# The POA BULLETIN

The Property Owners' Association of The Villages

Issue No. 32-

12

Champion of Residents' Rights Since 1975

December 2006

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The POA Bulletin is published monthly by the Property Owner's Association of the Villages, Inc. Articles in the Bulletin represent the opinion of the POA, except Letters to the Editor, which represent the opinions of the writers. Care is taken to insure that all 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. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

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The Straw Vote Passed! What Happens Now?

Residents approved the change to a Resident Authority Board (RAB) in which the supervisors will be elected by residents in the area north of highway 466.

A total of 21,110 votes were cast in the November 7 election for the Straw Vote. The change alternative for resident control of the VCCDD decision-making process was approved by a 51% to 49% vote, or a 474 vote margin.

The winning margin came from Marion County in which voters approved the proposal by 61% to 39%, or a margin of 1139 votes. Lake County voters were split at 52% for the change and 48% for the status quo. Only in Sumter County did the status quo receive a majority at 54%, or a 899 vote margin.

The next step will be for the various areas involved in the vote to appoint initial supervisors. The six areas, each appointing one supervisor, are: CDDs 1, 2, 3, 4, the Lake County portion of The Villages, and the VCCDD.

These initial supervisors will meet with the VCCDD to negotiate the terms of an agreement (called an interlocal agreement). This agreement will cover the terms of the transfer of decision-making authority from the VCCDD to the RAB.

VCCDD officials are already on record as saying that the decision-making for amenities and utilities will be transferred. It is subject to negotiations as to whether ownership of these assets will be transferred to the RAB. The RAB will be able to make staff and personnel decisions. The VCCDD has said that it will retain the legal responsibilities for the previous bond issues.

The process whereby the initial supervisors are appointed has not yet been defined. For the numbered residential CDDs, some word may come at their meetings in early December. Most likely, the CDD boards will call for interested parties to submit their names and resumes. Then, an interview process will probably follow with the best and most qualified candidates being selected. The selection of supervisors could come early in the new year.

The VCCDD will probably appoint one of its current supervisors. Best bet is that Mr. Gary Moyer, the architect of the Straw Vote concept and one of the most knowledgeable CDD and Chapter 190 experts in the state, will be appointed by the VCCDD.

The Lake County Board of Supervisors will probably make the selection for the Lake County portion of The Villages. Interested parties are advised to contact the Board. Contact information is on the POA website under the Local Government tab.

No qualifications have yet been mentioned for these initial supervisors. The POA thinks that previous experience with CDDs or government offices would be extremely helpful. Previous business experience or any kind of management or supervisory position would also be helpful.

A prime requirement for the position would be a positive attitude toward the concept of resident control of VCCDD decision-making. There were a variety of people quoted recently as being against the idea and in favor of the status quo. The POA thinks these people should be disqualified immediately from consideration for the supervisor positions.

Likewise, senior VHA officials gave the clear impressions (sometimes without even unequivocally saying so) that they opposed the idea of resident control of

the VCCDD.

For example, Chico Mir, past president of the VHA and current board chairman of CDD2, was quoted in the Orlando Sentinel as saying: "I hope it [the organizing effort for the RAB] doesn't go anywhere."

These individuals should stand by their convictions and disqualify themselves immediately from serving as RAB supervisors. We don't need nay-sayers for something this important.

Overall, this vote represents a victory for residents and the concept of Residents' Rights. We are a community of mature adults, and we can make these important decisions for ourselves. Especially now that we have seen the many ways that the developer and the VCCDD have taken advantage of residents in the past.

On the concept of Residents' Rights, please look at the right-hand column on page two of this and every Bulletin. See the bottom part of the column identifying The Villages Residents' Bill of Rights. This Straw Vote is a fulfillment of these principles of Residents' Rights. And it fulfills a goal of the POA since its founding in 1975 when the Rights of Residents were mentioned as a primary reasons for the formation of the POA.

Thus, the POA takes a lot of satisfaction in the confirmation of the Straw Vote. And, congratulations to all of us - because we all are the winners.

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# **Reasons Why The Straw Vote Passed**

The prime reason the Straw Vote passed was that a majority of residents decided they wanted to make the decisions for themselves in their community.

This attitude prevailed over the other popular sentiment of "If it ain't broke, don't fix it." This seemed to be the favored mantra of those advocating the status quo.

A second reason that the POA thinks may have been the deciding factor shows up in an analysis of the county vote. In Marion County, the vote was 61% for the change to resident decision-making, a margin of 1139 votes or 22 percentage points -- a landslide for the change alternative.

