

June / July 2024



PANTHER CREEK ESTATES

Published bi-monthly by Neighborhood News, Inc.

Homeowners Association Newsletter



Important Phone Numbers

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(972) 292-5000

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Neighborhood News Inc.
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POOL SAFETY IS CRUCIAL TO ENSURE A FUN AND SECURE SWIMMING EXPERIENCE.

Whether you have a pool or plan to visit one, here are essential guidelines to follow:

- **Supervise Children:** Never leave a child unattended in the water. According to the CDC, 1 in 5 drowning victims is under the age of 14. Always ensure a responsible adult is watching children while they play in the water. If you're at a gathering, designate adults to supervise the kids, especially if alcohol is involved.
- **Teach Swimming:** Encourage your children to learn how to swim. Swimming skills significantly reduce the risk of accidents in the water.
- **CPR Knowledge:** Learn CPR. Knowing how to perform cardiopulmonary resuscitation (CPR) can be a lifesaver during emergencies.
- **Avoid Pool Drains:** Teach children to stay away from pool drains. Drains can pose

entrapment hazards, and it's essential to educate kids about their dangers.

- **Install Safety Equipment:**
- **Fences:** Install fences around the pool area to prevent unsupervised access.
- **Alarms:** Consider pool alarms that alert you if someone enters the water.
- **Pool Covers:** Use pool covers when the pool is not in use.
- **Float Liners:** These can help keep children afloat.
- **Life Preservers:** Keep life preservers nearby.
- **Pool Safety Hooks:** These can assist in rescuing someone who's struggling in the water.
- **Regular Inspections and Maintenance:**
- **Drains and Covers:** Regularly inspect drains and drain covers to ensure they're functioning correctly.
- **Pool Chemistry:** Maintain proper pool chemistry to prevent health risks.
- **First Aid Kit:** Prepare a first aid kit with essential supplies.
- **Take the Pool Safety Pledge:** Commit to pool safety by taking the pledge.

Remember, pool safety is everyone's responsibility. By following these guidelines, you can enjoy a safe and enjoyable pool season!





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HOA Board Meeting

Save the Dates!

June 19, 2024
July 17, 2024

Take Time for Digital 'Spring Cleaning'

Taken from TRS Fresh Picks



We often associate the term "spring cleaning" with the time of year when we go through our belongings and organize our house and lives in preparation for the upcoming summer. But this is also the perfect time to review your digital life. Here are a few steps to declutter your desktop and your mind:

- **Accounts:** Use unique passwords, enable MFA, delete unused accounts.
- **Programs:** Keep devices and software updated, delete unused applications.
- **Finances:** Set up alerts for all financial transactions.
- **Backups:** Schedule automatic backups to safeguard important data.
- **Social media:** Review and adjust privacy settings to limit sharing of personal information.

Not Receiving Community Email Blasts?

1. Scan this QR Code and follow the prompts.
2. Text the long word "PANTHERCREEK" to 22828 and follow the prompts.
3. Visit the website below and fill in the form.

www.PantherCreekEstates.org



Storm Preparation

After the recent storms and hail, it has become very apparent that there are probably things that can be done to better prepare us for a storm of such magnitude. Here's a list of useful things to know and think about before another thunder, rain, or hail storm hits.

1. **Weather Warnings.** What is the difference between a storm WATCH and a storm WARNING?
 - A storm WATCH indicates that a storm in the area is possible or is nearby.
 - A storm WARNING indicates that a storm is in the area and has been detected by weather spotters or by radar.
2. **Insurance.** Review your home and property insurance policies to make sure you have adequate coverage.
3. **Home.** Clear debris from gutters and downspouts. Call your local utility company or have them trim branches away from power lines. Trim or hire someone to trim dead branches that wind might cause to fall on vehicles parked outside. Inspect doors and windows and, if necessary, re-caulk around doors and windows to protect from wind-driven rain.
4. **Have a basic emergency kit** - located in the house where all household members know where to find it.

Go Green

LET'S DO OUR PART IN HELPING THE ENVIRONMENT!

DID YOU KNOW... YOU CAN "OPT IN" TO HAVE THIS NEWSLETTER DELIVERED ELECTRONICALLY

- 1) Visit www.NeighborhoodNews.com
- 2) Click on: "Let's do our part" and follow the instructions.

WHAT WILL CHANGE? NOTHING! You will begin receiving your newsletter by email on the next publication. We'll be sure to remove your address from the mailing list while you enjoy your digital copy.

