



POST

**The Official Newsletter of the
Plum Creek Homeowner Association
August 2020
Volume 11, Issue 8**

Texas Community Association Advocates Created a List of Nine Great Benefits of HOAs

1. HOAs preserve the nature of the community and protect property values by delivering services and providing a safe, well-maintained living environment.
2. HOA regulations are another layer of protection against neighborhood degradation, and an effective means to maintain community standards and protect property values.
3. HOAs lessen the need for local government oversight of housing conditions. Most municipalities are not equipped- i.e. do not have the manpower- to monitor housing.
4. HOA leaders live in their communities and better understand the needs of the community, from the delivery of core services, such as waste collection, to amenities and decisions affecting the future of the community.
5. HOAs promote a higher level of civic involvement than municipalities, in terms of voting, meeting attendance and volunteerism.
6. By definition, planned communities offer a more efficient use of land to address the growing issue of urban sprawl associated with unplanned development.
7. Land-use efficiencies can make homes more affordable, a benefit for first-time home buyers, retirees and low-and moderate- income families.
8. Many HOAs maintain swimming pools, tennis courts, playgrounds and other amenities that most Americans cannot afford on their own.
9. Associations offer a sense of community, an important contribution in an increasingly transient society.

Living in a community association encourages *all* members to work for common goals of maintaining the community. If you want to find out more about how a community association works you can visit the following websites:

Community Associations Institute www.caionline.org
Texas Community Association Advocates
www.txcommunityassociationadvocates.org

Board Meeting Etiquette

Residents are encouraged to attend and observe association board meetings. If you'd like to bring an issue to the board's attention, you're welcome to speak during the homeowner forum—a time set aside just for you. So that everyone who attends has an opportunity for a meaningful exchange with the board, we ask that you observe the following guidelines:

- Although we're all neighbors, this is a corporate business meeting. Please behave accordingly.
- If you'd like to address the board, please sign in when you arrive. You will be called in the order you entered. This allows the board to contact you if we need further information and to report back to you with an answer.
- The homeowner forum is an exchange of ideas, not a gripe session. If you're bringing a problem to our attention, we'd like to hear your ideas for a solution too.
- To keep the meeting businesslike, please refrain from speaking if you're particularly upset about an issue. Consider speaking later, speaking privately with a board member, or putting your concerns in writing and e-mailing them to the board.
- Only one person may speak at a time. Please respect others' opinions by remaining silent and still when someone else has the floor.
- Each person will be allowed to speak no more than two minutes. Please respect the volunteers' time by limiting your remarks.
- If you need more than two minutes, please put your comments in writing. Include background information, causes, circumstances, desired solutions and other considerations you believe are important. The board will make your written summary an agenda item at the next meeting.

We may not be able to resolve your concerns on the spot, and we will not argue or debate an issue with you during the homeowner forum. We usually need to discuss and vote on the issue first. But we will answer you before—or at—the next board meeting.

PLUM CREEK POST

Committee Contacts

PLUM CREEK HOA MANAGER

Adriane Carbajal plumcreekmanager@goodwintx.com

PLUM CREEK POST AND WEEKLY ENEWS

Melody Stein pcoffice@goodwintx.com

COMMUNITY CENTER RESERVATION QUESTIONS

Melody Stein pcoffice@goodwintx.com

DOG PARK COMMITTEE

Chris Clement dogpark@plumcreektxhoa.com

LAKE/PARK COMMITTEE

Linda Campbell lake@plumcreektxhoa.com

GARDEN COMMITTEE

Sandra Gonzalez garden@plumcreektxhoa.com

POOL COMMITTEE

Amy Canaan pool@plumcreektxhoa.com

RECREATION COMMITTEE

Jennifer Crosby recreation@plumcreektxhoa.com

SAFETY & NEIGHBORHOOD WATCH COMMITTEE

OPEN safety@plumcreektxhoa.com

WELCOME COMMITTEE

Arcelia & Gary Gibbs welcome@plumcreektxhoa.com

HOA OFFICE PHONE 512.262.1140

PLUM CREEK HOA WEBSITE: www.plumcreektxhoa.com

Important Numbers

STREET LIGHTS, ROAD REPAIRS, STREET SIGNS

City of Kyle Public Works Dept 512.262.3024
..... pw@cityofkyle.com

TRI SHIELD SECURITY 512-486-9955

ANIMAL CONTROL

City of Kyle Animal Control 512.268.8800

SOLID WASTE

TDS Customer Care Dept 1.800.375.8375

POWER OUTAGES

PEC 1.888.883.3379

SCHOOLS

Hays CISD 512.268.2141
Negley Elementary 512-268.8501
Barton Middle School 512.268.1472
Hays High School 512.268.2911

**YOU SHOULD RECIEVE THE PLUM CREEK POST
EACH MONTH ON OR BEFORE THE 10TH.**

HOW ABOUT A POOL FOR THE PUP?