Marion County voters know how the developer and the VCCDD have taken advantage of them on issues like the Nancy Lopez golf course sinkhole, maintenance on the streets, the Mulberry lawn maintenance contracts, the Mulberry drainage ponds, maintenance on all the "wet" ponds, etc.

When it came time to cast a Straw Vote, these Marion County voters remembered.

So, it was primarily the developer's shortsightedness and bullheadedness over these many issues, especially the Lopez sinkhole, that turned the tide. Marion County voters understood how the developer and the VCCDD tried to take advantage of them. Let this be a lesson for the developer that hopefully is remembered by all.

Also, announcement of the developer's sale of about a 15% vote in the VCCDD to a foreign company got the attention of residents. It is one thing to have the vote in the hands of what some consider to be a benevolent developer; it is another thing entirely to have the vote in the hands of a foreign company that probably knows nothing about our community and residents. Without the Straw Vote now, residents faced the prospect of never gaining home rule.

Another significant factor had to be the many flyers passed out at various events, organizations, and postal stations by the cadre of concerned residents. Roughly 10,000 copies were printed and distributed. Thanks to the many individuals who took the time to volunteer to pass out these flyers. Thanks also to the many golf cart drivers who taped the "Vote No" flyer to their windshields and residents who put the flyer in their windows.

We also would like to think that the POA should get some credit for publicizing the facts and explanations in six front-page articles in the Bulletin going back to the original announcement in June. Many individuals were involved in writing or contributing to those numerous articles. We felt a serious obligation as a homeowners' organization to comment, explain, expose, and ultimately recommend what we felt was best for all residents. Hopefully, you found all our ramblings to be informative rather than boring.

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#### Hall of Fame

The Hall of Fame committee under the direction of Frank Renner has submitted its recommendation to the POA Board. An announcement and investiture ceremony will be held at the general POA membership meeting on Wednesday, December 20, at the Paradise Center. Please join us at the meeting to acknowledge the significant contribution of this year's class of POA Hall of Fame members. This is a great honor that all members of the POA should be proud of.

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# **Dorothy Cheshire**

| Dorothy Cheshire, a past POA board member, passed away November 12, 2006.   |
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| She was born in England, and in The Villages was a member of the Lady Lake Library Board, the Way, Way, Way Off Broadway Players, and the POA. She was a diligent helper at POA membership meetings and a welcomed participant at our Board meetings. Dorothy will be missed. |
| <u>Тор</u>  |

## **Voters Disenfranchised**

In the recent Straw Vote for residents north of highway 466, two significant groups of voters were disenfranchised: Foreign nationals, and snowbirds with their voter registration at locations outside The Villages.

The VCCDD decided to have the three local counties handle the Straw Vote on the November ballot. Thus, you had to be registered to vote at an address in The Villages north of highway 466.

The VCCDD did it this way to push the cost and the responsibility for tabulating the vote onto the three local counties.

So, if you were a foreign national or had your registration elsewhere, you couldn't vote. This is in spite of the fact that you pay amenity fees and property taxes on your property here.

The VCCDD could have avoided this problem in either of two effortless ways: First, it could have handled the ballot easily in the monthly amenity fee billing.

| that all residents receive. Or, it could have handled the ballot just like it does the Annual Survey.   |
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| This has to rank as another one of those decisions by the VCCDD and staff that makes you wonder whether anybody is thinking straight over there. Maybe the Straw Vote and the new RAB will help eliminate some of this foggy thinking |
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#### **POA Elections**

The annual POA elections for officers and directors was held at the November general membership meeting. The membership filled these positions in an open-meeting election rather than having these positions appointed by the board of directors in a closed meeting as is the case with the VHA.

Joe Gorman was re-elected as President. Mary Paulsboe was re-elected as Secretary. Frank Carr was re-elected Treasurer. Sue Michalson was newly elected as Vice President.

Re-elected as a director was an incumbent, Jack Ryan.

Beverly Drennan, a director in 2006, decided to not stand for re-election. Joe voiced thanks to Beverly for her fine service.

In commenting on the election, President Joe Gorman thanked the membership for their vote of confidence and support over the years. He mentioned that it is an honor and privilege to serve the membership on the POA Board. Gorman is beginning an unprecedented sixth term as president.

Please join us in congratulating these elected POA officials for their decisions to volunteer their time and effort in support of your very own POA.

