



POA Bulletin



POA4US.org

SEPTEMBER 2024

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Upcoming POA General Membership Meetings

No Meeting In September
Due to Laurel Manor Closure for Remodeling

October 3, 2024 • 7 pm

Everglades Recreation Center

CANDIDATES NIGHT

Sumter County Sheriff

Sumter County Clerk of Circuit Court & Comptroller
Wildwood City Commission, Group 5

October 15, 2024 • 7 pm

Laurel Manor Recreation Center

SPEAKER: One Trust

TOPIC: HUD

November 19, 2024 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Glenn Stein, Realty Executives

TOPIC: Changes in Real Estate

Donuts & Coffee will be available at the POA
General Membership Meetings

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Sumter County to Consider
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Changes to Real Estate
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Six of Eight POA Endorsed Candidates Win In Sumter County



Despite a statewide technical glitch, results came in early for the August 20 primary election in Sumter County. Six of the eight **POA-endorsed candidates** came out as winners. At the time of deadline for this issue of The Bulletin, the three write-in candidates had not withdrawn from the Commissioner races. If they do not withdraw by the deadline for the November election, those elected in the primary will be on the general election ballot.

Sumter County Board of County Commissioners

The newly elected Commissioners will take the oath of office on November 12, 2024.

District 1: **Deb Butterfield** 45.95% - Mary Lazich 45.21%

District 3: Todd Coon 52.84% - Craig Estep 41.33%

District 5: Don Wiley 62.26% - Oren Miller 32.15%

Republican Party State Committeeman and Committeewoman

Bob Greene 56.11% - Jerry Prince 30.25%

Dianne Olsen 63.13% - 23.22%

Clerk of the Circuit Court and Comptroller

Erin Munz 63.28% - Daniel Myslakowski 27.10%

Ms. Munz will now move on to the General Election on November 5, 2024.

Sumter County Sheriff

Patrick "Pat" Breeden 75.18% - Anthony Pellicano 10.93% - Daniel Sells 7.24%

Mr. Breeden will now move on to the General Election on November 5, 2024.

Superintendent of Schools

Logan Brown 50.45% - Allen Shirley 39.88%

Mr. Brown will begin his new duties in mid-November.

Election continued on page 2

Mission Statement

The Property Owners’ Association, Inc. (POA) is the original property owners’ group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

Vision The Property Owners’ Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Goals The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

- Independence Honesty Fairness
- Objectivity Respect

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we’ve cherished and nurtured it ever since.

The *POA Bulletin* is published monthly by the Property Owners’ Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the POA postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only. The POA reserves the right to remove and/or discontinue any advertisement or advertiser from its *POA Bulletin* at any time at its sole discretion.

Election *continued from page 1*

Postscript on the Primary Election

- Voter turnout was 33.86%, with 41,871 people voting. While higher than most counties in Florida, by Sumter County standards, it was below average.
- There was a relatively large number of “Under Votes” or races in which no candidate was selected. These numbers ranged from as low as a few hundred to more than 4,000!

What might these numbers indicate? There were plenty of candidate forums held throughout the primary season. Is August really a good time to hold a primary or any election? People are busy with summer plans, and many residents leave Florida in the summer to escape the heat.

Election fatigue and apathy no doubt played a part. However, residents should recognize that this election was for people who are or should be most accessible to them and will have a strong influence on local taxes, safety, and planning and growth issues. ●

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Relation _____

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Enclose a self-addressed stamped envelope for membership card(s).

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VOTE



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November Candidates Invited to October 3 POA Candidates Night

With the primary elections in the rearview mirror, it is time to become educated on candidates running in the November 5 general election. The POA hosted a Candidate Night for Community Development District Board of Supervisors candidates on August 27. The POA Board will release its endorsements for those positions in the October POA Bulletin.

On October 3 at Everglades Recreation Center at 7 pm, the POA will feature candidates running in the General Election for the Sumter County offices of Clerk of the Circuit Court and Comptroller, Sheriff, and the Wildwood City Commission, Group 5. The invited candidates are:

Clerk of the Circuit Court and Comptroller

Gloria Hayward (DEM)

Erin Munz (REP)

Sheriff

Patrick “Pat” Breeden (REP)

Eric Anderson (No Party)

Wildwood City Commission, Group 5

Julian Green (No Party)

Phil Montalvo (No Party)

Scan the QR code at right to read each candidate’s bio, or go to **SumterElections.org**, select ‘Candidates and Committees’ from the menu on the left side of the page and then scroll down in the middle column to the bullet point “Candidates Profile Page.”



