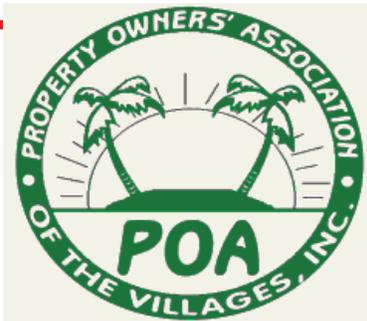


THE



Issue 39.11



BULLETIN

November 2013

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

Questions & Answers September and October Forum

1) I have two questions about the benches that are sprouting up all over The Villages. Is this a business opportunity for The Villages and what are the rules about decorations on the benches? A) The District government is responsible for the program, but it is not a for profit operation. The District charges the cost of the pad and the bench, and some amount of money to maintain it over the years. There are very specific sites. If you wish to purchase a bench you would go in and they would tell you exactly what sites are available. There are specific rules on decorations, but like anything else, people are going to push the edges and try to do things.

2) The roundabouts on Buena Vista and Morse need to be better identified for new residents and visitors. The signage at each circle exit should indicate either North or South Morse or Buena Vista. Saying take the first turn or the third turn is very confusing. A) We agree it would be very helpful to have an "S" or an "N" put on the current signs for each of those Boulevards and we are asking District staff to approach this with the Sumter County officials who control those signs.

3) Visibility for cars and carts at some of our gate entrances is very poor because the vegetation interferes with your line of sight. A) If you find spots like this call and report them to the District Customer Service office at 753-4508 and they will see that it gets

taken care of. This occurs frequently because the Community Watch and Property Management employees drive pickup trucks and have a much higher sight line than those of us in automobiles.

4) We had friends that went down to Brownwood to go to the movies the other day and when they came out they said the streets were just crowded with teenagers who were just milling around. Can anything be done about this? A) That is government owned property so it is open to the public, but there is to be a significant presence of Wildwood police patrolling the Square area.

(Continued on page 2)



Home Exterior Repainting Considerations

On September 27, 2013, a public workshop was held with the AAC and CDDs 1 through 8 Boards to discuss house repainting with regard to ranch, designer and premier homes. The deed restrictions are very specific with regard to painting villa homes, so they were not included in this discussion of possible changes in enforcement. Staff provided an overview of the issue and a display of seven broad color palettes. A discussion followed among the Boards with varying degrees of concern for what might happen as residents re-paint their homes without any oversight. Staff came up with several options and the highlights for each have been summarized below:

Option 1: No change in current process –

(Continued on page 12)

Tuesday, November 19, 2013

POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 PM
Laurel Manor Recreation Center

**"The Affordable Health Care Act
and How It Impacts Medicare"**
Presented by **Betty Cunningham,**
SHINE Area Coordinator
(Serving Health Insurance Needs of Elders)

Audio and Visual in Overflow Room

DONUTS AND COFFEE

FOR ALL AFTER THE MEETING

All Residents Welcome - Come and Join Us!

Questions & Answers

(Continued from page 1)

5) We recently visited the recreation center at Southside Pool which is on the historical side, and while we were in the pool there were rumors and different answers we heard regarding whether the recreation center was going to be renovated, torn down or what. Could you enlighten us? **A)** The expansions and renovations that you see going on north of CR 466 are using the \$40+M dollars that came to the VCCDD amenity budget as part of the settlement in the class action lawsuit. One of the main damage claims was that there was not enough money to take care of renewal and replacement costs for our recreation facilities and executive golf courses. The AAC is redoing that facility – it is not being torn down. It's going to be totally refurbished so that there will be nice restrooms and the inside, including replacing the flooring, will be updated.

6) We live in Sunset Pointe and want to know what we can do about the people who let their dogs 'poop' around the mail boxes. It smells not only at the postal station but at the pool when the wind is blowing in that direction. **A)** There is nothing that we can do other than hope that these individuals become sensitized to the problems they are causing for their neighbors, and do not let their dogs 'stop' in the postal areas.

7) I went to Publix today and asked for a POA Bulletin to check the meeting and they said that "Oh, people complained about the POA Bulletin being here so the Manager does not allow it any more." Is there anything we can do about this? **A)** Walgreen's has been

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 Editor 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.

