

# Knolls Estates Monthly Board Meeting November 20, 2024 Approved Minutes of Meeting

The meeting was called to order by Greg Gardner @ 6:00pm

## I. Roll Call

In attendance: Greg Gardner, Terry Wells, Tom Schuab, Dian Cox, Michael George & Patty Wiss from Centerpointe Property Management.

Owners in attendance: Peggy Schuab @ 2074 Culver Loop, Jim & Mary Dennis @ 1780 Scardi Blvd, John Lahley @ 2070 Culver Loop, Larry Cox @ 2066 Culver Loop, Garrie & Lorrie Lee @ 1829 Culver Loop, Carole Wells @ 1827 Culver Loop, Arvid & Jean Edson @ 2062 Scardi Blvd.

## II. The Rules of Order

Tom Schuab read the Rules of Order.

Homeowner comments are at the end of the agenda, with a 3-minute time allowance.

## III. Approval of Minutes from October 16, 2024 Meeting:

The meeting minutes from October 16, 2024 were approved via email by Board members and posted on the website.

## IV. Reports from Officers and Committee Chairs:

### A. Greg Gardner

1. Unfortunately, identity theft and fraudulent activity are major problems that a lot of people will end up dealing with in their lives. The board urges the community to take extra steps to protect themselves and be on the lookout for potential scams. Print outs were provided to all attendees with precautionary tips on how to keep your personal information safe (please reference additional sheet after minutes). Freeze your credit reports right away if you suspect that your information has been leaked.
2. A friendly reminder, now that the election is over, please remove all political signs from your yards. Rules and Regulations 17. USA Flags & Political Signs: USA Flags are approved; Up to two flags of the USA or another country, or a military or college/school-related flag, or a flag related to the season at the time, may be displayed on each Lot. Political signs, but not limited to: flags, banners, yard stakes can only be displayed 45 days prior to an election. They must be removed a week after the election. Political signs must be respectful. They cannot contain any profanity or foul messages. Homeowners can only post 2 signs on their property. Political signs must not create obstructions & other safety hazards.
3. The design committee did not receive any applications for approval this last month.

### B. Tom Schuab

1. Tom Clark pulled his city planning commission meeting. Updates will be given at next month's meeting.
2. The Chevron sign that's been hit needs to be discussed with Aaron Swan. No one knows what happened, it was leaning prior to being hit.
3. **Secretary/Treasurer Report**

Financial Report 2024	2024 YTD	2024 Budget
Total Income	\$160,112.63	\$168,714.00
Total Net Income	\$42,215.47	\$(2,046.00)

Total Expense	\$117,897.06	\$170,760.00
Total Reserve Expense	\$36,216.00	\$ 40,000.00
Total Assets	\$376,648.63	

Almost \$5000 in interest has been earned in the last 7 months. CD matures June 17, 2025.

**C. Terry Wells**

1. Quite a few people experienced power outages last night. Everyone needs to remember to check their generators, to ensure they are ready to be used. New storms will be coming in and they want the neighborhood to be prepared. Keeping a striker by your stovetop is also recommended.
2. Regarding the common areas, everything has gone dormant. There won't be a lot of work during these cooler months, just as needed. More work will be addressed for springtime, to help cut the grass early and avoid any issues.
3. No street parking will be allowed next Tuesday. The street sweeper will be coming through so please keep your cars parked in your driveways. A light dusting of leaves will be picked up, but no large piles. They are trying to clear out all the drains on the streets to ensure they do not get backed up.
4. **2024 Empty Lots and Construction**

Lot #21 Joann Sandstede: 2210 Eagle Loop:	Empty Lot.
Lot #85 John & Suzzane Heselius: 1957 Kapela Ct:	Empty Lot.
Lot #130 Rick Griffith: 615 Arnie Ct:	Empty Lot.
Lot #151 Tom & Susan Lebengood: 1660 Scardi Blvd:	New Construction
Lot #167 Joshua & Heather Waechter: 1772 Scardi Blvd:	Empty Lot.
Lot #174 DW&S LLC	Empty Lot.
Lot #175 Susan Wyhoon: 1708 Scardi Blvd:	Empty Lot.
Lot #27, 107, 110, 111. DW&S LLC	Vacant homes partially constructed

The board hopes that some of these homes will be finished next Spring.

**D. Michael George**

1. No updates for street repairs next year, yet.
2. Disaster 12 Month Preparedness Calendar: Please download some of the useful emergency notification apps on your cell phone. These will help you to stay informed about weather, and local/state/federal emergencies. Plan for sheltering in place (page 45). Training & Supplies: Take Stop Bleed Training. Go to [www.stopthebleed.org](http://www.stopthebleed.org) for more information. Practice your CPR and first aid skills. Review your shelter-in-place supply needs. Gather or purchase items. Add water and food. Consider purchasing some of the "emergency foods" that have a very long shelf life. MRE's, food ration bars, or any variety food that can be found online by searching "emergency foods". These have a shelf life of 5-25 years.

**E. Welcome Committee/Social Committee: Dian Cox**

1. No new homes were sold this last month. They are prepared with 9 baskets to greet future residents with.
2. Christmas Decoration Contest: One winner from each phase in the community will receive a gift card. Our volunteer judges are Peggy & Chuck Brummel, Mary & Jim Dennis, and Mike & Cathy Parker. Judging will take place in the evenings of December 16<sup>th</sup> & 17<sup>th</sup>. Winners will be announced at the Board Meeting on December 18<sup>th</sup>. Winning in the past does not exclude you, everyone is eligible. They hope the residents and community enjoy viewing all the creatively decorated homes in Knolls Estates.

