

The POA BULLETIN

The Property Owners' Association of The Villages

POA Logo

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Champion of Residents' Rights Since 1975

July, 2004

CLICK ON THE ARTICLE NAME BELOW

[VCCDD Spends \\$47 Million To Buy Common Property From the Villages Developer](#)

[Developer's Letters About Bob Evans](#)

[The Patron Program Continues to Irritate](#)

[How Would You Like a \\$500 Reduction in Your Property Taxes?](#)

[What Are Those Blue Reflectors?](#)

[Sumter County Road Maintenance](#)

[Open Letter to Rep. Gibson About the Sumter County Hospital Tax](#)

[The Hall of Fame](#)

[A Letter to Sarah](#)

[We Need Your Help](#)

[The SHINE Tip of The Month](#)

[Pick Up Unclaimed Bulletins in Vacant Home Driveways](#)

[April Fool's Day Revisted \(Don't Believe Any of This\)](#)

[Limerick of the Month](#)

[Cheers and Jeers](#)

VCCDD Spends \$47 Million To Buy Common Property From the Villages Developer

The VCCDD has purchased additional common property and financial assets from The Villages developer for \$46.9 million.

Bonds were issued in the face amount of \$50.2 million to allow the VCCDD to pay the developer immediately. The bonds will be repaid by Villages residents through the monthly Amenity Fee.

The physical assets included in the transaction include: The Amberwood and Oakleigh golf courses, The Chatham, Saddlebrook, and Springdale Recreation Centers, two mail facilities, four entry gate/security facilities, one maintenance facility, and the Walnut Grove open space.

All of these facilities have an established useful life of 30 years or more assuming proper maintenance. Recent inspections show the assets to be in very good condition.

These physical assets carry a net book value of \$8.2 million. The developer will furnish a title insurance policy to the VCCDD for an estimated \$8.5 million.

In addition, the developer has assigned to the VCCDD the right to collect the Amenity Fees from 3,120 Villages homes purchased between March 1, 2003, and March 31, 2004. Amenity Fees for home purchased prior to March 1, 2003, were assigned previously by the developer to the VCCDD in conjunction with the prior acquisition of other facilities.

The VCCDD supervisors did not seek approval for the transaction from residents in a referendum. Chapter 190 Florida Statute, the law that regulates Community Development Districts (CDDs), allows supervisors to buy and sell property with no further approval by residents. VCCDD supervisors said that there was no time to poll residents on the question of whether to do this transaction.

When the transaction was finalized in mid June, the VCCDD and its district administrator, Mr. Pete Wahl, did not publicize the details of this transaction with local newspapers by issuing a press release. Nor did Mr. Wahl discuss the transaction in his monthly Pete's Place column in the Daily Sun.

The bonds issued for this transaction amount to a total of \$50.2 million. Preliminary estimates peg the Series 2004A bonds at \$39.2 million at a true interest rate of 5.145% for repayment over 30 years. Series 2004B bonds amount to \$11.0 million at an interest rate of 6.178% for repayment over 14 years. The issuance of these Recreational Revenue Bonds for \$50.2 million brings the total of Recreational Revenue Bonds issued by the VCCDD over the past ten years to over \$300 million. All of these bonds are being repaid by residents out of the monthly Amenity Fee.

Total Debt Service annually for all bonds in the Recreational Amenity Division of the VCCDD amounts to \$17.0 million in the proposed 2004/2005 fiscal year starting October 1, 2004. This amounts to 63% of the Amenity Fee Revenue of \$27.0 million and 53% of Total Revenues of \$31.9 million.

Based on a monthly Amenity Fee of \$115.00, this means that at least \$72.45 per month (63%) goes for debt service payments and only \$42.55 (37%) goes for maintenance and administration.

The debt service percentage has been rising rapidly in recent years. The absolute dollars paid for maintenance and administration have been likewise declining rapidly during recent years. The monthly Amenity Fee stood at \$91.00

in 1989 before CDDs and the need for debt service.

The POA estimates that the Amenity Fee could be about \$50.00 per month if these purchases of common property were transacted at more reasonable prices and market values for the assets acquired.

The VCCDD indicated its belief that most residents favor these transactions even though no specific polling of residents has been done. The basic argument is that the overwhelming growth of The Villages to a population of over 42,000 is testament alone to the approval of residents.