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very cooperative and allowed us to put them in their stores. A Bulletin is distributed to every driveway, and it is online at poa4us.org. In fact, we have our Bulletins all the way back to 2002 on the website.

8) I am from the Hemingway area and we bought a resale house. Lots of the homes in our area are having their roofs replaced and we found that ours was bad as well. However, Owens Corning says that our warranty is not valid because we did not notify them and send in \$100 within 30 days of the purchase of the resale home. We were never told that we needed to do this by either the seller or the sales agent, nor did we get a copy of any warranty booklet. **A)** We believe that this should be the responsibility of the Warranty Department and the real estate agents. The failure of the Developer to see that all prospective purchasers of a home - new or resale - are aware of this 'somewhat hidden requirement' diminishes his claim that we are the friendliest town in Florida.

9) On Buena Vista and Morse Boulevard, who is responsible for the grass along the recreation trails and the gutters and roads? **A)** Actually, there are two different parties dependent upon where the problem is located. If it is a street or gutter issue, that is the responsibility of Sumter County or Marion County. If it is off the gutter and between the curb and the trail, it is the responsibility of the District and all you have to do then is call District Customer Service at 753-4508, and they will pass the info on to Property Management to have them take care of it.

10) What are they constructing next to Freedom Pointe? **A)** It is our understanding

(Continued on page 12)

POA Mission Statement

The Property Owners' Association of The Villages is an independent organization devoted to our home ownership experience.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents' Rights are respected, and local governments are responsive to the needs and interests of residents.

The POA serves Villagers through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA also functions as a "watchdog" organization overseeing the actions of our Developer and our local governments.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is focused on the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our Developer.

The POA has no ties or obligations to the Developer of The Villages which might compromise the POA position or its advocacy of Residents' Rights.

The POA, founded in 1975, is the original homeowners' organization in The Villages. Membership is open to all Villages residents. □

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the Developer and our local government officials.
2. Have decision making authority for important issues in our community.
3. Elect our top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict of interest issues.
6. Be charged honest monthly amenity fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, unslanted news reporting from local news sources.
10. Be informed beforehand by the Developer on any major change in our community. □



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POA Annual Elections

Election of Officers and Directors for the 2014 membership year will be conducted at the November POA Membership Meeting. The swearing-in will be take place at the POA meeting in December, and the one-year terms will commence on January 1, 2014.

The slate presented by the POA Board is as follows:

- President – Elaine Dreidame
- Vice President – Jerry Ferlisi
- Treasurer – Ed Highland
- Secretary - Carolyn Reichel
- Director – Ray Banks
- Director - Ken Copp
- Director - Myron Henry
- Director – Mary Paulsboe
- Director – Sal Torname
- Director – Jerry Vicenti

New Director Nominees:

- Victor Ray
- Charles Swofford
- Cliff Wiener

Nominations will be accepted from the floor to run against those nominees identified as ‘New’. Anyone who would like more information on serving on the POA Board should talk to any Officer or Director for more information. Our By-Laws permit us to have a maximum of 9 Directors, in addition to our 4 officers. □

THANK YOU FOR SUPPORTING THE POA

On behalf of the Officers and Directors of your POA, we would like to say “thank you” for the tremendous response of members renewing their 2012 POA memberships and also for the many, many new members who have joined with us in 2013 as a way of supporting Residents’ Rights for all Villagers. Our desire is to keep each of you informed of facts about issues which may not have been clearly or fully presented in other media. The POA Mission Statement and the POA’s ‘Bill of Rights’ for Village Residents can be found on page 2.

Our membership year runs from January 1 through December 31. We are now accepting **2014** POA memberships. Please use the form

below. POA members have access to discounts from our Discount Partners listed on our website – poa4us.org. POA members who have provided us with an e-mail address receive our monthly POA Email Newsletter reminding them of the speaker and date of the upcoming monthly POA membership meeting, as well as informing them of matters that we believe they should be aware of on a timelier basis than our monthly Bulletin.

