KNOLLS NEWS

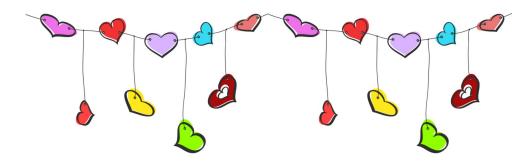
Capri's Corner

- We celebrate our wonderful Staff members' anniversaries: Kevin hit one year in January, and Judy celebrates one year this month. Congratulations to both!
- We caution you to not throw <u>cardboard</u> down the trash chute, please! Remember it's a <u>compactor</u> at the bottom and that machinery can't digest cardboard!
- If you have a leak in your unit, call <u>301-446-2635</u>. Think of this as an 'emergency' and don't send a text!

The Office and Staff appreciate the patience and forbearance of our Residents during the emergencies (water problem from Highpointe; gas line break; and leak caused by the City's vendor) at the end of the month.

* AKW financials / Board actions will be available in next month's issue.



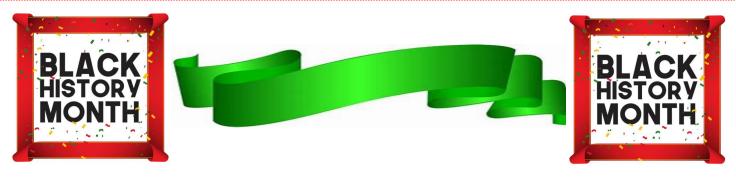




We are still Recruiting!

Yes, we are still recruiting some Residents who can open the Office when some emergency keeps Capri and Judy from coming in. Please put a note in Roshan's Board box in the Office and he'll get back to you. *Oh, BTW, this is a paid position!!*

Thank you!



EXPLORE ALEXANDRIA'S BLACK HISTORY AND CULTURE from visitalexandria.com

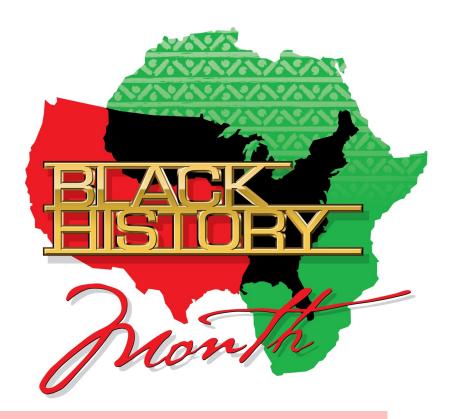
Celebrate Black History Month and honor Alexandria's African American heritage year-round. From a self-taught mathematician who mapped out the nation's capital to abolitionist sisters who partnered with Frederick Douglass to the first Black player in the NBA, African American changemakers have shaped the history of Alexandria, VA and the United States. Minutes from D.C. and the Smithsonian National Museum of African American History and Culture, Alexandria offers tours, markers and more to lead you through (largely outdoor) sites and stories both harrowing and hopeful. Grab your face mask and start exploring Alexandria's Black history and cultural experiences for a better understanding of today.

- 2/3 MANUMISSION TOUR COMPANY VIRTUAL TOUR OF LOCAL BLACK HISTORY: FREEDOM'S FIGHT IN ALEXANDRIA. This program will give participants insight into Alexandria's pre-civil war history of urban slavery, and highlight runaway enslaved individuals, like step-brothers Oscar and George Ball, free African Americans like Moses Hepburn and early abolitionists, such as pharmacist Edward Stabler, who pushed back against the "Peculiar Institution" of slavery.
- 2/8 <u>AN AFTERNOON LECTURE WITH THE EQUAL JUSTICE INITIATIVE</u>. Join the Alexandria Community Remembrance Project (ACRP) to learn more about EJI and the ACRP's work with them to educate Alexandria citizens about Alexandria's two lynchings that occurred in 1897 and 1899.
- 2/12 STORYTIME WITH THE ALEXANDRIA BLACK HISTORY MUSEUM. Join as we explore the history of Alexandria's local African American community through books, stories, and songs. All are welcome, but the event is geared towards children ages 4-8. Please pick up your activity kit before the event. Kits available for pickup at the Beatley Central Library two weeks prior to the event date.
- 2/19 <u>WASHINGTON REVELS JUBILEE VOICES IN CONCERT</u>. From a self-taught mathematician who mapped out the nation's capital to abolitionist sisters who partnered with Frederick Douglass to the first Black player in the NBA, African American changemakers have shaped the history of Alexandria, VA and the United States. Minutes from D.C. and