Nonetheless, residents are left with these conclusions and realities:

- Residents are obligated to repay these multi-million bond obligations,
- Residents are again required to purchase facilities that most thought were already part of The Villages and paid for by the higher prices charged for lots and homes,
- Residents cannot voice their approval or disapproval of this transaction, or vote for or against the VCCDD supervisors who approved this deal with the developer,
- The developer in effect appoints the VCCDD supervisors who concluded this transaction with the developer,
- The Amenity Fee would be roughly 65% less, plus or minus, than it is now if these transactions were done at more reasonable, market-based valuations,
- Residents were not promptly told of this latest transaction which is important news in this community. Residents have a Right To Know what goes on in their community.

In summary, we have a beautiful facility to call homes right here in The Villages, but the paying never stops, the chance to voice approval never happens, and one of these days we won't be told anything, except that we have to pay more.

[Top](#)

Developer's Letters About Bob Evans

The Bob Evans issue is on hold pending word from the developer about his latest attempt to secure resident approval for a change in the covenants and restrictions. Without this change, building of the Bob Evans facility will not be allowed.

Residents in the affected area think that popular sentiment is against the restaurant and that residents will vote overwhelmingly against the covenant and restriction change.

The POA has mentioned several times the letters sent out by the developer. For a better understanding of this situation, we reprint the two letters and the first covenant amendment below for your review.

Notice in the Amendment reprinted on the next page that the reference is to "restaurants" in the plural and that an unlimited number of other buildings would be permitted.

April 19, 2004

Dear Friends:

As you know, The Villages has been aggressively seeking a restaurant to serve the residents in the Lake County portion of The Villages. Recently, Bob Evans Family Restaurants signed a contract committing to build a restaurant on the east side of Highway 441/27, just south of Wales Plaza. The design and engineering for that restaurant is well underway....

In preparing for the construction of this project, we discovered that there is a question whether a restaurant can be constructed on the proposed site because of certain limitations that are part of the deed restrictions common to the site and surrounding residential properties. In order to expedite the construction of the Bob Evans Family Restaurant, we are asking all owners within your neighborhood to sign the enclosed Amendment. So that Bob Evans Family Restaurant is not unduly delayed, we ask that after the Amendment is witnessed and notarized, you mail it back to us in the enclosed envelope within five (5) days. I have arranged for a notary to be available at any Citizens First Bank office

As you can imagine, it will be impossible to obtain the consent of all property owners because of probate and similar estate proceedings, and we may have to seek the help of the courts. We believe the court will permit the Bob Evans Family Restaurant on the property since the property has been used for non-residential purposes in the past and given the commercial nature of Highway 441/27. If that step becomes necessary, I will provide you with additional information at that time. We wanted to mention this now so that you will not be surprised or confused when you are served with this legal paperwork.

Please join your neighbors in returning the Amendment form as soon as possible so that the Bob Evans Family Restaurant project can be build and open as soon as possible....

Sincerely,
Mark Morse
Vice President/COO

THE AMENDMENT

The Declarations of Restrictions recorded in Official Records Book 514, Page 71, and in Official Records Book 636, Page 656, both within the Public Records of Lake County, Florida, are hereby amended so that restaurants, medical offices and other offices may be constructed and operated upon Tracts A and B,

Orange Blossom Gardens, Unit One, according to the Plat of Orange Blossom Gardens, Unit One recorded in Plat Book 18, Page 9, Public Records of Lake County Florida.

To Be Witness and Dated
To Be Signed
To Be Notarized

May 24, 2004

Dear Friends:

First, please accept my apologies for any confusion that may have been created by our first two mailings. This was not my intent and I hope the following will help to clear up some misunderstandings.

We appreciate the feedback that many of you have provided regarding a possible Bob Evans Restaurant being built on Highway 441/27. While the majority of you welcome this development, we recognize that there are some concerns. As a result of that input, we are prepared to build a landscaped buffer wall along Paradise Drive to separate the residential and commercial areas. The only access off Paradise Drive will be a golf cart entrance. We have also committed to build only one restaurant on the subject property. Although there are no plans currently, the balance of the site will be limited to office/professional type space.