The General Election is Tuesday, November 5, 2024. The last day to register to vote in this election is October 7.

Early voting is October 22 – November 2 at any open polling location. On election day, you must vote at your assigned precinct location. You can find the location on your voter registration card or go online and enter your address. ●

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Fire and Road Impact Fees on Tap for Sumter County Commissioners in September

Sumter County Commissioners will discuss and likely take action on two impact fee measures at the September 17 meeting. Both proposals will have a Public Hearing prior to the Commissioners taking final action. The meeting will take place at 6 pm at the Everglades Recreation Center and is open to the public.

Commissioners received the detailed studies conducted by the Benesch consulting firm at a workshop in May. Both studies noted that Sumter County is projected to be the #1 growth area in the state. Impact fees are generally used to provide needed funding to address specific needs related to growth when other funding is not available. Fees are determined based on a specific list of future capital improvements and cannot be used for past projects or equipment.

Commissioners can choose a lower than recommended impact fee, but that is not expected.

Fire Impact Fee

Because of the need for a new station in Wildwood that will primarily serve the surrounding area, it will be funded with future impact fee revenues. The impact fee is a one-time capital charge for new development. The fire impact fee program will be repealed once the station is paid off.

Fees are charged to the permit applicant at the time of issuance of the permit for a new project. Existing homes and structures are not charged this fee.

The legal requirements for impact fees are set by Florida Statute 163.31801:

- Must use most recent and localized data.
- Must provide a minimum of 90-day notice for any fee increases after adoption.
- May not collect prior to building permit.
- Must have a rational nexus in the amount of collection and expenditures.
- May not be used for prior debt or projects unless there is a nexus showing use for need due to new growth.
- In any action challenging the fee, the government has the burden of proof.
- Must have accounting of impact fee collections and expenditures.

The cost for a new Wildwood Fire Station and Equipment:	
Fire Station	\$5.55 M
Ladder Truck	\$1.50 M
Heavy Rescue	\$1.00 M
Total	\$8.05 M
Regional Impact Area Functional Population	13,064
Impact Cost per Functional Resident	\$616

Impact Fees *continued on page 6*

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Impact Fees *continued from page 5*

Based on the above costs, the proposed Fire Impact Fee is:			
	Unit	Functional Residents	Calculated Impact Fee
Residential			
Single Family/Multi-Family	dwelling	1.58	\$973
Retirement Community (Detached/Attached)	dwelling	0.95	\$585
Non-Residential			
Light Industrial	1,000 sf	0.45	\$277
Office (50,000 sq. ft.)	1,000 sf	0.95	\$585
Retail (125,000 sq. ft.)	1,000 sfgla	2.74	\$1,688

Road Impact Fee

A road impact fee currently exists in Sumter County. An effort by Sumter County Commissioners to raise the fee in 2020 was thwarted when retroactive legislation was passed limiting any raise to 25% over a two-year period, or up to 50% over four years. Larger increases could only pass with additional lengthy steps.

The fees can only be used to charge new growth based on its consumption of capacity.

Fees are calculated at a rate that cannot correct existing deficiencies.

The Cost Component for County Roads:

Recent local improvements

- 3 improvements
- Construction cost ≈ **\$3.7 million** per lane mile

Regional road agreements with The Villages® Companies

- 6 improvements
- Construction cost ≈ **\$2.4 million** per lane mile

2020-2023 new construction/lane addition projects throughout Florida

- 10 improvements (rural/suburb counties) ≈ **\$3.1 million** per lane mile

Roads constructed under the regional road agreements with The Villages® Companies saves the County **\$1.3 million** per lane mile.

The Basic Impact Fee Formula is Net Impact Fee = (Cost – Credit) x Demand

The technical portion of the study indicates the average capacity added per lane mile:

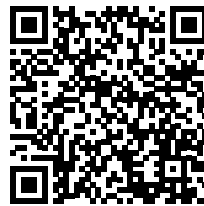
- County roads Vehicle-Mile of Capacity (VMC) added per lane mile ≈ 8,161
- State roads VMC added per lane mile ≈ 21,000
- Weighted average VMC added per lane mile ≈ 10,600

Using all of the factors contained in the formula above, Scenario One proposes to add \$287.83 to the current rate and \$368.30 for Scenario Two.