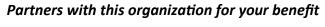
the Smithsonian National Museum of African American History and Culture, Alexandria offers tours, markers and more to lead you through (largely outdoor) sites and stories both harrowing and hopeful. Grab your face mask and start exploring Alexandria's Black history and cultural experiences for a better understanding of today.

Inspirational Quotes

- 1. "Defining myself, as opposed to being defined by others, is one of the most difficult challenges I face." Carol Moseley-Braun, politician and lawyer
- 2. "Never be limited by other people's limited imaginations." Dr. Mae Jemison, first African-American female astronaut
- 3. "You can only become accomplished at something you love. Don't make money your goal. Instead pursue the things you love doing and then do them so well that people can't take their eyes off you." Maya Angelou, African-American author and poet
- 4. "The time is always right to do what is right." Dr. Martin Luther King, Jr.
- 5. "Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome while trying to succeed." Booker T. Washington
- 6. "The beauty of anti-racism is that you don't have to pretend to be free of racism to be anti-racist. Anti-racism is the commitment to fight racism wherever you find it, including in yourself. And it's the only way forward." —Ijoema Oluo
- 7. "Ours is not the struggle of one day, one week, or one year. Ours is not the struggle of one judicial appointment or presidential term. Ours is the struggle of a lifetime, or maybe even many lifetimes, and each one of us in every generation must do our part." —John Lewis
- 8. "Activism is my rent for living on the planet." —Alice Walker
- 9. "The cost of liberty is less than the price of repression." W.E.B. Du Bois
- 10. "In recognizing the humanity of our fellow beings, we pay ourselves the highest tribute."
 - Thurgood Marshall, first African American U.S. Supreme Court member



SENIOR SERVICES OF ALEXANDRIA





Mobile Phone Carriers are shutting down their 3G Networks beginning in January 2022

Important information for cell phone users! If your mobile phone is more than a few years old, to avoid losing service, you may need to upgrade your device before your service provider shuts down its 3G network. Mobile service carriers are upgrading to the latest technologies and will shut down some older services like 3G to free

up transmission frequencies and build the infrastructure to support new services. The switch will start Jan 1, 2022 for some carriers but varies by company. <u>ATT will shut down in Feb 2022</u> and <u>Verizon is scheduled for Dec 2022</u>. Some devices may only require a software update. Plan now by contacting your mobile provider for more information on the new changes.

Free Taxi Rides For COVID-19 Vaccine Shot

The Division of Aging and Adult Services is offering free rides to residents 60 years and older who have registered for the initial COVID-19 vaccine or for the booster vaccine. Date, time, and location of your appointment will be needed to schedule your ride. Call 703.746.5999 if you need a taxi ride.

COVID-19 Resource Links:

Emergency Shelter/SNAP EBT Card/Applying for Medicaid
Eviction and Tenant Rights
Resources for tenants and property owners needing assistance to pay rent
Food
Groceries to Go
Grocery Shopping/Medicine Pick Up
Testing and Health Providers for Uninsured Legal and Helplines
Virtual Programs and Events

DOT Paratransit Trips are free to/from City of Alexandria to the Pentagon

Beginning January 1, 2022, all DOT trips within the City of Alexandria and to/from the Pentagon will be free. Fares will still be collected for trips starting or ending outside of Alexandria. Trips less than 5 miles outside of City limits will be \$4 each way and trips more than 5 miles outside of City limits will be \$6 each way. Click on DOT Paratransit Program | City of Alexandria, VA (alexandriava.gov) for more information.