And, we still have director positions open for any member wanting to get more active in your POA. Call Joe Gorman at 259-0999 for details.

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## **Donations to the POA**

Year-end is a good time to consider donations to your favorite causes. We hope you are keeping the POA in mind for a donation to one of our Funds. The Legal Action Fund is designed to help us prepare for any potential legal actions in the future. In the past, our hands have been tied for any legal actions by a lack of funds. We considered legal action on the Activity Policy that severely restricted our freedoms of speech and assembly. We also considered action on the Bob Evans location issue when the heavy hand of the developer tried to intimidate residents. In both cases, we were unprepared due to lack of funds. We also need contributions to our General Fund from which we pay the expenses of printing and distributing the Bulletin. These expenses, amounting to about \$36,000 per year, are heavily subsidized by dues and donations. Thus, we need your help here also. So, at this wonderful time of year when the spirit of giving is all around us, please remember the POA. Thank you in

| advance for your kind consideration. |            |
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# **Hometown Democracy**

If you happen to have been at the November POA meeting you were one of the fortunate ones to have heard our guest speaker Lesley Blackner, president and one of the founders of Hometown Democracy.

The organization exists for the purpose of putting a constitutional amendment on the November, 2008, Florida ballot that would take away growth decisions from elected officials and put these decisions back in the hands of voters.

Twenty years ago the Growth Management Act was delivered to the people of Florida as a salvation to the problems of continual growth. It is hard to believe that 20 years ago these problems were recognized in light of the out-of-control explosion of growth that we see today.

At the time the hope was that the new state law would bring rationality, planning, and expertise to the business of growth.

The intent was to prevent greedy local politicians from irresponsibly flooding fragile ecosystems with back-to-back subdivisions without considering the consequences. The hope was that it would ensure the preservation of Florida, and that mindless, directionless, and irresponsible growth would not destroy our beautiful state.

Many people believe that whatever the "growth management" legislation may or may not have hoped to accomplish, it clearly has failed. The Act is still on the books, yet it has not protected Floridians from the bulldozers and the erosion of our quality of life.

Let us be clear, The Growth Management Act never was intended to STOP growth, its intent was to MANAGE growth and to ensure that the proper infrastructure be in place before the bulldozers hit the ground.

There has been endless debate and little agreement as to what constitutes, "adequate infrastructure." The buzzword is "concurrency," otherwise known as "cooperation." For many developers, getting the roads in and the houses up, then running with the money, is their only concern. Lack of schools, traffic congestion, over-extended fire and police service: building on wetlands and open space has been ignored or manipulated. Little concern or forethought has gone into the question of adequate water supply.

Will there be enough water to drink and preserve the life style most of us are accustomed to?

Will our lakes, rivers and wildlife preserves be preserved?

Quite naturally, confronted with what appeared to be insurmountable technical and legal decisions, Floridians turned to the "experts" to guide them. Unfortunately, in too many cases these "experts" have become an extended arm of developers' machines for growth. They have put together a pseudoscientific lingo that is intimidating and not understandable to the average person; often the city and county commissioners don't understand it either.

Hometown Democracy is calling for voter accountability on land use. It would require VOTER APPROVAL for every change to a city or county's "comprehensive plan." Stated simply, it says what kind of things will get built, and where.

Each city and county in Florida has one of these development plans, usually called a "comp plan," or the "comprehensive plan." The comp plan is the backbone of each community's decision about future land use. The comp plan determines where industry goes in a town, where the stores go, where homes and parks and green space should go. The amendment would not require voter approval of rezoning or building permits. But, any zoning decision still would have to obey the comprehensive plan.

Hometown Democracy's statewide petition is asking for an amendment to the Florida Constitution. Under this amendment, comprehensive plan amendments will be presented to the voters for their decision.

If we want to preserve our land, water, and the quality of life, as we know it, we need to accept responsibility and stop allowing experts hired by developers and seduced by developer gold to intimidate and dominate the discussion, review, and approval process.

Those of us living here in The Villages are fortunate in that our developer has done an exemplary job in planning. My concern is that we too play a part in the whole problem: too much building, not enough green spaces allowed for rainwater to percolate back into our aquifer; too much draw down of available water supplies.

Even with our retention ponds and reclaimed water systems, I am still concerned because no matter how you cut it, we are all pumping out of the same aquifer. The greater the population, the greater will be the demand for water. There are no walls or damns in the aquifer that can close it off from one county to another, from one community to another.