Due to these modifications to the original plan, we want to gain additional input. Enclosed please find a survey to indicate whether or not you are in favor of the project given the changes stated above. On this page, we would like to hear your specific comments regarding the development.

Also enclosed is a revised "amendment form" to show that only one restaurant will be permitted on the site. If you are in favor of the project, please sign above your name and have the amendment witnessed and notarized where indicated....

Please return this survey and amendment within 10 days in the enclosed self-addressed stamped envelope. Time is of the essence, as we need to communicate to Bob Evans the results of this survey process.

Sincerely,
Mark Morse
Executive Vice President/COO

[Top](#)

The Patron Program Continues to Irritate

The Patron Program has been modified to eliminate the special discounts and the preferred purchasing opportunity for entertainment events in Villages facilities. However, the discounts and purchasing preferences will continue for the Special Speaker™s Program and Lifelong Learning Center courses.

One continuing problem is that special discounts continue for events sponsored by the Lifelong Learning Center and held in Villages facilities.

The course catalog for Lifelong Learning Center courses shows a multitude of courses in Villages facilities with a continuation of these special discount favors.

The rub here is that our Amenity Fees pay for Villages facilities. And the special favors for Patron members continue for events and courses in our facilities.

The course catalogue list registration dates for the spring courses that started on March 8 for Patron members and March 15 for non-Patron residents. This is the preferential registration advantage of being a Patron member.

Furthermore, a variety of courses at places like the Paradise Center, the Mulberry Center, the Saddlebrook Recreation Center, etc., show a lower fee for Patron members and a higher fee for residents of The Villages who are non-Patron members.

This is still wrong and unfair to residents who pay the original costs and the upkeep of these Villages facilities. These facilities belong to us and we should not be charged extra to use them.

Residents who are not Patron members pay the costs of these facilities, but are charge more than Patron members to use them.

This is a continuation of the special consideration for special people who can afford to make a \$50.00 bribe to the Lifelong Learning Center.

Remember the recent POA Survey which showed that the Patron Discount program had the lowest favorable score out of 30 items rated by over 500 Villages residents. Remember also the separate written polls conducted in a variety of nationality and state club meetings that showed over 99% unfavorable rating for the Patron Discount program.

Why don't the officials at the Lifelong Learning Center get it that Villagers overwhelmingly think the Patron Discount program is unfair and should be ended?

What is so hard to understand about this?

Please end this unpopular program now.

[Top](#)

How Would You Like a \$500 Reduction in Your Property Taxes?

How would you like to save \$500 in property taxes?

That is what would happen if a petition now circulating in Florida is successful in getting enough signatures to place the proposal on the November ballot and the measure passes.

The organization sponsoring this is called Families for Lower Property Taxes, located in West Palm Beach, Florida. It is trying to get enough signatures to get the proposal on the November ballot. It needs 488,722 signatures, but has thus far only gathered about 250,000. And, the Florida filing deadline is rapidly approaching.

The organization makes the point that Florida property taxes have soared 78% over the past ten years, yet the population increased just 21%. Anyone living in The Villages, for example, knows that property taxes in any of our three counties seem to be unusually high given the property tax windfall that the counties have experienced with the huge recent growth of The Villages. If eventually successful, this proposal would increase the Homestead Exemption on property taxes from \$25,000 to \$50,000. At typical rates this would reduce property taxes by \$500.

If you would like to investigate this further, or perhaps sign the petition, just go to the sponsoring organization's internet website at <http://www.mypropertytaxcut.com> for more details and the petition form.

But, do not wait too long " because the deadline date for filing the petition with enough signatures is almost here.

[Top](#)

What Are Those Blue Reflectors?

Have you ever wondered what those four inch square blue reflectors are that are glued to our streets in various locations?

Well " wonder no more. Those blue reflectors are put there by The Villages Emergency Fire department to help firemen quickly locate fire hydrants at nighttime. Notice that the reflectors are always located close to fire hydrants.

The problem is that the reflectors sometime are missing. Some have speculated that snowplows scrape off the reflectors. Sometimes reflectors just come loose with age and dislodge.

So, a missing blue reflector needs to be replaced as a safety requirement.

Call the district office at 753-4508 to report the loss. Someone will come out and install a replacement. But, afterwards, be sure to watch out for the snowplows to make sure that you don't need another replacement or have a fire in the meantime.