Please see the link below for a free in-home COVID tests from USPS.

Click https://special.usps.com/testkits.

Notice from Inova Alexandria Hospital regarding COVID-19 testing - If you suspect you might be infected with COVID-19, please do not visit the emergency room for a COVID-19 test. Instead seek out a community testing site or a home test kit. Inova Emergency Departments are prioritizing patients with medical conditions requiring emergency care and those with critical illness. We strongly discourage patients who are asymptomatic or have mild symptoms from coming to the emergency room so we may preserve resources for those in our community with emergent medical needs. An Inova COVID-19 Vehicle-Side Testing Center is open M - F, 8 a.m. - 5 p.m., in Falls Church, VA. We will provide PCR testing only, no rapid antigen testing is currently available. Asymptomatic patients or individuals who have been exposed to COVID-19 without symptoms will not be tested. Appointments are required, please call us for an appointment at 571-472-6843. Learn more at https://www.inova.org/covidtesting.

The Landing, a continuum of care facility in Potomac Yard — The City of Alexandria announces the availability of seven affordable, auxiliary-grant funded one-bedroom assisted living units at The Landing, a continuum of care facility in Potomac Yard scheduled to open in early Spring 2022. An Auxiliary rant provides financial assistance to help cover the cost of room, board, and assistance with activities of daily living for low-income aged, blind, and/or disabled individuals. General information on Auxiliary Grants, including financial, physical, and residency eligibility criteria, is available on the Office of Housing's Renter Resources webpage. For more detailed information or to apply, please contact the City of Alexandria's Division of Aging and Adult Services intake line at 703-746-5999.

Had an interesting and informative SSA Zoom on Jan 19 As a "Senior Ambassador" for Senior Services of Alexandria, I am able to meet weekly (on Zoom, of course!) with people in Partner agencies. You've seen these reports under "Celebrating Seniors" for the past couple of years. This time it was with Natalie Talis of the Alexandria Health Department, giving us up-to-date information on what's happening with COVID in our City.

- Infection Case Status: Dec 2021 (EOM) -- 37.9/day; to Jan 19, 337/day (not a typo!)
- 69.6% of all residents are fully (2 shots) vaccinated; 81.5% of others are partially done
- 33% of all residents 12 yrs+ and 61% of those 65 and up are boosted
- Recommended to get booster 5 mos after getting Moderna or Pfizer; 2 mos if J&J
- If you're vaxed (2-shots) but think you might have an infection, Days 0-5 stay home! On the 5th day, do your test to see if positive/negative; notify close contacts as you can
- Days 6-10, if you have improved symptoms and a GOOD mask (not cloth in any event), you can go outdoors if it's really necessary. You cannot test-out early; has to be on Day 5.
- If you have had all 3 shots, test on Day 5 after exposure. In the meantime, can go out if necessary and are wearing a tight-fitting mask.
- If you've had only your first shot in the series, stay home the 5 days, then test.
- Covidtests.gov to apply for a home issue of 4 tests (this is home not individual)
- Best to take the PCR test, probably through your own doctor (but also have clinics for testing make an appointment FREE). PCR tests usually have results in 36 hours but results are very accurate.
- Since you'll get only the 4 tests *per household* (free), don't use them unless you strongly suspect you're infected. BTW "false positives" are *very* rare, so count on them!
- There is no guidance yet on boosters based on the Omicron variant.
- There is no guidance on if or how often an annual booster might be required like the flu
- Go to <u>alexandriava.gov/covidnextsteps</u> if you have questions.
- When you HAVE to talk to a "real person" call SSA at 703-836-4414



UPCOMING MEDICARE PRESENTATIONS –

<u>Presented by the Division of Aging and Adults Services VICAP</u> Office

Join one or all single topic Medicare presentations given by Alexandria VICAP. Advance registration is required for all webinars. After registering, you will receive a confirmation email containing information about joining the webinar.

