

BALCONES CIVIC ASSN.
P.O. BOX 26864
AUSTIN, TX 78755-0864

*Fall 2002
Newsletter*

www.main.org/bca



BCA Annual Meeting
Thursday Sept. 19, 2002 at 7 PM
New Anderson High School Theatre

Main Discussion Topic:
Homeowners' Insurance -The Changing Rules

Guest Speakers: State Farm and Farmers Insurance
Representatives



Skyrocketing insurance premiums. Refusals to write new policies. Canceled coverage for long-time customers. What is going on with homeowners insurance in Texas in 2002? What are the new unpublished rules about how many claims will cause a cancellation? What can a person do to avoid being dropped?

Join us on Sept. 19 to hear some of the facts and reasons behind the current rigid environment of homeowners insurance. What can we expect in the future? Each of two insurance company representatives will give an overview of the homeowners insurance business in Texas during the past few years, then will answer questions from the floor. Bring your questions with you the 19th, either in written form or to present orally.

We have also invited candidates for the State House of Representatives, district 48, County Commissioner Precinct 2, and County Judge, to give 3-minute statements on Sept. 19 about what they would like to accomplish this coming year. All three positions will be decided in the elections in November.

Austin Police Department Northwest Area Commander's Forum

Date/Time: Tuesday, Nov. 5, 2002 7:00 PM

**Location: North Austin Christian Church
1734 Rutland Dr.**

Police Dept. management solicits input from attendees regarding neighborhood crime and quality of life concerns. Interesting & informative sessions.

Be Safe and Decrease Your Insurance

Want to decrease your homeowners insurance and keep your home safe? Well, then the Austin Police Dept. has a program for you! The State Legislature has provided for up to a 20% reduction in homeowner insurance premiums if your home meets specific requirements. By appointment, an Austin police officer or a certified Crime Prevention Tech will come to your home and complete a security survey. In addition to determining whether or not your home currently is eligible for an insurance premium reduction, you will also learn how to improve your current security. Below are the general requirements for a reduction in homeowner insurance.

To receive a 5% reduction:

1. Exterior and double doors must be metal or solid core and secured by a deadbolt.
2. Sliding glass doors must be secured by a secondary lock to prevent movement.
3. Garage doors must have a key operated lock.
4. Windows must have auxiliary locks.

To receive an additional 15% reduction:

1. The home must be equipped with an electronic burglar alarm where all exterior structural openings are contacted.
2. The alarm system must include both interior and exterior sirens.
3. All alarm equipment must be U.L. approved and monitored by a U.L. approved central station.

Once the above criteria are met, a Premium Reduction Certificate can be issued, which is valid for three years. It may be renewed for an additional 3 yrs. For more detailed information, call the Austin Police Dept. at 974-5743.

Useful Web Sites & Phone Numbers

Texas Dept. of Insurance

Want to research homeowners insurance and find which companies are still writing new policies? Go to the Texas Dept. of Insurance web site at :
www.tdi.state.tx.us

Texas No-Call List

Sign up to limit telemarketers from calling your home for three or five years. Cost is \$2.25 or \$4.80, respectively. To sign up on-line or print the consumer registration form to mail in, just log on to the site at: **www.texasnocall.com**

ABIA Parking and Flight Status Information

To obtain real-time parking information, flight status, and other airport information for Austin Bergstrom International Airport, call 530-2242 or visit the web site at:
www.abia.org

Downtown Jam

Want to know how to get to a site in downtown Austin amidst all the blocked streets and rerouted traffic? Just call 974-3896 or log onto: **www.downtownjam.com**.

Travis Central Appraisal District

To look up appraisal values for properties near you, log on to **www.traviscad.org**.

The Balcones Civic Association

Purpose: The BCA is a neighborhood organization which encourages orderly community development and growth, and seeks to preserve and improve the quality of life in our area. The organization was founded in 1967 and has operated continuously since then.

Who we are: Residents like you who are interested in preserving a high quality of life in our neighborhood.

Volunteer to be a sector representative on Sept. 19, and join us in helping to preserve our quality of life.

OAK WILT DISEASE
CUTTING/PRUNING OF OAK TREES: DOs AND DON'Ts

Oak wilt is an untreatable disease that can destroy a cluster of large oak trees in a matter of months. Oak wilt was reported three years ago in the neighborhood to the south of us, between Spicewood Springs Rd. and RR 2222, so we must be diligent in trying to prevent the disease. Home prices drop significantly when the trees around a home are destroyed. Help prevent this terrible disease by following the pruning guidelines given below.

1. **Cut/prune oak trees ONLY during July through September or in January.** The sap-feeding beetle (sap beetle) is not as active during extremely hot or cold periods.
2. **DO NOT cut/prune oaks from Feb.1 through June 30, or during October through December.** These are the most active times for the sap-feeding beetle.
3. **Use only clean/disinfected tools for pruning oak trees.** Disinfect tools with Lysol spray, denatured alcohol, or a 20% bleach/80% water solution. Dry each tool thoroughly before using.
4. **Immediately after pruning, paint all wounds with a standard asphalt-based wound dressing.** It only takes one wound contact by a contaminated sap beetle to introduce oak wilt into our oaks because of the common root system.
5. **Alert your neighbors to the problems of oak wilt. Do not let unqualified people prune your trees during the months when the sap beetles are most active.** Disinfected tools and wound dressing **MUST** be used during these periods of the year.

If you have questions or would like more information, contact the Forestry Admin. section of the Austin Parks and Recreation Dept. at 440-5150 or the City Arborist at 974-1876. *Mary Tannahill*

Crime Prevention: Safe Security Practices

1. Plan so that you do not need to 'hide' a key under the doormat.
2. Keep as much cash as possible, other valuables and a home inventory, in a bank.
3. Have all of your property engraved with your drivers license number and state.
4. **Make a list of the serial numbers of your watches, cameras, TVs, stereos, computer components, etc., that have serial numbers.**
5. Take photos of other valuable property that does not have a number.
6. Tell your family what to do if they discover a burglar breaking in or already in the house. (Leave if you can do it safely; call the police at 911.)
7. If you discover that a burglary has been committed, leave the house undisturbed and call the police at the non-emergency 311 number.