[Top](#)

Sumter County Road Maintenance

It is sad to see the Daily Sun editors stoop to such low levels as exhibited in an opinion piece of theirs in the June 24th issue.

The Sun criticized Sumter County commissioners Roberts and Chandler because they oppose the road maintenance arrangement that has been in effect for several years.

This arrangement pays three Villages CDDs roughly \$5,000 per mile for maintenance of Sumter County roadsides in The Villages. New Sumter County staff reviewed the arrangement and came to two conclusions: First, the CDDs did nothing for about 55 road miles for which Villages residents were personally required to do mowing; Second, for the remaining 8.2 miles, Sumter County thinks a better figure for just mowing would be \$461 per mile, not \$5,000 per mile.

One thing is certain: The Villages got caught with its fingers in the cookie jar grabbing for the \$5,000 per mile for the 55 miles for which it does nothing.

So commissioners Roberts and Chandler said "no" to The Villages over any further unjustified give-a-way of county funds.

The Sun retaliated with personal insults, degrading references, and demeaning cartoons pointed at the two commissioners.

No matter how one feels about the road maintenance issue, one should be adult, objective, respectful of the commissioners, and willing to debate the issues with facts.

But, don't tell that to the Sun - its editors want to sling mud and demonize the commissioners. The editors should grow up and assess the situation like reasonable adults - not immature crybabies. Shame on them.

[Top](#)

Open Letter to Rep. Gibson About the Sumter County Hospital Tax

Dear Representative Gibson:

I am writing to you to seek clarification about the creation of the North Sumter Hospital Taxing Authority. My confusion about this matter was compounded by my reading of your comments as reported in the June 14th edition of The Villages Daily Sun and the wording of House Bill 1453, original and engrossed versions, that you sponsored.

You are quoted in the Sun article: "It (Hospital Taxing District) is necessary if the hospital is going to expand." In reality, House Bill 1453 never mentions hospital expansion, but states the purpose of Authority is "as a governmental entity is to ensure continued hospital services for the residents of the North Sumter County Hospital District."

I have difficulty reconciling "continued hospital services" with expansion.

It is claimed to be a benefit for the residents of the taxing district when in reality the hospital would benefit residents of the tri-county area and non-residents from all over. Those taxed will in fact, receive no added benefits beyond those provided to any and all clients of the hospital.

The Daily Sun article goes on to say: "If approved by voters, 100 percent of taxes raised would go toward improvements and expansion at The Villages Regional Hospital, said Gibson." If this what you actually said, then this is in conflict with the words of the House Bill you sponsored.

In the original version of the bill it indicates: "TAX PROCEEDS TO NONPROFIT ORGANIZATIONS FOR HEALTH CARE PURPOSES -- All future tax proceeds generated from within the North Sumter County Hospital District, less one-half of the amount reserved annually by the board to pay for the maintenance and services for the board, shall be paid by the Board of Trustees to The Villages Tri-County Medical Center, Inc., and the Villages Regional Hospital Foundation, Inc., in such proportional distribution as the board, in its sole discretion, deems appropriate, upon the written request by the Villages Tri-County Medical Center, Inc., and the Villages Regional Hospital Foundation, Inc., respectively, that the funds are needed for healthcare purposes, provided, however, that the Villages Tri-County Medical Center, Inc., shall receive not less than 80 percent of such funds so distributed."

As I read this, it seems a certainty that 100 percent of the taxes raised will not be used for the intended purpose as indicated in your Bill. After paying for the Hospital Taxing Authority's maintenance and services and then providing a portion to The Villages Regional Hospital Foundation, Inc., it seems more likely that only 80 percent will go for "continued hospital services."

At a recent POA meeting Mr. Richard Wooten, CEO of LRMC was asked, who or what is The Villages Regional Hospital Foundation, Inc.? He replied: The Morse Family. This would seem to indicate that The Villages Developer has a financial stake in this, despite your statement in the Daily Sun, "the Developer does not have control of this hospital."

I have recently noted that in the engrossed version of HB 1453, some wording has been changed to drop specific reference to the Villages Regional Hospital Foundation, Inc., and replaced it with "The North Sumter County Hospital District may also contract with any foundation associated with such hospital, provided, however, that any such foundation shall not receive more than 20 percent of any funds made available by the board to use for contracting for health care services."