Topic: Original Medicare - February 1, 2022 10 a.m. Register in advance for this webinar

- Medicare Part A is Hospital Insurance. It pays for care and procedures in various facilities based on Medicare requirements and your eligibility for Medicare part A.
- Medicare Part B is Medical Insurance and helps cover doctors' services, outpatient hospital care, and some other medical services that Part A does not cover, such as some of the services of physical and occupational therapists, and some home health care services.

Topic: Medigap - February 8, 2022 10 a.m. Register in advance for this webinar

Medigap is Medicare Supplement Insurance that helps fill "gaps" in Original Medicare and is sold by private companies. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medicare Supplement Insurance (Medigap) policy can help pay some of the remaining health care costs, such a copayments, coinsurance and deductibles.

AARP ONLINE WEBINARS:



Online Romance Scams

Thursday, February 10, 2022 @ 2:00 PM

Learn how to recognize online relationship scams in this thirty-minute webinar! Lots of people meet friends and potential love interests online through dating sites, social media, or mobile apps. It can be a great way to meet people, but recognize that not everyone is who they say they are online. These scams aren't just targeted at people who are looking for a relationship on a dating site or app. They can occur through social media and even through email. In this 30 minute webinar, we'll discuss the red flags to be on the lookout for anyone engaging in online relationships. Don't let scammers ruin your Valentine's Day! **Registration link:** https://aarp.cventevents.com/ORS02102022

Retirement Planning: Strategies for Today and Tomorrow

Take charge of your financial future. Retirement planning doesn't have to be daunting. Learn tips for determining if you are on track and learn practical strategies to help you achieve retirement peace of mind. It's never too late to take charge of your financial future.

Saturday, February 19, 2022 @ 9:00 AM

Registration link: https://aarp.cventevents.com/VARetire02192022

Tuesday, March 8, 2022 @ 7:00 PM

Registration link: https://aarp.cventevents.com/VARetire03082022



Tax time is around the corner! (and if virus restrictions permit): For those wishing to use the service from AARP [and I've seen people-younger-than-50 there!], please check out the possibilities from the AARP Foundation Tax Aide site for FREE preparation! There are 37 offices within 20 miles of AKW! One site in Annandale is at the Mason Governmental Center (703-658-0216). Because I went there the first time, I go to the Sherwood Regional Library (Sherwood Hall Lane, 22309; 571-882-9374). Preparers are all retired agents and are recertified by the IRS every year, so they know the score! All offices are opened at about the first of February, Monday thru Saturday 10:15 to 2:00pm, plus M-F from 5-8pm. Use the AARP.org website to get info on what documents they'll need. Call to check times. No appointments. (Take your Kindle so you'll have something to read while you're waiting.)

Per an informative article last year by Michelle Singletary in *The Washington Post*, other FREE organizations you can research: "United Way" nonprofit offers MyFreeTaxes.com in partnership with H&R Block; state & federal; no income limit. Tax Counseling for the Elderly is offered to low- and moderate-income taxpayers, specializing in addressing retirement and pension-related issues. For both of these: 800-906-9887. MilTax: DOD through MilitaryOneSource offers free e-filing software specific to military life (reporting deployment and combat pay, e.g.). MilitaryOneSource.mil or 800-342-9647. IRS Free File is a partnership between the agency and Free File Alliance for those whose adjusted gross income is \$72,000 or less. For each of these organizations, check to make sure you can also file state returns along with federal. Double-check any to make certain there really is no charge!

What I DID find out – and I'm not happy – is TURBO-TAX is not providing their services for free anymore! The actual wording is: "Although Intuit is no longer participating in the File Free program, if your Adjusted Gross Income is \$73,000 or less, you may still qualify for other IRS Free File Offers at www.irs.gov."



FROM THE POST, Jan 4, 2022: (page A13) "New USDA labeling rule swaps genetically modified for "bioengineered". Starting January 1, labels at the grocery store received a make-over on foods that have been genetically modified. The goal was to get rid of the patchwork of different labels for foods and ingredients that have been scientifically tinkered with. Foods that previously were labeled "genetically engineered" (GE) or "genetically modified organisms" (GMO) will now be labeled as "bioengineered" or come with a phone number or QR code guiding consumers to more information online. A bioengineered plant or animal has a new gene inserted into it to give a useful trait, like making it resistant to pest or disease, or enhancing its nutritional value. At this time only a handful of foods on the market are bioengineered, including some apples, canola, corn, eggplant, papaya, pineapple, potatoes and salmon. Most fruits, vegetables, grains, seeds and beans don't have a genetically modified version.



