

# Stillhouse Newsletter

August, 2019

For Stillhouse Canyon Residents

Volume 3, Issue 3

## [HOA Board Meetings](#)

The board meets the 2<sup>nd</sup> Tuesday of each month at 6:00 pm in the clubhouse. All are welcome.

Next board meeting  
August 13<sup>th</sup> in the clubhouse

## [Garbage News](#)

Effective July 26, Stillhouse has hired Texas Disposal Systems, TDS, to replace Waste Connections for trash and recycling services. Recycling is available for plastics, paper, cardboard, glass and aluminum. We expect this change will provide more reliable service to the property.

## [New Pickup Schedule](#)

Phase 1 and 2 Trash Service

Monday, Wednesday and Friday

The large 8-yard recycle containers (Phase 1)

Tuesday and Friday

Small recycle blue plastic bins (Phase 2)

Tuesday

## [Please help reduce our costs](#)

We all appreciate everyone's recycling effort, but sights like this are all too common. By failing to breakdown your boxes, we have to increase our pickup frequency which increases cost for everyone. Do not throw construction debris, household appliances, or furniture in either recycle or trash dumpsters. These items incur extra cost to the association as well.



## [ABOUT THE NEWSLETTER](#)

The Stillhouse News is written by the Stillhouse HOA board and distributed through the realtor boxes at the mailboxes.

We plan to publish quarterly in February, May, August and November of each year.

If you have suggestions for articles, please contact a board member or Granite Properties.

## [YOUR BOARD AND PROPERTY MGMT. CO.](#)

Board members are:

Carolyn Wright, President

David Greene, VP

Marc Duchon, Treasurer

Phil Rothblum, Secretary

Seth Klempner, Member-at-large

Our Property Management Company is

Granite Properties

808 W. 10<sup>th</sup> Street

Austin, Tx. 78701

(512) 469-0925

[www.graniteproperties.com](http://www.graniteproperties.com)

password: still11

Our Granite Properties

contacts are Mike Hill, CPM

and his assistant Ashley

Rodriguez.

### Gate Codes

We have recently learned that some owners/residents are posting their private gate codes on social media to facilitate entry to the property for sales, swap meets and other public activities. Such public postings are of concern because they compromise the safety of the gated community for all. The Board will consider at its August meeting what actions to take against those who post on public media or otherwise give out their code randomly.

Your personal access code is for your use only, should not be given out randomly, and rarely be given out at all by having guests use the entry panel at the gate. The display on the entry panel at the gate instructs the guest to find your “code” on the system’s built-in electronic directory and enter the code that is synonymous with your name on the keypad. The system then dials your telephone number, which has already been programmed into the system’s memory, and your telephone will ring. The system will keep your number confidential. Upon answering your phone, you can grant access by pressing “9” on your phone. Easy and secure. Try it out and if you have any problems contact Granite Properties to have it resolved.

### How We’re Spending Money this Quarter

1. \$19,335 to JE Services for periodic maintenance repairs to Building 3 scheduled to begin in August.
2. \$1731/month for new trash contract with TDS, a decrease of \$451/month from Waste Connections, terminated for inadequate service.
3. \$1400/month for new landscaping contract with Urban Landscape, LLC, an increase of \$125/month from BrightView, terminated for inadequate service.
4. \$3500 to WL Perkins Architecture, LLC for architectural services to assess and propose remedies for existing balcony railings. See related article.
5. \$106,955 for a one-year policy renewal with Farmers Insurance for the condo master policy. See related article.
6. \$12,887 to Certified Arbor Care for annual tree-trimming.

### Insurance Rate Increases and More Stringent Loss Control Requirements

Over the past few years there have been a number of large insurance losses around the country, which has not really been felt until this year. In April, at the time of the annual renewal of the condo master policy, the board learned that insurance premium rates would increase significantly for 2019. The rate will increase \$23,955 above the current 2019 budget for a total annual premium of \$106,955. This premium includes a general liability policy of \$1 million dollars and an excess liability policy of \$5 million. The master policy also includes property coverage of just under \$28 million and a wind/hail deductible of \$25K per occurrence. After extensive market investigation we have found that there are currently limited options available for coverage on large older properties like Stillhouse. In addition, after consulting with several knowledgeable insurance agents we have learned that increased rates and increased loss control demands are industry wide. At the present time the renewal offer submitted by Farmers was significantly better than any other offer received.

In addition, Farmers Insurance (the current carrier) is requiring properties such as Stillhouse to retrofit or modify railings on the back patio and balconies of all units. The issue centers around the spacing of the vertical slats on the railings. At Stillhouse, the spacing ranges from 6 to 8 inches. The current City Code requires all new construction to be based on 4 inch spacing, but does not require properties like Stillhouse to retrofit. We have been and are currently grandfathered under the code.

However, this does not prevent insurance companies from imposing stricter loss control requirements, in this case that Stillhouse modify or retrofit railings to have 4 inch spacing.

If modifications are not timely made, Farmers indicates that they will not be able to continue coverage and will cancel the policy. As a result,

the board must take action and make the required modifications. Due to the magnitude and potential impact of this project, the Board has hired the architectural firm of WL Perkins to conduct an assessment and make a proposal of several options to remedy the situation in ways that will satisfy Farmers. Modifying the balconies will not reduce the insurance premium but will enable Stillhouse to continue its coverage.

The board expects to receive the initial architectural assessment/proposals soon. Once all options have been adequately vetted, the Board will choose the most practical option and it will be costed out in detail. At that point, the board will notify residents of which solution it has selected and what options the association has to cover the costs. Given the anticipated scope of the project, it will be expensive and will likely require a special assessment, a larger than usual increase in monthly assessments, the securing of a loan or some combination of these. The Board will also consider use of a portion of the reserve fund to minimize the overall financial impact. However, such use would be limited so as not to leave the Association financially vulnerable. More information will be made available to all owners in the near future once the project has been better defined and vetted and costs are known.