LAND USE	Unit	Current Fee	Scenario 1	Scenario 2	Scenario 2 Capped
Study Date		2019	2024	2024	2024
Assessed Portion		40%	100%	100%	100%
Single Family (2,000 sf)	du	2,666	3,443	5,031	3,999
Retirement Comm. (det)	du	972	1,263	1,852	1,458
Light Industrial	sf	1,204	1,519	2,227	1,806
Office (25 K sf)	sf	2,367	3,375	4,951	3,550
Retail (125 K sf)	1,000 sfgla	3,774	4,434	6,726	5,661

To review the detailed studies, scan these QR codes. ●

Fire Impact Fee Study:



Road Impact Fee Study:



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Water Oak has over 1,300 occupied sites at present, and we are expanding! Our homes are gorgeous and stand toe to toe with any stick-built home. With prestigious manufacturers such as Skyline and Palm Harbor, they are built like a stick-built home but in a factory, not on site. That is a huge cost savings to the consumer. In addition, as a land leased community, you pay a monthly lot rent but will never get a tax assessment, pay HOA fees or bonds. I know what you are going to ask next, but what about appreciation? The homes in Water Oak follow all the real estate trends.

Our lot rent includes but is not limited to the following: private streets (maintained by Water Oak), 24/7 manned gate, lawn mowing, 2 clubhouses, sports complex, a full-service restaurant/bar (open to the public), 2 pools with a 3rd planned, and too many activities to mention in this article.

Our newly renovated, 18-hole Championship Golf Course which is open to the public, has available and affordable tee times! Resident discounted memberships apply.

Don't forget to unwind after a round

of golf at the 19th Hole, our full-service bistro restaurant/bar.

Water Oak has so much to offer its residents right here in the community, they rarely leave! Whether you are an active or not-so active senior, we have a plethora of activities to meet all needs. Don't forget, the shopping and activities in the Village Squares are open to the public. One can still enjoy those amenities yet live out of the congested hustle-bustle of The Villages.

Many of our residents have moved out of The Villages and into Water Oak for a smaller, closer-knit community where everybody knows your name. So, although smiling may cause wrinkles, here at Water Oak, there is MUCH to smile about. Dip into one of our two crystal clear heated pools. Take your furry friends to our existing dog park with a second one planned. Need a more active lifestyle? How about a game of pickle ball, tennis, bocce ball, soft ball, horseshoes, kayak, fishing, golf, or sand volleyball to name a few.

We invite you to visit Water Oak Country Club Estates and see for yourself. It's truly a stunning community which likens to a beautiful oasis hidden just off the beaten path. Come in today and ask about our End of Summer Sale, with our lowest home prices of the year!

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Michelle Harmon, Community Manager



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Big Changes to Home Buy/Sell Agreements with Realtors

Background. In 2019, the National Association of Realtors (NAR) and four corporate defendants were sued in class action lawsuits filed in Illinois and then Missouri alleging that home sellers are damaged when their listing broker offers to compensate the buyers’ representative. The lawsuits alleged that various NAR rules and its members’ adherence to those rules have led to artificially fixed and inflated commissions being paid to real estate professionals.

In April 2024 a Missouri judge granted preliminary approval of a \$418 million anti-trust settlement. In a statement to CNN, a NAR spokesperson said, “It has always been NAR’s goal to resolve this litigation in a way that preserves consumer choice and protects our members to the greatest extent possible,” the spokesperson said. “This proposed settlement achieves both of those goals and provides a path for us to move forward and continue our work to preserve, protect, and advance the right to real property for all.”

New rules went into effect on August 17, 2024, that may forever change the relationship between buyers, sellers and their real estate agents.

Glenn Stein, Broker for Realty Executives in

The Villages, said that the intent of the NAR’s change is to make sure that both buyer and seller know how much they’re paying in commission/compensation. The two biggest changes that impact the public are:

1. Some version or some form of a buyer broker agreement needs to be signed upfront. For homes, there are several versions of a buyer brokerage agreement that can be used. Some are longer-term agreements between Buyer and Buyer agent. Some are short term agreements for as little as one house or one day. The agreement must state how much a Buyer agent is going to get paid, and the way that Buyer agent can get paid, which may be coming from the Listing Broker, the Seller

or the Buyer. If the Buyer is paying the Agent, it can be included in a mortgage very much like mortgage closing costs.