AARP Fraud Watch Network gives us some more facts:

The Federal Government:

- Will not call you unsolicited and ask for personal information (they already have it!);
- Usually communicates using the Postal Service;
- Will Never initiate a serious contact with you through social media, text, or email;
- Will not reach out to offer you a federal grant, which would require an application and are always for a specific purpose;
- Will ask you for an upfront payment before sending you a benefit, grant or refund;
- Won't suspend benefits from Social Security or Medicare because someone else mis-used your identification;
- Won't use federal law enforcement agents to bully you into revealing personal information such as your bank account number; and
- Won't take payments in prepaid gift cards, wire transfers, or cryptocurrency.



How the Association Addresses Delinquencies

The Association's collection efforts are meant to bring Owners current. Delinquent Owners can expect specific actions:



- On the 16th of the month. a late fee of 10% is assessed on the delinquent amount.
- At 30 days late, CMC sends a letter advising of the delinquency and warns of future steps that could be taken.
- At 60 days late, the account is handed over to the Association's attorney. At this point, the late owner is assessed fees associated with the effort to collect from them. Also at 60 days, the Board will review the account and decide whether to accelerate the Owner's dues through the end of the calendar year and/or seek wage/account garnishment, conveying the seriousness of the matter.
- At 90 days late, the Board asks the Delinquent Owner to attend a hearing to discuss revocation of privileges (includes accepting packages), including the pool, gym, in-unit-service program, and visitor parking. The Board may also direct legal counsel to pursue foreclosure on the Owner.

If you are delinquent, please bring your account current. If you are more than 60 days late, please reach out to the Association attorney as soon as possible to discuss a repayment plan. The Association wants to work with you and make your Co-Owners whole.

We're a little late on reporting this, but the Real Estate section of 12/11/21 POST had a full page devoted to "What buyers should know about condo finances, safety." Our Budget & Finance Committee has been focused on this subject since the collapse of the Champlain Towers South in Miami last year. Only listing the questions here, but you can probably answer them yourselves, knowing how well our Association is run.

- Who can answer your questions?
- Will my home inspector check for structural issues?
- How old is the condo?
- Has the condo recently been inspected?
- Has a reserve study been conducted?
- How much cash is there in the reserve fund?
- Are any special assessments planned? Any in the past?
- Have condo fees been raised in recent years?
- What percentage of the units are owned by investors?
- Are the rules and regulations acceptable and enforced?
- Can I see the [board] meeting Minutes?

If you'd like to review the whole article, please go to <u>The Washington Post</u> and search for "What buyers should know about condo finances, safety." And we presume you're aware that Falcon Engineering will be performing a structural audit within the next few weeks (weather, garage repairs, and whatever-else may delay!)



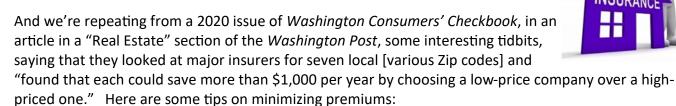
DID YOU KNOW? Homeowner Insurance

From articles in previous issues of *Knolls News*, you know about leaks from a toilet and possible deterioration of the wax ring. The main point is "If a leak originates in your unit, any resulting damages to other units – and the building – are fully and completely your responsibility." Our Master Deed provides that the Council will maintain insurance on the building (Handbook pg 46), BUT,

"Owners of individual units shall obtain additional insurance (HO-6)" that will cover repairs and renovations from water leaks or fires or other calamities. The Board can also ask for proof that you have this insurance, including Renter's Insurance (usually less than \$200 per year!) for those Units leased by an Owner. Absentee Owners need to carry their own insurance for things not covered by a Renter. If you do not have this required insurance, any kind of damage assessment can bankrupt you and could certainly lead to losing your home!