We would like to cordially invite you to attend our monthly meetings where we are alerted to possible problems that residents are experiencing. The meeting is held the third Tuesday each month at 7PM at Laurel Manor. □

THE POA HAS YOUR BACK – DO YOU HAVE OURS?

POA 2014 Membership – New / Renewal and Contribution Form

Please complete each section and return to: The POA, P.O. Box 386, Oxford, FL 34484

New Renewal Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____ (SAME LAST NAME)

NAME(S)(2) _____ (DIFFERENT LAST NAME)

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

PHONE _____

EMAIL _____

(We respect your privacy. Your email address is for POA Official use ONLY)

1. MEMBERSHIP NEW/RENEWAL: Please enroll my POA membership for 2014 at the Annual Rate of \$10 per household. A check payable to POA is enclosed. Memberships are for Households and run annually from Jan 1st to Dec 31st. (check the box that applies)

I will include a **stamped, self-addressed envelope** with this form and my check. Please mail my Membership Card to me At the address above.

Please hold my POA Membership Card for me to pick up at one of the monthly POA meetings.

2. ADDITIONAL CONTRIBUTION: Please accept my additional contribution to the POA in the following amount:

\$ _____ (Please indicate amount) **3. TOTAL DUE:** _____

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AAC Meeting Summary October 9, 2013

Old Business Topics Included:

- The Committee was advised that construction is on schedule for a mid-January completion for Paradise Park Area A (includes construction of 6 Petanque courts, construction of new restrooms and improved cart circulation and pedestrian paths).
- The AAC was also advised that Paradise Park Area B (enhanced landscaping and irrigation, a walking path, a golf pitching area and car/golf cart parking) is proceeding under design review and an additional public meeting was scheduled and held on October 11th.
- A Ribbon Cutting was scheduled and held on October 15th for the recently completed Woodshop parking lot improvements project.
- A cost estimate for the Knudson Field scorers’ booth and storage shed is being prepared and will determine if an RFP will be required for the project.
- An RFP will be issued on October 18th for the Chula Vista refurbishment project. Staff anticipates a recommendation for award will be brought before the AAC at their December 11, 2013 meeting.
- The AAC decided to schedule a workshop which was held on October 16th to review and discuss how to best utilize the former El Santiago Club restaurant building. Residents continued their pressure to have the AAC figure out a way to have some level of food service available at the site (See related article on page 6).
- The AAC was advised that an RFP will be issued for the Silver Lake refurbishment project and staff anticipates recommended approval will be brought to the Committee at their December 11, 2013 meeting.
- Having heard nothing further from the Developer, the AAC moved forward on the **new construction** proposal for the Tierra Del Sol Recreation Center expansion pro-

ject, by approving the Project Scope and Architectural & Engineering Proposal with KP Studio Architect, P.A. It was made clear to all in attendance at the meeting that **there are no plans for the Tierra Del Sol Restaurant to close or shrink in size.** (See related article on page 6.)

- The AAC agreed (by a vote of 3 to 2) to a transfer of maintenance responsibility from the Developer to the Amenity System for the recreation trail located in The Villages of Marion County. The approval is contingent upon CDD4 also agreeing to the transfer of their small section of the trail to the Amenity System (CDD4 did agree to the transfer at their October 11th board meeting). This trail is located primarily between sections of the Nancy Lopez Championship Golf Course and the Briarwood and Walnut Grove Executive Golf Courses. Even though this trail is similar to the recreation trails the AAC is currently paying to construct and will pay to maintain in the Paradise Park project, Committee members Josephine Weber (Lady Lake/Lake County) and Ann Forster (CDD2) voted against the maintenance transfer to the AAC. During the discussion, Committee member Rich Lam-

brecht showed Villages marketing literature that states that “... recreational and fitness trails ... (are) ... covered by your current amenity fee.”

- The AAC agreed to do their review of the house repainting policy and procedures changes at their October 16th workshop.
- Staff corrected some information they provided at the August and September AAC meetings. While staff was under the impression that the **Sumter Place and Sumter Grand** assisted and independent rental living facilities had been given Amenity System access for a total of 25 units, **the actual total is 175 units (25 Sumter Place and 150 Sumter Grand).**

Reports and Input:

- Staff announced that Government Day will be held this year on November 2nd from 10 A.M. to 1 P.M. at the Colony Cottage Recreation Center.