2. The second change that’s important to note is the removal of compensation or commission from the Multiple Listing Service (MLS), meaning an Agent will not be able to see on MLS how much the compensation is when they sell a home from the Buyers standpoint.

As a result of these changes, there have been changes in the forms that realtors use. There is a slight difference in the listing agreement form. There have been changes as far as the addition of compensation forms which need to be presented to the title company. However, the biggest impact on the public is the buyer brokerage agreements and the ability to negotiate compensation, especially on the Buyer side.

Mr. Stein said that as of now, the Properties of The Villages is not directly affected, but it does allow brokers to offer compensation to The Properties of The Villages agents and to make their homes available to show to their Buyers. “It will be up to them whether they want to participate,” he said.

The POA will have Mr. Stein as the speaker at the November 19, 2024 Membership Meeting.

Realtors continued on page 11

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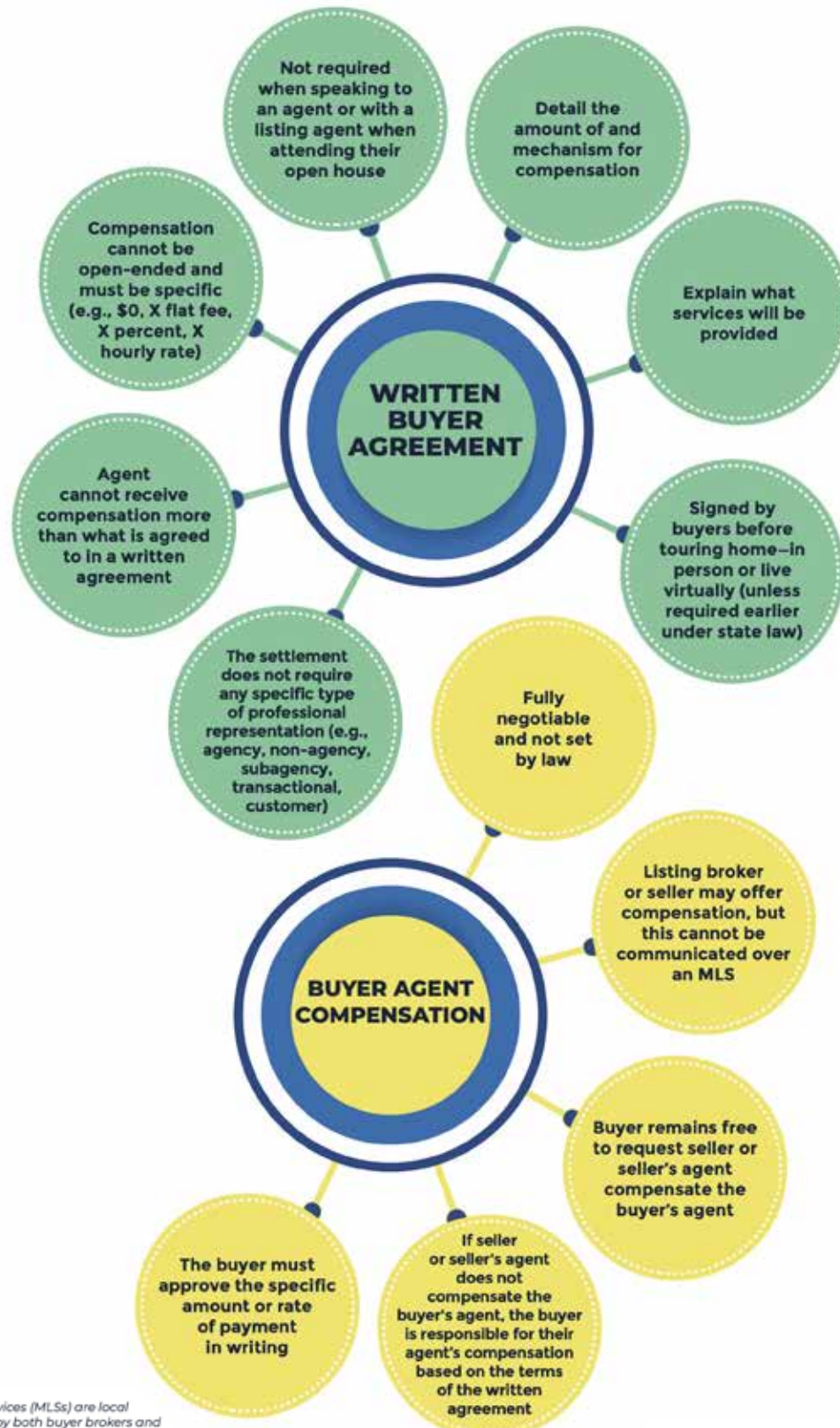
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Realtors continued from page 10