Courtesy of Texas Vet News
By Dr. Bob Judd, DVM and the
Texas Farm Bureau

This time of year in Texas the heat can cause some very serious problems in our animals. Every year, many pets suffer heatstroke from being left in closed cars. Only 5 minutes in a closed car in the Texas heat cause a heatstroke in pets.

However, most of the cases of heat stroke seen at our practice are older dogs that have been outside year after year. As these dogs age, their sensitivity to heat, and for that matter cold, increases. Many older dogs have arthritis and have difficulty rising. They also sleep very soundly. If these dogs sleep in area of the yard without shade, or if they are unable to get up well enough to get out of the sun, heat stroke can develop quickly.

It is important to provide plenty of shade for your outside dogs, and keep an eye on them to make sure they are using it. Cats are a little savvier when it comes to shady spots, and many live indoors, but keep an eye out for signs of heat stroke if they spend a lot of time outside. We also see cases of heat stroke in inside pets that are kept in air conditioning and not acclimated to the heat. These pets go outside and become over heated in only 10 to 15 minutes. When your pets need to go outside during the heat of the day, limit their exposure time in the heat, especially if they are active. Again, many older dogs, especially small breed dogs, have chronic respiratory and heart problems. Just a short time in the extreme heat, especially when high humidity is also present, can cause deadly consequences. Other than providing shade for yard dogs, many pet owners will purchase a small children's swimming pool for their dogs to get in and cool off. It's an inexpensive way to keep your pet comfortable and healthy in the Texas heat!

Neighbors *Helping* Neighbors



Nobody knows your neighborhood like your neighbors!

Think **GOLD** and get **SOLD**



Dana Castro
REALTOR®
Resident 6 years
512-781-3113



Jody Celum
REALTOR®
Resident 12 years
512-771-7037



Paige Kimball
REALTOR®
Resident 10 years
512-294-3530



Brandee Otto
REALTOR®
Resident 16 years
512-557-2728



PLUM CREEK POST

LIFEGUARDS GOING OFF-DUTY SEPTEMBER 7TH LABOR DAY

Just a reminder to all parents/guardians and swimmers, that the lifeguard's final day will be September 7th. The hours on duty that day is 12:00 PM – 9:00 PM. This is for both pools. Residents are reminded that the age limits to go to the pool without supervision are 18 and up.

We have numerous non-compliance issues when this seasonal change occurs and many young residents get into trouble when not supervised in the pools. Please make sure that anyone under the age of 18 is accompanied by an adult after the lifeguards go off duty. Your assistance in the matter is appreciated. Thanks for keeping our pools safe and enjoyable for all.

When lifeguards are not on duty it is "Swim at your own risk". The pool area is not sanitized after each use. Feel free to bring your own sanitizing products.



Call Us For A Free Roof Inspection

512-627-3113

Visit us at www.bolingroofs.com

NOTICES OF VIOLATIONS

Property inspections are performed as part of the management company's contract to monitor compliance with the DCCR's. The purpose of monitoring for compliance is to maintain the beautiful community we live in and help uphold property values. In the end, the goal of all parties involved is not to send more violation notices or to assess fines but to cure outstanding violation issues.

The Plum Creek property inspections are generally performed every other Thursday. This changes because of vacations, holidays, and illness. Periodic spot inspections occur anytime.

Here are a few guidelines for keeping your property in compliance:

- Mow, edge, trim and weed the front and back yard on both sides of the fence. This is particularly important for owners in the alleys. The area on the alley side of the fence is homeowner responsibility.

- Keep trash cans off the street on non-trash days and store in an area appropriately screened from view (behind a fence, in garage, or behind approved screen)

- Keep flower beds free of weeds.

- Ensure that barbecue pits are appropriately screened from view when not in use. They are not permitted to sit on a driveway when not in use.

- Vehicles should be not be parked in the lawn or alley way at any time.

Remember that ARC approval is required for all exterior modifications, prior to starting the modification. The ARC form can be found on the HOA website (www.plumcreektxhoa.com) in the Resources link under the "Architectural Changes" category. Review the Architectural Guidelines to help guide you through the approval process for different types of exterior modifications.