So while the specific mention of a named foundation has been dropped, the sharing of the tax proceeds to any foundation associated with such hospital remains.

As you may surmise, I, and many of my neighbors have some serious reservations about this authority and the tax it will create, which will no doubt, live long past the time when the proposed expansion has been completed and paid for.

I would appreciate receiving your comments about the items that are at least confusing and at worst, indicative of a gross misstatement of the facts. I am requesting this for myself and for the 240 plus resident members of our neighborhood association who will receive a copy of this letter and a copy of your response.

I shall look forward to your response and hopefully it will arrive long before we are asked to vote on this matter.

Sincerely,
Henry R. Clemens

[Top](#)

The Hall of Fame

The purpose of the Hall of Fame is to honor those past POA members who have contributed significantly to this organization over its 30 year life.

Any POA member, past or present, living or deceased, residing in The Villages or not, can be nominated for this honor. A waiting period of at least five (5) years must pass from the time of this person's most significant contributions before he or she can be nominated to the Hall.

The process starts with a nomination form that is available now at the POA's monthly meetings or from any POA official. Nominations can only come from current POA members. The form will contain the nominee's name and current contact information, if available. At least five (5) co-nominating signatures will be required from the persons making the nomination. A space will be provided for an explanation of why this person deserves to be in the Hall of Fame. This explanation is very important. Nominations each year must be received by the

first of October.

The POA Board of Directors will review all nominations and make a final decision. Two or three of the most worthy candidates each year will be selected for induction into the Hall of Fame at the annual POA Holiday Party in December. Candidates not selected for induction into the Hall in any given year can be re-nominated in another year.

Members of the Hall of Fame will be honored for their dedication and selfless contribution to the POA. Popularity is not the deciding issue - a significant contribution to the organization will be the deciding factor.

The POA is approaching its 30th birthday year to commemorate the founding on November 20, 1975. We have many members from which to choose Hall of Fame nominees. Let's make this a wonderful celebration of your POA and some of the really dedicated people who have served in these 30 years to make the POA the great organization that it continues to be.

[Top](#)

A Letter to Sarah

A week before the Civil War battle of Bull Run, Sullivan Ballou, a Major in the 2nd Rhode Island Volunteers, wrote home to his wife in Smithfield.

July 14, 1861,
Camp Clark,
Washington, DC

Dear Sarah:

The indications are very strong that we shall move in a few days - perhaps tomorrow. And lest I should not be able to write you again I feel impelled to write a few lines that may fall under your eye when I am no more.

I have no misgivings about, or lack of confidence in the cause in which I am engaged, and my courage does not halt or falter. I know how American Civilization now leans upon the triumph of the government and how great a debt we owe to those who went before us through the blood and suffering of the Revolution. And I am willing - perfectly willing - to lay down all my joys in this life, to help maintain this government, and to pay that debt.

Sarah, my love for you is deathless, it seems to bind me with mighty cables that nothing but omnipotence can break; and yet my love of Country comes over me like a strong wind and bears me irresistibly with all those chains to the battlefield. The memory of all the blissful moments I have enjoyed with you come crowding

over me, and I feel most deeply grateful to God and you, that I have enjoyed them for so long. And how hard it is for me to give them up and burn to ashes the hopes and future years, when, God willing, we might still have lived and loved together, and see our boys grown up to honorable manhood around us.

If I do not return, my dear Sarah, never forget how much I loved you, nor that when my last breath escapes me on the battle field, it will whisper your name...

Forgive my many faults, and the many pains I have caused you. How thoughtless, how foolish I have sometimes been!...

But, O Sarah, if the dead can come back to this earth and flit unseen around those they love, I shall always be with you, in the brightest day and in the darkest night ... always, always. And when the soft breeze fans your cheek, it shall be my breath, or the cool air your throbbing temple, it shall be my spirit passing by.

Sarah do not mourn me dead; think I am gone and wait for me, for we shall meet again...

Sullivan Ballou was killed a week later at the 1st Battle of Bull Run.

This is reprinted from the TV series on The Civil War by Ken Burns.