We all want to trust. However, experience has shown us, even here in our own hometown, we need to take an active roll in being a part of the "checks." By doing this we create the "balance."

Those of us who are part of the POA know this to be true. We know that unless we are willing to be actively involved, and make sure our rights are not being usurped, even under the best of circumstances, then the ugly head of greed emerges, or just plain "stuff happens."

Each one of us needs to take responsibility for our community. The Hometown Democracy amendment is a statewide issue that will affect us all. We can make the difference.

The website of the Hometown Democracy movement is on the internet at <a href="https://www.floridahometowndemocracy.com">www.floridahometowndemocracy.com</a>. It has a wealth of information about this

| issue. You can find the petition to sign on that website. Or, cut out and mail the petition reprinted here on the right-hand page.  |
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| It is important that we all sign this petition. We need over a half-a-million signatures by the end of 2007 to insure that the amendment is on the November, 2008, Florida ballot.                            |
| So, please, if you agree with the objectives of the Hometown Democracy movement, it would be a big help to all of us if you sign the petition and mail it in promptly. Thank you.                             |
| Sue Michalson   |
| Тор   |
| Renew POA Membership  |
| It is time to renew your POA Membership for 2007, or to join for the first time, with the form on page 15, upper right hand corner. Just clip the form and either mail it to us or bring it to a POA meeting. |
| Memberships run from January 1st thru December 31st. The dues are \$6.00 per household. And, we really need your support. Thanks in advance for any additional contributions you can make to your POA.        |
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# Straw Vote for South of 466

If you live south of highway 466, how about a Straw Vote for you?

Sorry, folks, no vote for you!

Well, not at least until the horse gets out of the barn.

What this means is that you will probably get your own Straw Vote someday, but not until construction activities and all sales of common property from the developer to the SLCDD have been completed.

This sale of common property is the key. The developer needs his own

developer-appointed supervisors making decisions for the SLCDD so that he can sell common property to the SLCDD at inflated prices. Developer-appointed supervisors say "Yes, Sir" when the developer snaps his fingers.

In the VCCDD administrative area north of highway 466, these common property sales have amounted to over \$500 million. The VCCDD issued bonds to pay the developer his prices and then forced the repayment obligation on to residents without their approval. Debt service as a percent of monthly amenity fees now amounts to about 53% of the total.

The VCCDD paid so much for the properties that it is being squeezed for needed funds for routine maintenance and administration expenditures. Were it not for this heavy debt service requirement, our monthly amenity fees could be around \$75.00 or so. And, we might have readily available funds for pool monitors, repair of the recreation trails, lower trail fees, etc.

So, a Straw Vote for residents south of highway 466 could be four years or more down the road. And, by that time all the common property will have been sold by the developer to the SLCDD.

Thus, the horse will be gone. Then you can close the barn door and have your Straw Vote.

But, consider this wildcard: the developer is starting to sell off his commercial properties in the Central Districts that carry the votes in the VCCDD and the SLCDD. A German company already controls about 15% of the VCCDD voting power. If the developer decides to accelerate sales of his voting interests, the new owners, perhaps overseas companies, might not be interested in letting you have a Straw Vote.

At that point, you might hear again: Sorry, folks, no vote for you!

So, what should you do?

Residents south of highway 466 should attend the meetings of the SLCDD on the second Friday of the month at 8:30 a.m. in the District offices by the water tower in the Laurel Manor recreation center.

You should demand a Straw Vote now for the residential areas south of highway 466.

The SLCDD will tell you that they won't allow it until all the construction decisions and sales of common property are completed.

That's baloney!

A transfer of decision-making power can be fashioned now that would recognize and perhaps exempt the developer's need to make construction decisions. Thus, responsibility for amenity decisions could be transferred to the residents now.

If residents really want to make these decisions, they will have to fight for that right. And, it all starts at the SLCDD meeting on the second Friday. Go for it!

# **New Resident Authority Board**

Now that we have voted to elect residents on a new Resident Authority Board (RAB), it becomes critical that each of the four numbered districts nominate knowledgeable and unbiased persons for an initial service period.

Hopefully each board will communicate well enough in each district to allow candidates to be evaluated by residents of each district, and more important, that the residents take the time to assure that this happens by attending the appropriate meetings. By just realizing how many wonderful and hard working residents run our clubs, hospital, and athletic activities (as volunteers), it is obvious that talent exists here to do a good job.