PLEASE GO TO THE www.districtgov.org WEBSITE FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE.

NEXT AAC MEETING – WEDNESDAY November 6th, 9:00 A.M. AT THE SAVANNAH CENTER. □

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Tierra Del Sol Restaurant

The Tierra Del Sol Restaurant is alive and well at its long time location on San Marino Drive in The Villages and expects to be there for many years to come.

As many of you know, during the AAC Budget Workshop meeting on August 22, 2013, as the AAC prepared to move forward on the long debated expansion plan to the Tierra Del Sol Recreation Facility, the Developer came forward with a last minute proposal to have the AAC consider purchasing the Tierra Del Sol restaurant building instead. As it turned out, that was the last the AAC heard from the Developer on that subject. At its October 9th meeting the AAC voted unanimously to approve the KP Studio Architect’s Project Scope and Architectural & Engineering Professional Design Services proposal for the renovation and improvement of the current Tierra Del Sol Recreation Center. The project scope (Residents Choice – Option 2) will include enclosing the existing covered porch to create a new lobby and director’s office space, renovating the existing multi-purpose room, work room and office to create a new pre-set card room and also construct a new connect-

ing structure to house a new large meeting room, warming kitchen, men’s and women’s restrooms, table and chair storage and mechanical rooms.

This is great news for the neighborhood residents as well as all Villagers. The POA would like to especially thank “Tootie” Jackson for her efforts over the last two years to keep this subject moving forward to this wonderful result. While we still have much ahead – design, construction documents, bidding, contract awarding and actual construction – we can now see a big bright light at the end of the tunnel. □

El Santiago Usage Workshop

The AAC met in a workshop session on Wednesday October 16, 2013, to discuss what to do with the recently purchased El Santiago Restaurant building. Approximately thirty residents attended and several of them came forward to recommend options for the Committee’s consideration. One resident questioned the process by which the AAC acquired the facility, but was dismissed by Chairman John Wilcox who stated, “Fortunately or unfortunately, we bought the

building. We own it. We would like to proceed with making it a facility for our residents.”

The Committee members agreed that they were not in favor of re-creating a restaurant in the building, but there was some interest in providing space for a concessionaire to operate a small “café” overlooking the golf course. The AAC decided that the next step was to update the conceptual plans they were provided to reflect the audience suggestions to move the crafts kiln to an outside wall, provide natural light for the arts area (outside windows) and reflect the actual space needed for an enclosed café area option. At the same time, staff will try to determine if there are any vendors interested in operating a concession to provide some basic food and beverage items.

The AAC agreed with area residents that space for pool tables should not be included in the plan. A request from The Villages Amateur Radio Club for space in the building and an exterior location for antennas was discussed. Staff pointed out that this is not the appropriate location and offered to work with the club to identify a location in a more industrial, less residential area.

At the close of the meeting, one resident came forward to suggest the Committee had not carried out due diligence on this purchase

(Continued on page 7)

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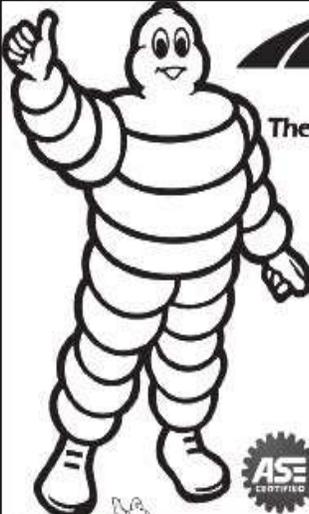
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El Santiago Usage

(Continued from page 6)

and that hopefully the AAC had learned from this experience. He suggested that in the future the Committee should conduct an onsite inspection of a structure, as well as review and discuss the inspection report and the appraisals before spending any amount of amenity funds. Indications were that only one AAC member took these actions and he was the only one who voted against the purchase. □

CR 468 Interchange at The Villages

JULY 2013 - Project Overview

The proposed project is a new interchange at the existing crossing of CR 468 over Florida's Turnpike in Sumter County, Florida. It will be located approximately five miles north of the CR 470 interchange and approximately four miles south of the US 301 interchange. CR 468 is a two-lane urban collector from US 301 to CR 501 and a two-lane rural major collector from CR 501 to SR 44. All right-of-way required for the project is being acquired by The Villages and donated to the Turnpike.

