

Balcones Civic Association  
P.O.Box 26864  
Austin, Texas 78755-0864

[www.main.org/bca](http://www.main.org/bca)

## Winter 2003 Newsletter

### HOMEOWNERS INSURANCE

Excerpts from presentation by **Mr. Jose Montemayor**, Insurance Commissioner of the State of Texas, at the Balcones Civic Assn. annual general meeting Sept. 19, 2002.

Mr. Montemayor: **How did we get where we are today in Texas regarding homeowners insurance?** Answer: Primarily because of **mold claims**.

In the period Jan.-March 2000, there were approximately 1,000 claims filed in Texas related to damage from mold. In the same period in 2001, there were almost 14,000 mold claims filed.

[Aside: According to a May 23, 2002, article in the Wall Street Journal, U.S. insurance companies in 2001 lost \$8.9 billion on home-related underwriting. In addition in 2001, a majority (70%) of all mold claims in the U.S. were filed in Texas (Wall St. Journal, Aug. 8, 2002, p. D3).]

Mr. Montemayor: Other factors in 2001 that affected home insurance rates in Texas:

1. the Ballard case – In June 2001, a Travis County jury awarded \$32 million to the Ballards of Dripping Springs for settlement of a mold claim
2. hail storm in Ft. Worth/Dallas area
3. dip in investment income for the insurance companies because of falling U. S. stock market
4. claims arising from Sept. 11, 2001, terrorist attacks.

#### Additional issues and concerns

- a) Mold remediation companies are currently not regulated or licensed by the State. The number of such companies doing business in Texas has increased dramatically in the past two years, especially after the Ballard jury award.
- b) There is no federal or state standard exposure limit for mold and mildew.

#### **Mr. Montemayor's Recommendations**

1. The State of Texas should regulate mold remediation companies to prevent excessive and/or unnecessary repairs to a house involved in a mold claim.
2. Standards for mold exposure need to be promulgated. (For example, the FDA has exposure standards in place for many other substances, but not for mold.)

The State Insurance Commission has launched a new web site to aid homeowners with insurance questions: **[www.helpinsure.com](http://www.helpinsure.com)**

*Mary M. Tannahill*

## Mark your Calendar! BCA Monthly Meetings

Bank Building at 7800 MoPac  
NW corner of MoPac & Spicewood Springs  
First floor east conference room  
Third Wednesday of each month

**Feb. 19, 2003      7:00 PM**  
**March 19, 2003    7:00 PM**  
**April 16, 2003    7:00 PM**

### BCA Officers 2002-2003

President	Tom Arbuckle	454-9003
Vice President	Stanley Moos	345-4594
Secretary	Louise Epstein	502-8885
Treasurer	Jack Jennings	231-1032
Past President	Mary Tannahill	343-1573
	Bill Pierson	343-9122

### BCA Executive Committee Representatives

	Sector 1	
Tony Aterno		346-3437
Belinda Herrera		346-6126
Jim Hooser		345-0817
Mary Tannahill		343-1573
	Sector 2	
Joe Makeever		345-0800
John Rhodes		345-0778
Gwen Sederholm		345-0720
Monroe Zoch		345-0687
	Sector 3	
Tom Arbuckle		454-9003
Watson Howell		346-6042
Jack Jennings		231-1032
Linda Keeling		345-4704
	Sector 4	
Louise Epstein		502-8885
Bob Latsha		345-4831
Stanley Moos		345-4594
Sam Smith		345-1337
	At-Large Representatives	
Bill Gardner		345-1343
Mark Kapner		502-8393
Beverly Kimbrough		372-8713
Sam Robertson		343-7659

## USEFUL PHONE NUMBERS (updated)

### AUSTIN POLICE DEPARTMENT

<b>New Non-Emergency number</b>	<b>311</b>
Main Switchboard	974-5000
WebSite	<a href="http://www.cityofaustin.org/police">www.cityofaustin.org/police</a>
Northwest Area Command	974-5500
Abandoned Vehicles	280-0075
Auto Theft Info (H.E.A.T. & VIN etching)	974-5713
Crime Stoppers	472-8477
Graffiti Removal	854-4125
Community Liaison Office	459-1877
Traffic Office	974-5789
Victim Services	974-5037

### CITY OF AUSTIN

Main Switchboard	974-2000
WebSite	<a href="http://www.cityofaustin.org">www.cityofaustin.org</a>
Animal Control	972-6060
Dead Animals (Solid Waste Services)	494-9400
Dogs running loose	974-6033
Flooding Complaints	974-3355
Garbage Pickup (Solid Waste Services)	494-9400
Handicapped Curb Ramps	974-6426
Home Chemicals Collection	974-4343
Illegal Dumping	494-9400
Mosquito Infestation	972-5692
Night Watchman Lights Installation	505-7617
Noise Complaints	311
Pothole Complaints or obstructions in roadway	440-8444
School Sidewalk Safety	974-7240
School Zone Light Malfunction	457-4851
Stop Signs	457-4885
Street Light Installation	505-7617
Street Light Repair (Austin Energy)	505-7617
Street and Bridge Repairs	440-8444
Street Signs Down	457-4885
Traffic Signal Malfunction	457-4850
Weeds & Trash on private or city property	972-5600
<b>Watershed Protection Dept.</b>	<b>974-2550</b>
Call to report environmental spills or deliberate dumping (e.g. dumping of used motor oil, etc.)	