The problem is to attract that talent for this important work. However, it is likely that many people have concern that truly objective and talented people will not seek to serve in this capacity. One obvious requirement ought to be, as a minimum, that any candidate disclose any business relationship (either as employee or representative) with the Developer. These relationships have already hampered more objective discussions of resident concerns in perhaps all districts and have likely not built confidence in resident board representation.

However, I can cite the work of Rick Lambrecht in CDD4 (in achieving significant financial relief for inaccurate statements from the VCCDD for maintenance costs of retention ponds serving commercial interest) as being one excellent candidate.

In CDD1, Charles Dunlap lead the effort to reduce interest rates on existing bond debt and also saved our district maintenance/repair costs for property which was initially represented as being owned by district #1, but in fact was owned by the commercial district. (Golf Cart Bridge repair near Hope Lutheran). Charles is an accountant and has the expertise sorely needed to review the books of the VCCDD for fairness and accuracy in providing services to our residents.

We will have a new administrator in the VCCDD in Janet Tutt and she should provide us with a fresh and objective understanding of how best to account for and manage our amenity fees. Let us give her strong and objective support by nominating truly objective district representatives who will represent all of our interests and not any biased personal business interests with the Developer or the VCCDD.

The Developer has designed wonderful facilities that we all enjoy. Let us all participate in the process of maintaining these facilities in an efficient, cost effective, and fair manner to our residents, by assuring that competent, and objective residents be nominated to the new Resident Authority Board as soon as possible.

| Bernie O'Donnell CDD1   |
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| The VHA Corner  |
| We were greatly disappointed with the way the VHA commented on the Straw Vote. Basically, the VHA proclaimed its neutrality with a wink and thus missed an opportunity to provide more information for residents about its point of view.   |
| The VHA was for the status quo. The VHA's lame explanations did a disservice to the whole process. Most residents easily saw through the VHA's smokescreen and looked elsewhere for worthwhile information. It is a shame that a homeowners' organization like the VHA professes to be could be so devious. |
| The basic VHA comment was: "If it ain't broke, don't fix it." Clever sound bites like this aren't enough and don't fully inform.  |
| If the VHA had any serious arguments, it should have voiced them for the benefit of residents to consider.  |
| The problem with the VHA position is that the arguments for the status quo are not persuasive when compared to the arguments for the change to resident control. Maybe the VHA recognized the shallowness of its arguments and decided to be vague.   |
| If the VHA had any serious arguments for the status quo, it should have explained them. Its failure to do so was a basic violation of its role as a homeowners' association. And, it failed Villagers who should have had the benefit of a clear explanation of the VHA point of view.                      |
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| Happy Birthday POA  |

Congratulations to all of us going back to the original pioneers in 1975.

The POA had a birthday on November 20 when it was thirty-one years old!

The booklet entitled "History of the POA, 1975-1995," described the event as follows:

"A group of concerned property owners met to consider options available to them which would provide an improved means for solving individual and/or group problems with the developer.

"The objective of the original charter and bylaws were to promote good will, friendship and understanding among residents, and to assist the developer in establishing a community which would be beneficial to both the developer and property owners.

"They [the original charter and by-laws] were amended at a later date to broaden these objectives to include support of legislation at all levels of government which protect the rights of residents, and to keep residents advised regarding any legislation which would affect their retirement lifestyle and property investment."

The reader should notice in this previous paragraph the first use of the phrase "rights of residents." The POA carries forward a tradition of working for Residents' Rights that was established 31 years ago.

Today, the POA is a vibrant and rapidly growing organization with a membership of almost 4,000. The geographic center of our membership is now roughly at the location of the Villages Polo Club. The POA Bulletin is now delivered to all 60,000 or so Villagers in all three counties once a month via direct home delivery. The POA is at the forefront of the crusade for Residents' Rights. We speak out as a watchdog of the developer and local governments. We relish our position as an independent voice for the Rights of all Villagers.

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So, to all of us, Happy Birthday!

#### **Cheers and Jeers**

**Jeers** - To the VCCDD for increasing our monthly water bills just over 3% without so much as a brief notice about the increase with our bills. They should have had the courtesy to at least give us an explanation. Guess they just thought they could sneak it by us with nobody noticing.

**Cheers** - To the various gate attendants who take the time to wave "hello" to residents as we drive through the gates. That is a very nice gesture to come home to. Thanks.

**Jeers** - To residents who fertilize their grass and leave extra fertilizer granules in the street to be washed into the storm water ponds where they cause

excessive algae growth. Please, folks - either sweep or blow those granules back onto your own lawn.