The project is proposed to be built in two phases. Phase 1, to be constructed initially, will include the ramps to and from the south. Phase 2 will add the ramps to and from the north, along with related toll collection facilities.

Project Benefits

This new interchange at the existing crossing of CR 468 over Florida's Turnpike will serve the rapidly-growing tri-county area that includes northeastern Sumter County and adjacent areas in Lake and Marion Counties. The growth is largely attributed to the development of The Villages. This new interchange is vital for the continued economic growth and vitality of the community.

Investment

This project is funded entirely by The Villages Developer, and final plans are expected in February 2014. □

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Continued Villages Expansion

(AKA, The Villages at Fruitland Park)

To answer the recurring question of most Village residents, which is, “What will happen after the complete District 10 build out?”, the reply is more of the same. In case you have not kept up with local events, The Villages Developer has offered to bring The Friendliest Hometown to the City of Fruitland Park. This is one of The Villages of Lake-Sumter, Inc.’s (VLS) projects now underway. Negotiations were finalized with the City of Fruitland Park in a Memorandum of Understanding (MOU), for creation of a District 11.

Apparently, the First Baptist Church of Leesburg, owner of the parcel, contacted The Villages with an offer to sell the 970 acre Pine Ridge Dairy site that comprises the western most Fruitland Park boundary line abutting Sumter County and The Villages. A sign on the site located diagonally across from the new Burke’s BBQ restaurant advertised the property as for sale for over a year. For over half a century, cattle grazed on this expansive parcel until owner Bernice Jeffcoat’s death in 2006. At that time the property was estimated to be worth \$50 million to the right developer.

A lawsuit ensued between Cade Easley, the dairy’s manager, and the First Baptist Church of Leesburg, which was made the primary beneficiary of Jeffcoat’s estate.

After the legal ownership was established, the city annexed the unincorporated Pine Ridge Dairy tract in 2006 and rezoned the parcel to allow mixed use, including residential and commercial. The current zoning ordinance allows up to 3,500 housing units and requires developers to provide enough acreage for a school, a well site, a wastewater treatment plant and a roadway through the property. Although the county’s current comprehensive master plan disallows this density it is expected that this provision will be overturned in favor of the Fruitland Park zoning ordinance by next year.

In September, two VLS executives, Dr. Gary Lester, Vice President for Community Relations, and Gary Moyer, Vice President of Development, came to a packed audience of 200 Fruitland Park residents at the Community Center. The offer described that The Villages would acquire 760 acres to build 1,972 new homes—or approximately 2.6 units per acre gross, along with three recreation centers, a golf course, and city administrative offices. Moyer’s latest planning projections include 140 “Premier” homes priced from \$750K to more than \$1M, 1,709 “Designer” homes

priced from \$500K and up and more than 189 “Villas” priced from \$220K and up.

This expansion is predicted to be built out in one year doubling the population of Fruitland Park, causing a massive enlargement to their current infrastructure. Study estimates say that The Villages will pay more than \$13 million in impact fees and inspection fees, building permits and the like, while the city will need to add and equip an estimated nine police officers at a cost of more than \$1 million the first year and \$750,000 per year annually. Improvements to the city’s water system will cost more than \$3.5 million.

On October 10th, The Villages requested an extension of its contract to acquire the Pine Ridge Dairy Tract in Fruitland Park. The Villages had expected to close on the contract by October 20th. VLS Vice President, Gary Moyer, said they were still in the due diligence period and that he expects to complete the acquisition “within the next few months.”

In closing, as indicated at the beginning of this article, one is reminded of the proverb “the more things change, the more they stay the same”. □



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Golf Cart Crashes

Recent reports (**ONLY THOSE THAT INVOLVED EJECTION, FALLING OUT OF THE GOLF CART, AND/OR INJURIES are provided**) that we have received from Village residents, Public Safety, and area law enforcement. (Note: we cannot guarantee that the information we receive is completely accurate about all the details.)