Consumer Guide to Changes



Source:

*Multiple Listing Services (MLSs) are local marketplaces used by both buyer brokers and listing brokers to share information about properties for sale.

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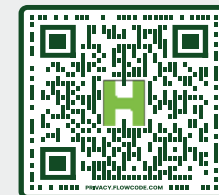
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In Case You Missed It...Highlights from August Meetings

Residents in New CDD Furious Over Increases

Residents south of CR 44 were livid when they got letters advising them of as much as 56% increases in their annual maintenance assessment fees. Community Development District (CDD) 14 was going to be the hardest hit with the 56%, and includes the Villages of Newell, Lake Denham and Dabney. Middleton residents were to get a 31% increase. CDDs 13 and 12 are supposed to see 15 and 8 percent hikes respectively.

But in the August 19 issue of The Villages Daily Sun, the Developer announced he is making a \$2 million contribution to the Villages Community Development District to help pay for the “extraordinary infrastructure” needed in the Eastport and Middleton areas. Now both CDD 14 and Middleton CDD A will “only” see 20% increases.

According to the article, the original proposed budget for CDD 14 would have included \$2.4 million in maintenance assessments, an increase of \$864,000. Residents in CDD 15 will be paying maintenance assessments for the first time on their fall tax bills.

MMPDG Discusses Reflective RPMs for Safety – POA Urges Residents to go to Supervisor Meetings

The Multi-Modal Path Discussion Group (MMPDG), a forum for discussion, met on August 20 to discuss safety issues on the multi-modal paths. The discussion centered primarily on the use of Reflective Road Pavement Markings (RPMs) along the sides of paths. Many CDDs already have the RPMs to warn of upcoming medians or splits in the path. CDD 4 went “rogue” years ago with striping their paths. Apparently, the Developer or the Villages Center Community Development District also thought striping was a good idea and did it in the Freedom Point area.

Cliff Wiener, who was appointed chair of the group, asked that the Boards of Supervisors of all CDDs have a discussion at their meetings. He said his research shows, CDD 10 would have the highest cost at approximately \$10,000 for the RPMs, and most CDDs would have significantly less. CDD 8 has no multi-modal paths in its area.

Mr. Wiener, who is also the president of the Property Owners’ Association (POA) is also urging residents to attend their CDD board meetings to express their concerns about safety on the paths. He also encouraged the Villages Homeowners’ Advocates (VHA) to get involved, citing the beneficial golf cart safety classes they provide.

Representing CDD 10, Supervisor Steve Bova said that whatever direction any CDD

Highlights continued on page 14



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Lightning continued on page 19

Highlights *continued from page 13*

goes, he wants it to be uniform throughout The Villages and prefers to see RPMs over striping.

CDD 5 Supervisor Jerry Knoll said he thinks they need to see data to identify what kinds of accidents have occurred, what times of day and areas before addressing a problem they don’t know exists. Mr. Wiener agreed to contact the Sumter County Sheriff’s Department and The Villages Public Safety Department to see what data they can provide.

Assistant District Manager Bruce Brown confirmed there had been an engineering study conducted in 2015 which resulted in a recommendation against striping or side RPMs.

The biggest problems that were cited as safety issues were “souped up” golf carts with extra LED and other decorative lighting, making it difficult to see when they approach. Also cited as dangers were speed and alcohol. The Sheriff’s Department has no jurisdiction on the multi-modal paths,

however, once carts enter a roadway, even to cross it, law enforcement can take action.

The group again agreed to meet three times a year.

Are Fences An Amenity?

Apparently they are, at least in some locations. At its July meeting, the Amenity Authority Committee (AAC) agreed to consider new fencing along Griffin Avenue in Lady Lake, and requested that District Property Management get quotes on 7-foot Permalast wall and a stacked block wall. The original suggestion was for vinyl fencing which would cost \$150,000 including landscaping. Costs for either of the other two options would likely range from \$500,000 – 1,000,000, including engineering and landscaping.