**Cheers** - To Mother Nature for the great hurricane season this year. We needed the rest after last year.

**Jeers** - To residents who put out yard debris many days before the scheduled pickup. Whenever your pickup day is, please wait until the night before for putting out your pickup material.

**Cheers** - To everyone who voted in the recent Straw Vote. Thanks for taking the time to study the issues and express your opinion about your hometown. Our first opportunity at home rule worked pretty well.

**Jeers** - To the VCCDD for excluding voters not registered in The Villages from voting in the recent Straw Vote. Foreign nationals and snowbirds, to mention a few, were not allowed to vote even though they pay their amenity fees and property taxes. This was a very insensitive, and perhaps illegal, action.

| Cheers - To the | Central Districts for t | the very successful | flu shot program |
|-----------------|-------------------------|---------------------|------------------|
| Thanks again.   |                         |                     |                  |

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# **Settlement for Gas Pipe Replacement**

If you live in a newer area of The Villages and have natural gas service to your home, a nationwide settlement for potentially defective gas line pipes may apply to you. This is an important issue for your review.

A nationwide class action has been filed on behalf of any and all persons and/or entities who own structures in the United States in which Corrugated Stainless Steel Tubing ("CSST"), manufactured by Titeflex, Ward, OmegaFlex or Parker Hannifin, was installed as of September 5, 2006.

Plaintiffs allege that CSST poses an unreasonable risk of fire due to lightning strikes. The Defendants deny these allegations and assert that their CSST is safe if properly installed in accordance with local codes and the manufacturers' instructions. The Proposed Settlement is a compromise of disputed claims and does not mean the Defendants are liable.

If you wish to claim the benefits of the Settlement, you must submit a fully executed Claim Form by September 5, 2007. You may complete and submit a Claim Form online or request that a Claim Form be mailed to you.

For more information regarding the Settlement, or submitting a Claim Form, please visit the Frequently Asked Questions page on the website (http://www.pddocs.com/csst/default.aspx).

The Court will decide after a hearing on February 1, 2007 (the "Fairness Hearing") whether to finally approve the Settlement.

CSST is used to transmit gas in residential, commercial and industrial structures. CSST consists of a continuous, flexible, stainless steel pipe typically covered with an exterior plastic coating. CSST usually is routed beneath, through and alongside floor joists, inside interior wall cavities, and on top of ceiling joists in attic space from a gas source to an appliance. CSST does not include gas-appliance connectors (e.g., a connector that runs from a gas outlet to an appliance).

Titeflex's CSST product is known as "GASTITE," Ward's CSST product is known as "WARDFLEX," OmegaFlex's CSST is known as "TRACPIPE" or "COUNTERSTRIKE," and Parker Hannifin's CSST product is known as "PARFLEX."

The lawsuit claims that CSST poses an unreasonable risk of fire due to lightning strikes. Plaintiffs allege that the CSST tubing is not thick enough to prevent damage to the CSST in the event of a lightning strike and that Defendants failed to warn consumers about these alleged dangers. The Defendants deny these allegations and assert that their CSST is safe if properly installed in accordance with local codes and the manufacturers' instructions.

Typically, these products may be visible along floor joists, above basements, in attic spaces, or connected to exposed appliances such as water heaters. The piping should be stamped with a manufacturer's mark.

The Settlement Class consists of any and all persons and/or entities who own structures in the United States in which CSST manufactured by Settling Defendants was installed as of September 5, 2006 ("Settlement Class Members").

The Proposed Settlement provides Payment Vouchers for Settlement Class Members who qualify for relief. These Vouchers defray the costs of buying and installing a lightning protection system or completing the bonding and grounding of certain systems in a structure.

Settlement Class Members who have CSST manufactured by Defendants will be entitled to a Payment Voucher that can be used either toward the installation of a Lightning Protection System or for the completion of Bonding and Grounding. Payment Voucher values range from \$200 to \$2,000 for the installation of a Lightning Protection System to \$75 to \$160 for the completion of Bonding and Grounding. Florida is in the highest Lightning Density Zone (Zone 1) and qualifies for the maximum payment (see the website).

Sufficient proof may include: (a) a receipt or invoice that identifies the property and CSST manufacturer; and (b) a photograph of the manufacturer's identifying mark on the CSST, together with a signed statement that the photograph was taken from the Objector's Structure.

Settlement Class Members who wish to make a claim must submit a Claim Form by September 5, 2007. The Claim Form is available to be completed online.