A few ways to save money on your homeowner insurance



■ **Take a high deductible.** You'll get a big discount and make it less likely to file small claims that may generate future premium increases.

- Maintain a good credit record in Virginia. With many companies, your credit score will influence the rates you're offered more than anything else.
- Consider buying your homeowners and auto policies from the same company. Many companies offer dual-policy discounts; however such discounts are small and won't make a high-cost company a good deal.
- When shopping for insurance, speak with several companies and agents and question price quotes that seem excessive or include unrequested coverage.

Virginia Cooperative Extension Upcoming Classes

Virtual Financial Classes:

Money Smarts Pay: A 3-4 week program where we cover topics such as needs and wants, budgeting, goals, credit scores, credit reports, banking institutions, and financial assistance programs. These classes are great for anyone needing financial assistance in reducing debt, saving and planning for emergencies, understanding your credit report or score, and managing your finances. The same class will be taught just during different times.

- Wednesdays: Feb 9, Feb 23, March 2 from 7-8:30pm
 - Register at: https://forms.gle/2tiDYMTQs2kUkrRK9
- Mondays :Feb 28, March 7, March 14 from 11:30am-1pm
 - Register at: https://forms.gle/NZY3QyQU8cpwsWUH8

Small Steps to Health & Wealth: Offers 25 strategies for improving both your physical & financial health. A great program to tie to new year's resolutions.

- Friday, February 4 from 12-1pm
 - Register at https://forms.gle/MRTqxiwNdHtVYNVh7

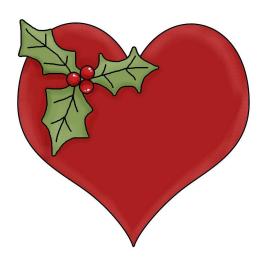
Tax Basics: This class will help participants understand the basic tax forms, what documents they need to prepare tax returns, and tips to reduce tax bills.

- Wednesday, Feb 9 from 12-1pm
- Wednesday, March 9 from 7-8pm
 - o Register at: https://forms.gle/MEWap35493cYqAJ89

Free Financial Coaching: Financial coaching is a process to help people link their behavior to their goals and values. Coaching is a way of working together in an equal partnership rather than as an "expert" there to give advice or issue directives. Coaches provide regular one-on-one sessions to help you link your goals and values to your financial dream, create an action plan, and track progress towards the goals mutually set by you and your Financial Coach. Individuals and families can get help with:

- Identifying your financial goals
- Budgeting
- Debt reduction
- Creating a plan(s)
- Job benefits
- Saving strategies
- And more! Bring your questions!

How can you get started?
Register at https://forms.gle/j8ZPbvsUWtc



Important Dates in February

■ Budget & Finance Committee * Tuesday, February 15, 7:00 pm

■ Board Meeting * Tuesday, February 22, 7:00 pm

The Board Book with agenda is available in the Office the Friday before the meeting.

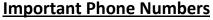
* Information on accessing the electronic meetings will be provided in advance.

2022 Board Meeting Dates

February 22 March 22
April 26 May 24
June 28 July 26

August 23 September 27 October 25 November 15

December 20



Guard Mobile 571-565-5591 AKW Office Phone 703-751-7541

AKW Office email <u>office@akwcondo.com</u>

AKW Fax 703-751-2136
A-1 Towing 703-971-2600
CMC Emergency 301-446-2635
Police Non-Emergency 703-746-4444

Police Emergency 911

City of Alexandria Info 311 or 703-746-4311

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Board of Directors

Roshan Patel, President roshan@akwcondo.com

Rick Treviño, Vice President rick@akwcondo.com

Brian Block, Secretary brian@akwcondo.com

Laura Rodriguez, Treasurer laura@akwcondo.com

Stephen Colodner stephen@akwcondo.com

Michael Sullivan michael@akwcondo.com

Jo Wray jo@akwcondo.com

Editor: Wendy Shelley Publisher: Terri Hansen