But a bigger question was raised about whether fencing or a wall even falls under the purview of the AAC. According to AAC Counsel Kevin Stone, yes it does. Because that area is not represented by a CDD, when it was turned over to the VCCDD, fencing was included as an amenity.

But most of the Committee agreed that, based on the small number of residents that contacted them or responded to a survey, the costs are not warranted.

The Committee agreed to table the idea for now.

Highlights *continued on page 16*

Update on Reverse Mortgages
— Your Questions Answered —

Tues, Sept 10 & Tues, Oct 8, 12:30 p.m.
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Highlights continued from page 14



Gate Crossing Updates

According to a report given to the Project Wide Advisory Committee (PWAC) and the Amenity Authority Committee (AAC), in 2023, Community Watch reported 1,975 gate strikes, which averages about 5 strikes per day. It is estimated that over 120 million vehicles passed through the gates throughout The Villages this past year.

Gate strikes primarily happen during daylight hours, during periods of high traffic and the number one factor continues to be speed and failure to brake.

From October 1, 2022, to September 30, 2023, an estimated total of 322 gate hits were caused by golf cars.

Community Watch reports an average of 330,000 vehicles pass through the gates daily. With an average of 165 gate strikes per month, gates are hit

Highlights continued on page 17

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Highlights *continued from page 16*

on average less than .0005% of the total number of vehicle or golf cars which pass through them, making gate strikes statistically insignificant in terms of total gate passes.

Responsible parties are invoiced a minimum of \$250 for damaging a gate, but only 176 invoices were sent in 2023 and only \$31,000 collected.

DPM also reported that in 2024, following the various upgrades and improvements provided by Integrated Fire & Security Solutions (IFSS), gate availability has improved. Based on total availability, District-owned gates are **functional and performing properly over 99% of the time**. IFSS is being dispatched for gate issues with repairs typically taking place within 4 hours (unless on hold for parts availability).

The District has transitioned to the new Gate Operating System which provides us with a significant increase in system capacity, improved security controls, faster performance and elimination of unauthorized cards in the system.

And, the District is “beta testing” three different “long distance readers.” Upon final testing and selection, installation of long-distance readers at all gates will be presented to AAC and PWAC for approval. They are already included in the current fiscal year budget. Upon installation, residents will have the option to purchase a long distance enabled device from the District to enable the long distance functionality. This upgrade would remove the necessity of opening the car window to wave the gate card, although gate cards will still be operational. ●



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Local presenters would be available to attend organized social / club meetings to share this information. Please contact (352) 430-1833 to arrange a presentation for your Club.

AARP Driver Safety now offers a 6 hour “Smart Driver” course for seniors; it is designed for those 50 and older. All available courses are listed at AARP.org/findacourse or call (877) 846-3299.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 AM to Noon or one day* 9 AM - 4 PM. Fee is \$20 for AARP members, \$25 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration. **Volunteers Needed! Contact Chet at 352-430-1833 or 352-348-4946.**

September 2024 Schedule

Instructor	Phone #		Day	Date	Day	Date	Location
Chet Kowalski	352-430-1833		Tue	9/3/24	Wed	9/4/24	Colony
Jack Haughn	352-603-1420		Tue	9/10/24	Fri	9/13/24	Laurel Manor
Don Walker	352-430-0610		Sat	9/21/24	Sat	9/28/24	Paradise
Chet Kowalski	352-430-1833		Tue	9/24/24	Wed	9/25/24	Rohan
Jack Haughn	352-603-1420	ONE DAY	Fri	9/20/24	Fri	9/20/24	Buffalo Crossings



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2.9 Billion Social Security Numbers Reported **STOLEN**

SENIORS VS CRIME

You may have already heard that, about four months after a notorious hacking group claimed to have stolen an extraordinary amount of sensitive personal information from a major data broker, a member of the group has reportedly released most of it for free on an online marketplace for stolen personal data.

The breach, which includes Social Security numbers and other sensitive data, could power a raft of identity theft, fraud and other crimes, said Teresa Murray, consumer watchdog director for the U.S. Public Information Research Group.