For Zone 1, an area with more than 8.0 flashes per square kilometer per year, the Settlement would provide a voucher of \$1,000 towards the purchase and installation of a Lightning Protection System on property of less than 3,000 sq.

ft. For property more than 3,000 sq. ft., the voucher would be \$2,000. For those who choose the Bonding and Grounding Option, the voucher would be \$160 towards the completion of the Bonding and Grounding.

The Claim Form provides that you submit a photograph or otherwise sufficient proof that CSST installed by one of the Defendants is installed on the property.

The Lightning Protection System will provide a measure of protection against lightning for your entire structure and many of its systems, including electrical, telephone, plumbing and gas-delivery systems. The Defendants do not believe that a Lightning Protection System is necessary to render their CSST safe. They do agree, however, that such a system reduces the risks to the entire structure and many of its systems, including CSST.

To have the property inspected, each Settlement Class Member must complete the Claim Form. Once the Settlement Class Member submits the claim, the Administrator will verify the Claim Form and then arrange for the Third-Party Vendor to inspect the home or building to confirm: That the home or structure contains the Settling Defendants' CSST; That the CSST is Bonded and Grounded; and The approximate square-footage of the heated/air-conditioned structure. There is no charge to you for the inspection.

How do I obtain Further Information? Additional information on the Settlement, including a copy of the Settlement Agreement may be found on the website. You may also contact the CSST Settlement Administrator through the following methods:

Call: 1-800-420-2916

Write:

CSST Settlement Administrator

P.O. Box 4349

Portland, OR 97208-4349

Vouchers must be used within 24 months of the Effective Date. The company will update the toll-free number and the website to include this information once it knows the date the Settlement approval becomes final.

Preliminary Approval of Class September 5, 2006;

Notice Period Begins October 23, 2006;

Claims Period Ends September 5, 2007;

The official website is: <a href="http://www.pddocs.com/csst/default.aspx">http://www.pddocs.com/csst/default.aspx</a> .

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## We Need Your Help

The POA needs some volunteer help from members. Call Joe at 259-0999 for details.

We have openings on the POA Board of Directors for members who want to get more active in the POA. You might find that the time requirement is not great and the personal rewards are truly gratifying.

We could use the help of a volunteer attorney on a variety of projects. A background in local government law, real estate, litigation, or contracts would be helpful.

We also need paid route delivery people to help deliver the POA Bulletin once a month for two to four days. A dependable car or golf cart is needed. Routes near your home are possible. This work is compensated. Contact Lee at: <a href="mailto:delivery@poa4us.org">delivery@poa4us.org</a>.

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# POA Survey Comments on the Disclosure Issue

These are some of the many comments that we received in the annual POA survey earlier this year. These are specific to the Disclosure Issue. We reprint these here to document some of the problems encountered by Villagers in buying their homes.

They lied about the secure gated communities. They lied about the lakes (retention ponds).

I don't think we were told "one" thing which was true when we bought and closed on our house. I hate anyone lying to me to get monies from me.

I paid to live in a gated community. Now four years later, higher fees, NO guards at gates. Open to all.

As would be expected, when we purchased our home, only the positive effects were revealed.

The Morse family - Do they get up 3-4 times a night because of the train noise? Did they tell us that when we bought here - NO!

The Villages is much more expensive than explained in brochures. We have no representation.

We bought this house that we would have Neighborhood Watch at NO additional charge and garbage pick-up with no additional charge. What

happened?? I say no to those who want to move here!

Developer has ads telling potential buyers that this is a gated community. Our security stinks!!! Don't put the widening/repair on Sumter County residents. Assess each home in the entire Villages \$25.00 only! Repairs and widening would be taken care of.

The information when I bought was not adequate at all. There were too many hidden charges.

I was told that fees on the championship courses would not exceed \$1.00 per hole. Ha! What a joke!

We feel that the golf should be free, like it was promised, and that \$3.50 per golf cart is not FREE on executive courses. And The Villages is not safe, with the break-ins and robberies.

The Original Construction Bond on your Property: Clearly explained before purchase.

Bonds, assessments and amenities should be voted on by residents instead of surprising us with more taxes.

Many residents do not know the involvement of the developer when buying in the Villages. Need more disclosure prior to purchasing a home.

We have discovered in 5 years quite a bit of undisclosed items that were not upfront. We love the idea put forth by Harold Schwartz but we are very disillusioned since buying here and frankly have had to sell our home and downgrade due to the goings on.

