reason. This quote equates to $\$138,000 \div 196 = \704.08 per unit/per year or $\$58.67$ per month/per unit. This quote would require not only the maximum increase of the monthly assessment allowed per the governing documents but a special assessment.

Option #2: An annual premium of \$105,000.00 with the stipulation that all units with aluminum wiring would be pig-tailed in 4 months. This is not a feasible option. Possibly requiring owners to have aluminum wiring pig-tailed over a two-year period could be a solution but not the short span of four months. This quote equates to $\$105,000 \div 196 = \535.71 per unit/per year or $\$44.64$ per month/per unit. This quote would also require not only the maximum increase of the monthly assessment allowed per the governing documents but a special assessment.

Option #3, an annual premium of \$78,000.00 policy for full coverage *but* with a \$150,000.00 deductible *for fire claims only*. This quote equates to $\$78,000 \div 196 = \397.96 per unit/per year or $\$33.16$ per month/per unit.

Option #2 & #3 were made available as a result of going through surplus lines- not through any conventional means (i.e. State Farm, Farmers, Travelers, etc.). These carriers do not write the type of commercial coverage needed for this particular situation.***If the association were to accept any one of these quotes, unit owners would still need to obtain coverage for the interior (an HOB-Con type of policy). The associations' policy would cover the *exterior* only.

Let's talk dollars for a moment. Budgeted for the April 2015 renewal was \$62,000.00 in assessments and that equated to $\$316.33$ per unit/per year or $\$26.38$ per month/per unit. With that said, the actual renewal came in at \$80,000 (this is the policy that cancels effective 9/1/15). At that time we sought lower quotes but were unable to obtain any. So the \$80,000 premium equates to $\$408.16$ per year/per unit or $\$34.01$ per unit/per month. This ate up the 5% increase that was to go into reserves for 2015.

We have been asked why we can't insure only the units with copper wiring separately. The answer is that all assessments here are required to be equal. With that said, the board is working to do what is best for the association as a whole. Once they have weighed all of the options we will be sure to inform you immediately

IN SUMMARY

On August 18, 2015 at the monthly Board of Directors meeting, the BOD unanimously voted to accept the bid for a master insurance policy with an annual premium of \$78,000.00 policy for full coverage but with a \$150,000.00 deductible regarding fire claims.



The Park at Quail Creek, HOA

9602 Park Village DR
Austin, TX 78758
O: 512.644.7302
F: 512.328.6178

512.328.6100 (after hour's emergency #)

Email: holly.skeen@associa.us

Website:
www.parkatquailcreekhoa.com

Generally, the office hours are:
Tues. - Fri. 11am to 3pm

If your trash is skipped please let the
manager know!

Insurance continued...

WHAT THIS MEANS

As the current policy expires on September 1, 2015, the newly acquired policy will go into effect.

Unit owners will **not** be required to get full coverage and instead only need an HOB-Con6, HOBT, (different carriers have their own names for coverage) etc. type of property coverage policy. The Board does understand that this has been a huge inconvenience to all (including the volunteer board who is affected the same

THE FUTURE

It is unknown at this time how or if the amount of this premium will impact the 2016 budget and whether or not it will or will not result in an assessment increase.

In an effort for the association to continue being able to provide an affordable master insurance policy we are currently *exploring the possibility of promulgating* a rule requiring owners of units built with aluminum wiring to have those units retrofitted (e.g. pig-tailed) within a specific period of time (e.g. 24 months). This rule would also contain language regarding the HOA's ability to enforce the rule and penalties for non-compliance.

IF YOU HAVE ALUMNIUM WIRING

Regardless of any decisions made by the board of directors you may want to invest in the safety of your unit by having the wiring retrofitted. By retrofitting we are referring to the process most commonly called "pig-tailing". We have been made aware of an electrician named Pat with Jatzlau Electric and that he may be able to

perform the service for approximately \$1,000 a unit. This dollar amount will depend on the number of outlets & switches in the unit as well as how accessible they are but it sounds better than the original \$2k to \$3K estimates we were previously told. When you are ready, call Jatzlau Electric at 512- 757- 8576 for a quote. You should also contact other electrical contractors for estimates. This will ensure you are getting the best rate and service that you are comfortable with. ***Disclosure: This is not an endorsement of this company and is for information purposes only. The association has not used the services of Jatzlau Electric, but were given the information from an insurance agent.*



MARK YOUR CALENDAR!

RE-OCCURRING MONTHLY:

- Monthly board meetings: The third Tuesday of each month at 5:00 PM in the Rec Center
- Assessments due the 1st with a grace period until the 17th. Payments' made after this are subject to incur fees. Contact the manner to get set up on auto debit at no charge!

ANNUAL COMMUNITY GARAGE SALE – Sat., Nov. 5th

- This is fast approaching so get ready! This sale will be held the first Saturday in November (Sat. 11/7/15) from 8:00am to 4:00 pm. If it rains this will push to the next Saturday. The association will also do a community bulk trash collection at the same time. Roll off dumpsters will be delivered on property for a period of two weeks. You can just take your unwanted stuff to these dumpsters! The association will run a garage sale in the Statesman & place an ad with Craig's List as well.

ANNUAL TERMITE INSPECTION, SAT., NOV. 11TH

- Andy Howard's Pest Control will inspect the exteriors for termites and if found will treat for them. If you are home and want them to inspect inside they will at no charge; they will charge to treat if needed & you authorize it. If you can't be home, you can call within 30-days for a free inspection at 512.835.9393. Please make sure your patio is accessible on this date, free of pets, etc.



Calling all Cat Lovers!

Hello! There are two long established feral colonies near the Park that need some new volunteers to help with feeding. We feed once a day and anyone who loves cats and has about 30 minutes on the weekend or during the week to go over and feed these kitties would be so appreciated.

Please contact Jan at 512-836-5799.

You are appreciated!

In spite of all of the 'friendly reminders' in the newsletters and the violation letters that are mailed out, which for the size of this community isn't that much, the Park is a really a great community filled with a lot of really wonderful people who help make the Park such a great place for me work at on a daily basis as well as a great place for each other. Units do not stay on the market long here and we often hear wonderful things from the realtors and potential buyers & buyers alike because of the type of community the Park is and its value.

I've been at the Park for 18 years now and I've seen a lot people come and go (and come back) whether it's to start a new family, a new career, go to a retirement home or the great beyond, most I can still remember to this day. There are also many that have been here as long as me or even longer that I have had the pleasure to get know over the years. I've seen children grow into adults and have kids of their own and move here. Time flies! In short, thank you to all who've made the Park more than job but a second home to me. I'm not going anywhere but I wanted to say that I appreciate you. It doesn't take much to make an impact on someone's life and many of you have done so. – Holly