Also, please remember that the HOA is here for you. Our goal is not to send violations and collect fines, but rather to get everyone into compliance to make this a place we all want to live and to let our property values grow. If you ever have a question regarding a violation, please feel free to call we are happy to talk to you about it and work to reach an amicable solution.

Please check the Plum Creek HAO website for answers to most questions. There is a lot of information on the website. It is a valuable resource. Be sure to set aside time to read and learn about the HOA processes.

Thank you for helping to maintain Plum Creek as a beautiful and desirable neighborhood!

Owner and resident questions and concerns are important to us. To help manage owner needs and requests all in office meetings will occur by appointments only.

No meetings will be conducted without an appointment. Social Distancing will be required and masks worn.

Most items can be addressed via phone call or email.

Have a question about maintenance, violation or rules? Send an email to plumcreekmanager@goodwintx.com

Submit a request through an Online Form:

<https://plumcreektxhoa.nabrnnetwork.com/site/2849/myhoaforms.php>

Payments are not posted at the Plum Creek HOA office. Please send your payment to:

Plum Creek HOA

C/O Goodwin Processing Center

PO Box 93447

Las Vegas, NV 89193-3447

**Include your account number

We Sell Plum Creek!



151 WETZEL



173 GRACE



191 GRACE



191 SAMPSON



219 WITTE



254 STRAWN



279 CLEVELAND



338 WITTE



371 WETZEL



587 HOGAN



753 SCHEEL



770 FAIRWAY



2068 HERZOG



5192 HELLMAN



5771 FERGUS



6115B NEGLEY

"YOU ARE AN EXPERT IN KNOWING THE PLUM CREEK NEIGHBORHOOD. YOU TOOK TIME IN YOUR BUSY SCHEDULE TO CHECK-IN WITH US FREQUENTLY, YOU HAD SUCH PROFESSIONALISM AND A CARING NATURE, AND YOU WERE PERSONABLE, WHICH MADE YOU PLEASANT TO WORK WITH. EACH TEAM MEMBER HAD A SPECIAL ROLE AND WORKED HARD TO MAKE SURE THEIR JOB DUTIES WERE ACCOMPLISHED CORRECTLY AND IN AN ENTHUSIASTIC MANNER. THE WAY YOU ALL ADVERTISED AND PRESENTED OUR HOME IN YOUR BROCHURES WAS IMPRESSIVE. WHENEVER WE NEEDED SOMETHING, YOU/TEAM MEMBERS RESPONDED QUICKLY AND WERE ACCOMMODATING. THE ATTENTION TO DETAIL PROVIDED BY EVERYONE ON YOUR TEAM THROUGHOUT THE PROCESS WAS MUCH APPRECIATED. So, "KEEP UP THE GREAT WORK!!" C. Ford



kw
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PLUM CREEK POST



MADSEN
— LAW OFFICE —

Injury and Insurance Law

5401 S. FM 1626, Ste. 170-484
Kyle, Texas 78640

Tel. 512-358-1616

Fax 210-855-7551

POLITICAL SIGNS

Political signs may be erected upon a lot by the Owner advocating the election of one or more political candidates or the sponsorship of a political party, issue or proposal provided that such signs shall not be erected more than ninety (90) days in advance of the election to which they pertain and are removed within fifteen (15) days after the election. Such signs shall not exceed 2' x 3' in area, and must be fastened only to a stake in the ground and extending not more than three (3) feet above the surface of the ground.

What Goes into a Community Association's Budget?

Budgets are crucial to a community association's financial operation. Just like for-profit businesses, association boards should work diligently to develop annual budgets that estimate revenue and expenses for the upcoming fiscal year. A properly drafted budget can help prevent reduced services, deteriorating property, or special assessments.

Many state statutes and most governing documents impose a legal obligation on boards to develop an accurate budget and collect sufficient assessments to cover expenses. A detailed budget helps residents understand why assessment amounts are reasonable and how their money will be used.

Community associations have two types of budgets: an operating budget and a reserve budget. Operating budgets have unrestricted funds that are used to run the association throughout the fiscal year, while reserves have restricted funds saved for expenses that will occur in the future.

The board is tasked with gathering the necessary information to project potential sources of income and expenses, including conducting a reserve analysis, looking at bids for contracts, projecting utility or services increases, and comparing past years' budget trends.

Certain line items constitute expenses that associations are required by law or contract to pay and should be allocated first. An association also should allocate contingency funds, separate from the reserve budget, for unanticipated expenses such as extreme weather, economic conditions that could increase fees for products or services, emergency repairs and lawsuits.