Hook, line and sinker, I believed it all: now - no security gates - no parking - no security at town squares. Hotels!!! Residents can't go to Squares due to overcrowding with tourists. This is not what I wanted when I moved. They make their money & they (VCCDD) doesn't care! Sign me: misled.

I bought this property as a gated community per the developer's ads. That is not true in the Belvedere, Churchill area. Teenagers leaving school are racing down Belvedere to beat the traffic on 466.

And why the gate cards? They are useless. Why not just take the gates down.

When we bought they lied to us on several points. The attitude the developer and the entire so-called recreation staff smells to high heaven. No respect for the year-round residents and more so, when the snowbirds get back.

The developer(s) use their money and influence to push through their own agenda. For example, they mislead the people who bought lots along Rainey Trail, informing the majority that this was a small country road serving mainly the maintenance shed of A.P. golf course. Actually they were already plans drawn up to use it as a connector road.

We need representation to stop false statements then charging for building golf courses.

People are happy in The Villages but there is dishonesty or lack of full disclosure of costs/taxes/bonds/monthly amenity fees/CCD/VCCDD/ad valorem taxes, etc.

Sales agent promised exercise equipment access, but found it available only with a high fee - salesman had promised that it was free.

What ever happened to bus service we had that was one thing offered when we bought.

The closing costs were the highest I've ever seen. The bond is just another charge to the homeowner.

Support beams in block homes only half filled with cement is not good. They did not disclose the homes would not be inspected properly. They indicated 3 inspections of homes. That was a joke. Hope that is not the case now.

I have for a very long time thought that the actions of the developer border on or are totally illegal. Using his lieutenants as scam artists and con men to lure people here then systematically and deliberately bleed us for all he can.

Total lack of disclosure regarding surroundings and noise - EG - train whistle. I would have never bought in area of train noise - I was not told - should have been disclosed.

I was misinformed regarding the bond issue. I was told \$5,000 could pay it off without interest with my tax bill. (surprise - surprise!!!)

Never told about paying for sink holes when we bought here and how the increases in amenity would go up.

Never told that CDD4 would be financially responsible for all of the roads in that district.

The Neighborhood Watch is a big disappointment. They let us down in an emergency - just told us who to call.

The Villages touts programs here but is too cheap to have monitors for pools - especially needed at sports pools. We have non-Villagers coming in.

We notice the reduction of free events and activities. Increase in movie prices since we moved here. Did not have the priority membership explained to us.

More emphasis should be given to the deed restrictions at the time of sale.

We need security at all of our gates - that's why we came here.

Neighborhood watch benefits The Villages, not the residents.

Disclosure information given before closing - No mention made of yearly maintenance fee - Extra fee for fireman - and interest on the bond. All we knew was we paid \$10,000 for closing and there was a bond of \$10,000 to be paid. The figures we paid for were extra gains.

Sinkhole payments by poor people who were sucked into buying is criminal. We are not consulted or asked to vote on anything that affects us.

The Villages is a great place to live, but it could be so much better through full disclosure and better self government. Let's become a township or city, governing ourselves!

I never owed a person or was in debt until I moved to the villages. The bond we had to pay and was not told about when signing papers. To us this was truly a rip off.

Bond terms and conditions were not fully or adequately disclosed and we believe it was intentionally presented in this vague manner. Additional closing cost were not disclosed at all.

Villages a great place to live - sales agent didn't disclose necessary info as to free golf, amenity fees and special assessments. I can see why some have bad feelings toward the villages - but who cares - there are more people coming every day.

It truly is a great place to live and gives a wonderful lifestyle for most. Costs and taxes are getting to be a bigger and bigger problem. The assessment to the people on the Nancy Lopez golf course repairs leaves a very bad mark on the family who designed this place. Come on get it right, do the right thing.

We were told the roads in our area of Marion county would be repaired by the county - except for where the villas are.

Neighborhood watch is useless because it's written in the state newspapers that they can't keep you out, The Villages is open to all.

Never see neighborhood watch service in my area anymore.

Free neighborhood watch was a selling point; now they charge 5 dollars a week. Bad. Shouldn't charge for trash pickup when we are gone. Should be able to put on vacation.

Last years Christmas/holiday lights and entertainment on both the landing and Spanish Springs town Squares were shameful. Management has removed a lot of small town atmosphere that we moved here for. Every year they take more things away from the residents - shame on them.

Security is very bad for a gated village. Let's tighten it up, anyone can get in. I don't feel safe here anymore.

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