## Austin Police Department Northwest Area Commander's Forum

**Date/Time: Tuesday, Feb.11, 2003 7:00 PM**

**Location: Westover Hills Church of Christ  
8332 Mesa Dr.**

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

### MESA-GREYSTONE UTILITY PROJECT

In the fall of 2003, the City of Austin Public Works Dept. will begin a project on Mesa Dr. and Greystone Dr. to install additional water transmission lines in the area between Spicewood Springs Rd. and Far West Blvd. The long-range goal is to improve water capacity and pressure to homes in this area. Work on Greystone Dr. will occur between Valburn and Park View, and between Mesa and West Rim. Work on Mesa Dr. will take place from Spicewood Springs Rd. to Far West Blvd. The existing 20-inch water transmission line on the east side of Mesa Dr. will be cleaned after the new line is installed. Construction on this project is expected to take about 12 months.

During the time that this improvement project is underway, two-way traffic will be maintained on Mesa Dr. (one lane only each direction) between Spicewood Springs Rd. and Greystone Dr. However, traffic on Mesa Dr. between Greystone and Far West Blvd. will be one-way only, northbound. Southbound traffic on Mesa from Greystone to Far West Blvd. will be rerouted to Waterline or Chimney Corners.

An update on this transmission main project will be included in the next BCA newsletter.

### BCA Web Site Maintenance

We need someone to maintain our already-established BCA web site. It should not require much time per month. If you can help, call Mary Tannahill at 343-1573 or send e-mail to : [m2tannahill@worldnet.att.net](mailto:m2tannahill@worldnet.att.net)  
**Thanks!**

## Useful Web Sites & Phone Numbers

The **Travis County Bar Association** is offering a series of free legal courses on Saturday Feb. 22 at the Univ. of Texas Law School. Courses will run in time frame 8:30 am to 1:15 pm. Call 472-0279 to register or visit [www.travisbar.com](http://www.travisbar.com) for more info. Courses cover topics like consumer law, health insurance, small business law, wills & estate planning, homeowners insurance, etc. Approx. 3,000 people expected to attend, so register early!

### 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](http://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](http://www.texasnocall.com) The phone number is 1-866-896-6225.

### League of Women Voters, Austin Area

To obtain information about the candidates running for mayor or City Council in May, call or FAX 451-6710 or visit the web site at: [www.leaguewv.austin.tx.us](http://www.leaguewv.austin.tx.us)

### Austin Neighborhoods Council

Want to find out information about another Austin neighborhood association? Just log onto: [www.downtownjam.com](http://www.downtownjam.com).

### Travis Central Appraisal District

To look up appraisal values for properties near you, log on to [www.traviscad.org](http://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**, and join us in helping to preserve our quality of life.

## Neighborhood Traffic

First of all, thanks to all who obey the speed limits on our beautiful streets. It's wonderful to see walkers, joggers and cyclists sharing the roadway, enjoying the weather, getting fit, and getting acquainted with our neighborhood. It's even more satisfying to watch children ride their bikes and walk on some of our streets. Participating in these activities, however, poses a safety risk for those who live on several streets.

There is a high-speed problem on Wildridge Drive, Mountain Ridge Drive and Adirondack Trail in Sectors 2 and 4. The posted speed limit is 30 mph, however, 40 mph is the norm during peak times. While some drivers who speed through these streets are taking shortcuts through the neighborhood, others are our neighbors.

High speed contributes to car accidents and restricts the rights of all, especially children, from walking safely on their streets. Next time you find yourself on these streets, or any neighborhood street, **slow down**. Take responsibility and keep our streets safe. Please take a minute to share this message with your spouse, teenagers, and neighbors. *Belinda Herrera*

### ***ARE YOU A PAID MEMBER OF THE BCA?***

**We need your support! We need you to become an active member of the Association.** Please take a moment and send in your BCA dues **today**. In order to keep you informed on crime, traffic, zoning, and development issues, we need to publish at least two newsletters per year. Each edition of the newsletter costs \$700-800 to print and distribute. Each edition is distributed to approximately 3,000 households in our area. **Over 90% of your \$10 in dues goes to publishing the newsletters and holding the annual meeting.**

### **BALCONES CIVIC ASSOCIATION MEMBERSHIP FORM**

**January 1– December 31, 2003**

**Name(s)** \_\_\_\_\_

**Address** \_\_\_\_\_

**Home Phone** \_\_\_\_\_ **Work Phone** \_\_\_\_\_

**E-Mail** \_\_\_\_\_ **FAX** \_\_\_\_\_

**Enclosed is my \$10 residential dues payment** \_\_\_\_\_

**Enclosed is my special donation of \$** \_\_\_\_\_ **to support traffic calming & other projects**

**What community subjects interest you?** \_\_\_\_\_

**Would you be interested in helping to address them?**

**Mail this form and your check to: Balcones Civic Assn., P. O. Box 26864, Austin, TX 78755-0864**