USE OF SEAT BELTS WILL KEEP YOU IN YOUR CART!

Thursday, August 29th – 4:45 PM – Driver of a 2007 EZGO golf cart was traveling westbound in the golf cart path on N. Morse Boulevard when she noticed an unknown white vehicle approaching the roundabout. She could not provide a tag number or description of the white male driver. She explained that the vehicle appeared to accelerate, causing her to keep her attention on his vehicle. She did not notice the three foot tall black metal pole that is in the middle of the path and collided with the metal pole. She complained of chest pains and was transported to The Villages Hospital Emergency room.

Wednesday, September 4th – 9:00 AM – The driver of a 2010 EZGO golf cart was pulling into a parking space in front of the Lake Center Rehab on Old Camp Road when she

mistakenly hit the gas pedal instead of the brake, causing her to jump the curb and hit the fence. **She fell out of the cart** onto the grass and, after being checked out by EMS, refused medical transport.

Wednesday, September 18th – 10:58 AM – The driver of a 2006 Club Car was traveling eastbound on the golf cart path near the gate on Odell Circle east of Buena Vista Boulevard. He advised the officer that a lawn mower partially pulled onto the golf cart path in front of him and that he did not have time to respond and hit the mower with his passenger front tire, which caused his golf cart to tilt to the driver side causing him to **fall out of the cart onto the cart path**. He had abrasions and minor cuts on his left arm and his head area and was transported to The Villages Hospital for further treatment.

Wednesday, October 2nd – 6:30 PM – The driver of a 2013 EZGO golf cart was traveling on the golf cart path that runs parallel with S. Morse Boulevard south of Odell Circle at tunnel number M92590. He stated that he was about to turn into the tunnel when his golf cart hit the wall of the tunnel causing him to **fall out of his golf cart onto the cart path**. He received abrasions on his head, arms and legs and was transported to The Villages Hospital for further treatment.

Friday, October 4th – 8:20 AM – Golf cart travelling on Morse Blvd when the driver lost control of the cart and was **EJECTED from the cart**. Driver received multiple scrapes and bruises and an ankle injury when cart tipped over onto his leg. He was transported to The Villages Hospital for evaluation.

Thursday, October 17th – 6:00 PM – A Village of Pennecamp couple were operating their golf cart on the multi-modal path near the intersection of Buena Vista Boulevard and Stillwater Trail when they hit a curb. **Both occupants were EJECTED from their golf cart and a trauma alert was issued. They were both airlifted to Ocala Regional Trauma Center.** □

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Villages Acronyms

The POA Bulletin often uses a variety of abbreviations and acronyms in the pages of the Bulletin and in conducting its monthly meetings. Here is a summary of the key terms with definitions:

Chapter 190 - This is the Florida statute (law) passed in 1980 that authorized and continues to regulate Community Development Districts (CDDs). CDDs are very popular in Florida where over 600 have now been formed. CDDs perform many of the functions of towns and cities but do not have police or judicial powers. See the direct link to and the comments about Chapter 190 on the POA website in the CDD section. Be prepared for a long read -- Chapter 190 is over 40 pages long -- it is required reading if you want to understand our government or how it functions.

CDD - This stands for Community Development District, which is a form of special purpose government in Florida. CDDs are somewhat similar to other forms of government such as towns, municipalities, and cities. In The Villages, there are ten residential CDDs and three Center CDDs which administer the functions of The Villages. Please read the Bulletin article entitled: "CDD-The Good, The Bad, and The Ugly" in the CDD section

of the POA website for additional information.

VCCDD - This stands for the Village Center Community Development District. This is the government which provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area north of highway 466. The VCCDD is a CDD and is often referred to as a Center or Commercial CDD. The actual geographic boundaries of the VCCDD are roughly the downtown area around the Spanish Springs town square, and encompasses most of the area bounded by Avenida Central and Hwy 441/27 with an extension for the area of the Target shopping center.

There are no residents in the VCCDD. Because of this, the Developer of The Villages, being the primary landowner in this area, continues to elect all five supervisors, many of whom are business associates, employees, or friends of the Developer, and often do not even live here.