“If this in fact is pretty much the whole dossier on all of us, it certainly is much more concerning than prior breaches, Murray said in an interview. “And if people weren’t taking precautions in the past, which they should have been doing, this should be a five-alarm wake-up call for them.”

According to a class-action lawsuit filed in U.S. District Court in Fort Lauderdale, Fla., the

hacking group USDoD claimed in April to have stolen personal records of 2.9 billion people from National Public Data, which offers personal information to employers, private investigators, staffing agencies and others doing background checks. The group offered in a forum for hackers to sell the data, which included records from the United States, Canada and the United Kingdom, for \$3.5 million, a cybersecurity expert said in a post on X.

National Public Data didn’t respond to a request for comment, nor has it formally notified people about the alleged breach. It has, however, been

telling people who contacted it via email that “we are aware of certain third-party claims about consumer data and are investigating these issues.”

The threat of ID theft

The leak purports to provide much of the information that banks, insurance companies and service providers seek when creating accounts — and when granting a request to change the password on an existing account.

A few key pieces appeared to be missing from the hackers’ haul. One is email addresses, which many people use to log on to services. Another is driver’s license or passport photos, which some governmental agencies rely on to verify identities.

Still, Murray of PIRG said that bad actors could do “all kinds of things” with the leaked information, the most worrisome probably being to try to take over someone’s accounts — including those associated with their bank, investments, insurance policies and email. With your name, Social Security number, date of birth and mailing address, a fraudster could create fake accounts in your name or try to talk someone into resetting the password on one of your existing accounts.

It’s also possible that criminals could use information from previous data breaches to add email addresses to the data from the reported National Public Data leak. Armed with all that, Murray said, “you can cause all kinds of chaos, commit all kinds of crimes, steal all kinds of money.”

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Stolen continued on page 21

Stolen *continued from page 20*

How to protect yourself

If you suspect that your Social Security number or other important identifying information about you has been leaked, experts say you should put a freeze on your credit files at the three major credit bureaus, Experian, Equifax and TransUnion. You can do so for free, and it will prevent criminals from taking out loans, signing up for credit cards and opening financial accounts under your name. But you'll need to remember to lift the freeze temporarily if you are obtaining or applying for something that requires a credit check.

Placing a freeze can be done online or by phone, working with each credit bureau individually. Never to do so in response to an unsolicited email or text purporting to be from one of the credit agencies — such a message is probably the work of a scammer trying to dupe you into revealing sensitive personal information.

Having strong passwords that are different for every service and changed periodically helps. Password manager apps offer a simple way to create and keep track of passwords by storing them in the cloud, essentially requiring you to remember one master password instead of dozens of long and unpronounceable ones. These are available both for free (such as Apple's iCloud Keychain) and for a fee.

Your worst enemy may be you

As much or more than hacked data, scammers also rely on people to reveal sensitive information about themselves. One common tactic is to pose as your bank, employer, phone company or other service provider with whom you've done business and then try to hook you with a text or email message.

Banks, for example, routinely tell customers that they will not ask for their account information by phone. But scammers have coaxed victims into providing their account numbers, logins and passwords by posing as bank security officers trying to stop an unauthorized withdrawal or some other supposedly urgent threat.

People may even get an official-looking email purportedly from National Public Data, offering to help them deal with the reported leak, Murray said. "It's not going to be NPD trying to help. It's going to be some bad guy overseas" trying to con them out of sensitive information, she said.

Never to click on a link or call a phone number in an unsolicited text or email. If the message warns about fraud on your account and you don't want to simply ignore it, look up the phone number for that company's fraud department (it's on the back of your debit and credit cards) and call for guidance.

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Lake Miona Recreation Center,
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Tuesday, Sep 10, *but not Sep 24.*

Lady Lake Library
2:00 pm – 3:30 pm, 2nd & 4th Wednesdays.

Leesburg Public Library
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Also, “Understanding Medicare,” a group presentation geared toward those turning 65, will be made at 1:00 on the 2nd Wednesday of each month at the Aviary Recreation Center.

For more information, go to FloridaShine.org or call (800) 963-5337. ●



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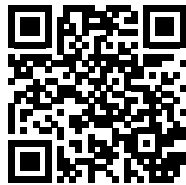
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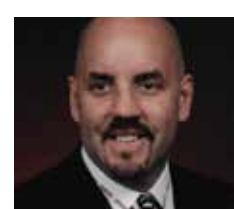
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