**F. Centerpointe Property Management – Patty Wiss**

**1. Drive Through Reporting**

Homeowners' biggest issues are maintaining curb appeal. Compliance reminder and non-compliance fines could be applied to owners not following maintenance obligations. The biggest concerns are currently weeds and grass growing in the rocks and along driveways, fall leaves in yards, and lawns with some brown spots. Drive-throughs are going to be more detailed than previously, to make sure Knolls Estates are up to high standards.

- 2.** The November drive-through was performed on the 14<sup>th</sup>. A detailed report was sent to the Board. 7 lots were reported for various possible violations. Text and email reminders were sent out to homeowners about yard maintenance.

**3. Unpaid Charges Report**

YTD KE unpaid charges total: \$41,502.97

DW&S, LLC (5 Lots) delinquent in fees total: \$40,938.68

7 Homeowner late fees, HOA dues, non-compliance: \$564.29

2 water shut off notices were sent

**V.) Owner Comments**

- A.** Arvid Edson- Regarding the vacant homes, is that what he read about in the paper? Greg Gardner- Yes, but they are now managed by a hedge fund account. Two of the homes were sold this year, which recouped \$15,000 for the HOA. Pending lawsuits for the buildings are in the thousands in Douglas County.

**VI.) Meeting was adjourned at 6:42pm**



## Knolls Estates Agenda-2024 Monthly Board Meeting 11-20-2024

### **What Is Identity Theft?**

Identity theft happens when someone uses your personal information without your permission—such as your Social Security number, bank account number, and credit card information— to gain financial benefits or commit fraud. Thieves can use your information to access personal accounts, open up new accounts without your permission, make unauthorized transactions, or commit crimes.

Thieves can steal anything from a credit card or bank account number to a driver's license or passport. Victims of identity theft often end up with damaged credit, incorrect information added to their records, or wrongful arrest.

To protect yourself, stay informed about data breaches, report any security incidents, and consider freezing your credit.

### **How to Protect Yourself From Identity Theft**

- **Monitor your accounts regularly:** Review your credit report for suspicious activity and check bank and credit card statements often to ensure there are no unauthorized transactions
- **Use strong passwords:** Avoid easy passwords that contain personal or identifiable information. Create passwords with letters, numbers, and symbols.
- **Enable two-factor authentication (2FA):** Activate 2FA when available on accounts to add an extra layer of security.
- **Be cautious online:** Limit sharing personal information on social media and try to always be connected to a secure and private internet connection.
- **Stay Informed About Data Breaches:** Keep an eye on news about data breaches involving companies where you have accounts and take action if your information may have been compromised.
- **Watch for phishing scams:** Always verify links and sources before providing any details.
- **Consider Credit Freezes:** A credit freeze will restrict access to your credit report making it hard for a thief to open an account with your information

### **Recovering From Identity Theft**

Recovery can be a lengthy process. After filing a report with the FTC, take these steps:

1. **Place fraud alerts on all of your credit reports.** Fraud alerts are an added layer of protection in that lenders must confirm your identity before opening an account, usually via phone.
2. **Freeze your credit reports.** Freezing your reports prevents access to any credit information. Your credit report is removed from circulation so that a lender cannot access it. If access is denied, no account in your name can be opened.

3. **Contact all of the companies involved in the identity theft.** Demonstrate to them that you are a victim of such theft, that you did not open any accounts, and that no purchases of goods or services are legitimate.
4. **File complaints and dispute charges.** Share any other reports you have filed, such as police reports or reports with the [FTC](#). The [Fair Credit Billing Act](#) and the [Electronic Funds Transfer Act](#) work in your favor.
5. **Contact all credit reporting agencies.** Dispute any incorrect charges and information on your credit reports.
6. **Contact your bank(s) and credit card companies.** Request that they close your current credit and debit cards and issue you new ones.
7. **Change all of your login and password information.** Update passwords and turn on 2FA.
8. **Monitor your credit reports.** Keep an eye out to ensure that your personal and financial information remains secure and unavailable to thieves.

What Do You Do If Someone Has Stolen Your Identity?

Report the theft to the Federal Trade Commission (FTC) at [IdentityTheft.gov](#) or call 1-877-438-4338. Freeze your credit reports, file a police report, and change your login and password information for all sensitive accounts. It would also be wise to close your current credit and debit cards and receive new ones. Check your credit reports for false accounts and dispute any with the credit agencies.

What Are the First Signs of Identity Theft?

Early signs of identity theft are unfamiliar charges on your credit card or debit card statements, new cards that you did not apply for, incorrect items on your credit report, medical bills for doctor's visits that you did not have, and collection notices for purchases that you did not make.

What Are Three Common Types of Identity Theft?

Three common types of identity theft are medical identity theft, financial identity theft, and child identity theft.

### **The Bottom Line**

Identity theft is a traumatic, difficult experience and can severely damage your creditworthiness. It can leave you with bills you did not incur and cannot pay.

Regularly monitor your financial statements and credit reports for signs of fraud. If you suspect that you are a victim of fraud, there are ways to dispute the charges, fix the theft, and stop your private information from being made available to thieves. In addition, the government provides various resources to help you repair your credit standing.