The VCCDD administrative/service area includes residential CDDs 1-3, in Sumter County, CDD4 in Marion County, and also the areas of The Villages in Lake County on either side of highway 441/27. The district manager of the VCCDD **and all other CDDs** in The Villages is Ms. Janet Tutt.

AAC - This stands for the Amenity Authority Committee, which is a committee of the VCCDD, authorized for the purpose of decision-making on all amenity issues for the VCCDD administrative area north of Hwy 466. This committee was established as a result of the Lawsuit Settlement with the Developer and the VCCDD in early 2008. This committee is comprised of six members: an elected resident from each of the four residential CDDs north of Hwy 466, an elected resident from the Lake County portion of The Villages, and an appointed representative from the VCCDD. The AAC meets monthly and the meetings are open to all residents. Another AAC may be a possibility for the area south of Hwy 466 at some time in the future.

SLCDD - This stands for the Sumter Landing Community Development District. This is the government which provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area south of highway 466. The SLCDD is also a Center CDD and basically encompasses the downtown commercial area of the Sumter Landing Square. Because there are no residents within the boundaries of the SLCDD, the Developer continues to elect the supervisors of the SLCDD as he does for the VCCDD. The SLCDD administers amenity services for the residential CDDs 5-10 in Sumter County.

CDD1, CDD2, etc., Through CDD10 - The numbered Community Development Districts are the residential districts.

VCDD - This is an abbreviation for Village Community Development Districts. It is not actually a community development district, which creates some confusion among residents. This is the acronym in the LOGO used on many District documents, vehicles, employee shirts, name tags and buildings. It is a collective term that includes all 13 districts located within The Villages. It was incorporated when the decision was made to unify departments which include customer service, community watch, property management, administration and others.

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(Continued on page 11)

Villages Acronyms

(Continued from page 10)

The Morse family corporation that developed The Villages. We often refer to Mr. Gary Morse as the Developer of The Villages. Mr. Morse is the son of the founder of The Villages, Mr. Harold Schwartz, and continues to serve as the President of The Villages of Lake-Sumter, Inc. His son, Mr. Mark Morse, is taking on more and more of the daily executive functions from Gary and now serves as Chief Operating Officer of the VLS.

The Villages - The residential community where we live is referred to as The Villages.

The POA - The POA (The Property Owners' Association of The Villages, Inc.) is the original property owners' association in The Villages, founded in 1975. The POA is an independent organization with no ties to the Developer of The Villages which might compromise its ability to speak out for Residents' Rights and the best interests of all Villagers.

The VHA - The VHA (Villages Homeowners' Association) is the larger of the two

property owners' associations in The Villages, founded in 1991 with the encouragement and support of the Developer of The Villages. The VHA is closely aligned with the Developer and it is unlikely that the VHA will take an independent position different from that of the Developer on any Residents' Rights issue.

The PWA - The Project Wide Agreement - On August 29, 2003, the SLCDD Board (Developer elected) and the CDD5 Board (Developer elected at the time) entered into an interlocal agreement identified as the PROJECT WIDE AGREEMENT, stating that its purpose was to provide that the expense of maintaining (certain, listed) project wide improvements is shared equitably among all Districts within the area subject to the Agreement. Over time, the agreement has been amended to now include CDDs 6, 7, 8 and 9 (SR 44 north to CR 466) and the improvements to be maintained now include landscaped rights of way (Buena Vista, Morse, CR 466 and CR 466A) including street lighting and irrigation, entry features (CR 44, CR 466 and CR 466A), lakes, shorelines, conservation, storm water

retention and buffer areas, roads and bridges, transportation/recreation trails and tunnels. CDD9 was included in the fiscal year 2011-12 budget and CDD10 will be added sometime in the future. □

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Questions & Answers

(Continued from page 2)

that it is to be an assisted living facility for Freedom Pointe residents who move from independent to assisted living.

11) Will residents in that facility receive amenity privileges? **A)** At this point none have been requested and that would be a decision that would be made by the Amenity Authority Committee (AAC)

12) There are recreational trails on the railroad right-of-way being constructed between Wildwood and Leesburg. Will these connect with Villages recreation trails? **A)** We do not believe they are within The Villages and if the Developer follows his usual procedure, they will likely not be connected.