[Top](#)

We Need Your Help

The POA board needs volunteer help from the membership in the following areas:

- A person familiar with publishing newsletters who would be interested in learning the details of the layout and publishing of the POA Bulletin and be willing to backup the current Bulletin editor. Experience with Microsoft Publisher, or similar software, would be helpful, but not necessary.

- An attorney to advise the POA board on the typical mix of issues in an organization like ours. Previous experience in the areas of real estate law, contracts, and/or local government law is helpful, but not necessary.

In addition, we need help on the following tasks which will be compensated:

- An experienced sales representative to sell advertisements in The POA Bulletin on a part time basis. A generous commission will be paid. Previous experience selling newspaper or magazine ads is helpful, but not necessary.

- Our distributor needs route delivery people to help with distribution of the Bulletin for one to two days per month. A dependable car is needed. Compensation will be paid. Call Tom Loury at 352-804-1223 for details.

Please call Joe Gorman (259-0999) for more information on any of these positions.

[Top](#)

The SHINE Tip of The Month

I'M GOING TO BE 65 - WHAT CAN I EXPECT FROM MEDICARE

For those who spent their years working and receiving health care insurance from their employers, the realization that becoming age 65 may mean a change in health coverage to Medicare can be a traumatic experience.

Relax! It's easier than you think.

About two to three months prior to turning 65, Medicare will send your Medicare card to you stating that you will be eligible for Part A (hospitalization) and Part B (Medical) coverage on the first of the month in which your birthday takes place.

Then you can contact various insurance companies to see about obtaining a Medicare supplemental (Medigap) policy.

For more information or to obtain free, confidential counseling on this or other health insurance matters, contact your local Elder Helpline at 1-800-963-5337 and ask for a SHINE counselor.

SHINE (Serving Health Insurance Needs of Elders) is a program of the Department of Elder Affairs, which assists people on Medicare with their health insurance needs and issues.

Offered in partnership with the Mid-Florida Area on Aging, SHINE volunteers provide individual counseling and assistance and are available for public speaking and community outreach presentations.

The SHINE program is funded through a grant from the Centers for Medicare and Medicaid Services (CMS), the federal agency which oversees Medicare.

[Top](#)

Pick Up Unclaimed Bulletins in Vacant Home Driveways

If you see that the POA Bulletin and either the Lady Lake Magazine or the Village Spectator, enclosed in a single plastic bag, are delivered but left on the driveway or the lawn of an unoccupied house, or where people are away for a few days, please be a good neighbor and remove these from the driveway or the lawn. Either dispose of these papers or hold them for your neighbor's return.

Papers left for several days in a driveway might signal an unoccupied house. Our delivery service tries to avoid tossing the papers on these driveways, but it is not always evident which houses are unoccupied.

So, please help us avoid these situations. Thanks in advance for your help on this.

[Top](#)

April Fool's Day Revisited

(Don't Believe Any of This)

The developer of The Villages announced that it will no longer build fully completed recreation centers in the future. A spokesman for the developer said that only "dark shells" will be built instead. These dark shells have only walls and roofs, but have no finished floors, electrical, air conditioning, insulation, plumbing, etc. Only one door and just two windows will be provided. When asked why this is being done, the developer's spokesman said that if this was good enough for the Veteran's Administration (the VA), then it would be good enough for Villages' residents.

[Top](#)

Limerick of the Month

All I got to say is WOW!!
All of us could die from MAD COW!!
I'm going to start eating chicken
Praying that I won't be stricken.
Hopefully, MAD CHICKEN won't get me now.

[Top](#)

Cheers and Jeers

Jeers - To scooter drivers who use the recreation trails designed for golf carts and speed in excess of 25-30 miles per hour. Please, don't drive so fast or go on the street.

Cheers - To the developer of The Villages for the preview days at the Sumter Landing downtown area. This looks magnificent. Thanks for the great and new Town Square.

Jeers - To The Villages Fire Safety Department for what residents thought was an inadequate and bumbling response to the recent house fire on Covington Circle. Jeers also to the Marion County Fire Department which took what local residents estimated at 20-30 minutes to get water on the fire. This is dismally poor performance. Some people need to be reprimanded for this.

[Top](#)

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a check for \$12.00 for a one year subscription to:**

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[Return To Archive Page](#)

[Return To Main POA Page](#)