Neighborhood News is pleased to be offering this free service! Questions: Feel free to contact us at (210) 558-3160 or info@neighborhoodnews.com





School is out June 1st and be sure to watch for children while driving thru the neighborhood! As summer begins, it's essential to stay vigilant while driving in the neighborhood. Here are some safe-driving tips to keep in mind, especially when kids are out and about:

- 1. Drive with your headlights on**, even during the day, so that children can see you better.
- 2. Maintain a 20- to 30-second visual lead** to identify unexpected problems.
- 3. Scan between parked cars and other objects** for indications that children might be playing nearby.
- 4. Look for clues** such as balls, bike ramps, or other signs that children could be in the area.
- 5. Expect the unexpected:** Be prepared for children who might dart into the road.
- 6. Make eye contact with children** who are about to cross the street and watch for their next step.
- 7. Be cautious at intersections:** Look out for pedestrians, not just other vehicles.

Remember, kids are everywhere now that school's out, and they don't always have the best judgment or awareness of what's going on around them. So, watch your speed, especially around areas where kids hang out—parks, ice cream trucks, residential neighborhoods, stores, and malls. Be extra careful when going around corners in neighborhoods, as a child might come darting out of a yard, and be watchful of lines of parked cars.

Additionally, summer is also a time when less-experienced teen drivers are on the roads more often. They might be heading to jobs, events, or social activities at times they would normally be in school. Keep an eye out for them, too! And remember, technology can be a hazard for teens even when they're walking—about 85% of those who were struck or nearly struck by a vehicle while crossing the street reported that they were listening to music, texting, or talking on the phone. Stay safe out there, and let's all look out for one another!

source: <https://santanderconsumerusa.com/blog/how-to-meet-the-challenge-of-driving-when-kids-are-out-for-summer>

Are You Over or Under-Insured?

- Homeowner's insurance policies are primarily classified by the HO (Homeowner's) policy form they use. Each form offers a different level and type of coverage, tailored to specific needs and situations. It's important to know what your policy covers and the cost associated so you have the appropriate level of coverage. Here's a breakdown of the most common HO forms:
- 1. HO-1 (Basic Form):
 - Offers the most basic coverage, typically covering only 10 named perils like fire, lightning, windstorm, and theft.
 - Suitable for older homes with low market value or for budget-conscious homeowners who want minimal coverage.
- 2. HO-2 (Broad Form):
 - Expands coverage beyond the 10 named perils in HO-1 to include additional perils like falling objects, ice and snow damage, and vandalism.
 - Still considered a relatively basic policy, but offers more protection than HO-1.
- 3. HO-3 (Special Form):
 - The most common homeowners insurance policy in the US.
 - Covers all perils except those specifically excluded (flood, earthquake, etc.)
 - Provides "open peril" coverage for the dwelling structure, meaning anything not excluded is covered.
 - Personal belongings are covered for named perils only.
- 4. HO-4 (Contents Broad Form):
 - Similar to HO-3, but designed specifically for renters or condo owners who only need coverage for their personal belongings.
 - Provides "all-risk" coverage for personal belongings, meaning anything not excluded is covered.
- 5. HO-5 (Comprehensive Form):
 - The most comprehensive homeowners insurance policy available.
 - Covers all perils for both the dwelling and personal belongings, with no named exclusions.
 - Offers higher coverage limits and broader protection for valuable items like jewelry or artwork.

Alexander D. Cohen, CPA



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What happens if you missed the May 15th deadline to protest your property tax?

If you missed the May 15th deadline it could mean that you are forced to give up your right to protest your property's taxable value.

However, there are a few instances where you can file a property tax protest after the deadline. Late protests may be filed if the property is over-appraised, if clerical errors have been made in the property description, if notices were not received from the appraisal district, If you moved into your home after the deadline, if you are serving in the military, or if you were traveling due to work. So, even if you miss the initial deadline, explore these exceptions to protect your rights. In these cases, you are eligible to file for a late property tax protest.



Want to be part of the fun? Help other neighbors keep the "party train" going by stepping up and volunteering on the Social Committee! If you'd like to join the committee, simply email the HOA Board at: pceboard@panthercreekestates.org. We'll get you connected with the most fun group in the neighborhood!

Website:

www.panthercreekestates.org/



Visit our Resident Portal right on the homepage, making it convenient to access your account. For common queries, check out our FAQ section, which should provide most of the answers you're looking for. If you still have questions, feel free to reach out to us or contact Real Manage directly. We hope you all enjoy the fresh PCE/HOA website!



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Published and distributed by: **Neighborhood News, Inc.**

3740 Colony Drive Suite LL100, San Antonio, TX 78230 • www.NeighborhoodNews.com

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