Some of the most common expenses that associations should include when drafting the operating budget are: maintenance, taxes, utilities, insurance, and administrative costs.



Check out the emailed Association Enews for up to date information about committee events and cancellations.

Pool Keys and Rec Tags

We can work with you via email to help you get your pool key and rec tag.

Tenants – send a copy of your updated lease to Melody Stein at pcoffice@goodwintx.com

Go to the Plum Creek Website at www.plumcreektxhoa.com and go to Online Forms to fill out the form to request your pool key/rec IDs.

You do not need to get a new pool key and rec tag each year. If you already have one it should work. Pool keys are deactivated for non-payment of assessments.

Pool key not working? Contact the Plum Creek HOA office at 512-262-1140. We will be happy to review your HOA account.

The lifeguards do not have access to your HOA account balance.

HOA Office- By Appointment Only

Owner and resident questions and concerns are important to us. To help manage owner needs and requests all in office meetings will occur by appointments only.

No meetings will be conducted without an appointment. Social Distancing will be required, and masks worn.

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Plum Creek HOA

C/O Goodwin Processing Center

PO Box 93447

Las Vegas, NV 89193-3447

****Include your account number**

Your Invisible Safety Net: Car Insurance

WEST ROMBERGER

When I bought my first Chevy project car back in high school, I didn't listen when Mom explained car insurance. It wasn't until I was on my own that I paid more attention (and bought cars that already worked). Here are the basics all drivers should know to spend their money wisely.

Why have auto insurance?

Insurance is there to protect your assets from risk. If someone in your family causes an expensive car accident, the other driver might sue you for your savings or your home equity. Even if you haven't yet accumulated assets, your future earnings can be at risk. With insurance, 30/60/25 refers to basic coverage. Up to \$30,000 for injury to the other driver, up to \$60,000 if there is more than one person in the car, and \$25,000 to repair the other guy's car.

Let your credit score work for you

When you signed up for your first auto policy, your credit score may have been 'under construction.' If your score has improved, your insurance quotes will also. Check to see what savings are out there. And when you purchase your auto insurance along with a homeowners plan or renter's insurance, you'll feel the rewards of good discounts.

Other discounts to ask about

In addition to home/auto discounts, let your agent know if your teen driver is a good student or if you or your spouse are firefighters, police officers, nurses, physicians, scientists or educators. Your payment options also affect your rate. Paying for 6 months of car insurance at one time gives you big savings. Maybe you have a credit card with points - let that insurance payment give you rewards.

THE CAR INSURANCE MENU

Collision insurance pays for damage to your car or replacing it when you are at fault. Bank loans require this coverage. You can select what deductible (your portion) you'll have to pay.

Comprehensive is there to cover you for many situations: a deer meets

your windshield, a tree falls on your car, it's stolen, it's vandalized or maybe a hailstorm passes through Kyle.

If you have an older vehicle you've paid off, keeping collision and comprehensive coverage may not be worthwhile because you could probably afford the repairs out of your savings.

Uninsured/Underinsured Motorist pays for your medical bills or auto repairs if the person who causes the accident doesn't have insurance.

Rental Car: It sounds nice to know you can have a rental car if you're in an accident, but when you add up the fees over a year, maybe you can save here. If your household has a few cars or if you work from home, you might be able to get by for a few days if your car is in the shop.

Towing: I always encourage my clients to carry this coverage. The day you have an accident is already a rough time - you want to easily move your damaged car to the repair shop.

Personal injury protection: This insurance coverage is for medical and other expenses resulting from an auto accident regardless of who is at fault. If you already have major medical health insurance, PIP can still benefit you but eliminating this coverage may make sense.

Medical payments: This feature provides a limited amount of coverage for you and your passengers' medical expenses as a result of an accident. The coverage pays regardless of who is at fault. Similar to PIP, you may not want to select this if you already have a great health insurance plan.

Want a stress-free auto quote? Email or text your name, date of birth, vehicles and drivers to wromberger@farmersagent.com or 512.828.7662. If we can't save you money, we're happy to answer your questions and help you be a smart insurance consumer. Before making any changes to your insurance, talk to a licensed insurance agent.

“It wasn't until I was on my own that I paid more attention (and bought cars that already worked).”

Home matters more than ever.

PROTECT IT WELL.

For a stress-free insurance quote, text or email your name, birthdate, address and vehicles.

INSURANCE DISCOUNTS FOR:

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West Romberger
512.828.7662

wromberger@farmersagent.com

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Kyle, Texas





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