13) Has a solution been found for the problems at the crossing at Colony Boulevard? **A)** The Project Wide Advisory Committee (PWAC) have been meeting on this issue and the engineers are coming back with recommendations based upon the input they received from CDD7 and the PWAC which is made up of an elected representative from each of the Districts south of CR 466. They have three recommendations which have been prepared to present to the PWAC. However, whatever

the recommended solution will not take place immediately, as it will require engineering and possible construction activities, as well as law enforcement officers to control traffic. When decisions are made and plans are known they will be publicized in the paper and on the district web site. In the meantime, remember that cars have the right of way unless it is a merge situation, so if you are driving a vehicle - do not stop on an open road to let a golf cart pass through.

14) There's some construction activity at the Hacienda and Southside pools and it seems like the water temperature has gone down considerably in the last week. Will this affect our usage of the pools? **A)** The pools will be closed during the construction phase. □

Home Exterior Repainting

(Continued from page 1)

Architectural Review Committee (ARC) approval is not required for home repainting.

Option 2: Exception based process – Owners repainting their home are only required to submit an ARC application for approval if the

proposed color(s) is not the original color (which means the color at the time of original construction) or is not a color on the District's approved color palette or within the color palette's hue range. Exceptions will be approved by the ARC if the colors are determined to be "harmonious" with the surrounding neighborhood and will benefit and enhance the entire subdivision in a manner generally consistent with the plan of development thereof.

Option 3: ARC approval required for home repainting if it is not the original colors. All other home repainting requests are submitted to the ARC for review. Colors on the District's approved color palette or color palette hue range are automatically approved by the ARC. Exceptions will not be approved by the ARC but can be appealed to the District Board for consideration for inclusion on the District's approved color palette.

Option 4: ARC approval required for all home repainting and there are no approved color palettes. Original home colors will be automatically approved by the ARC. All other colors will be approved by the ARC if the colors are determined to be "harmonious" with the surrounding neighborhood, etc.

Option 5: ARC approval required for all repainting. All original colors and colors on the District's color palette or color palette hue range are automatically approved by the ARC. All other colors will be approved by the ARC if the colors are determined to be "harmonious" with the surrounding neighborhood, etc.

While there have been some variations of the wording within options, Districts 1 and 3 have chosen Option 2 (and all seven color palettes), District 2 chose Option 4, District 4 chose Option 3 (and all seven color palettes), and the 4 eligible CDDs (5-8) south of CR 466 chose Option 2 at their Board meetings held on October 11th and 18th. These changes will not be effective until the appropriate changes to the External Deed Restrictions Standards and the revisions to the Architectural Review Manual have been drafted and approved by the CDD Boards. □

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AIR CONDITIONING UNDERGROUND REFRIGERANT LINE FOLLOW UP

If you have had a problem with your underground refrigerant AC lines between September 2011 and the present, your participation is appreciated. We hope for sufficient response from homeowners that have been affected by leaking underground line sets during this period to evaluate the success of the Extended Service Plan and determine to what extent this problem is still occurring, and how claims are being handled. Please let us know about your experience, and/or pass this form along if you know of anyone else that has experienced leaking HVAC lines in the past 2 years. Contact Ray by e-mail at RYM101@aol.com providing the information requested below, or fill in and mail this form-- Attn: AC Line Sets, POA, Box 386, Oxford, FL 34484. (Attach additional pages if needed.)

NAME(S) _____ PHONE NO. _____

STREET ADDRESS _____ VILLAGE _____

HOME MODEL _____ YEAR BUILT _____

NAME OF BUILDER (if known) _____ BRAND OF AC UNIT _____

ORIGINAL AC INSTALLER _____
(sticker on the unit in your garage)

DESCRIBE PROBLEM(S) YOU ENCOUNTERED: _____

DATE PROBLEM IDENTIFIED? _____ DATE RESOLVED? _____

WAS THERE ANY DELAY IN RESTORING AC? _____

WAS REPAIR UNDER WARRANTY? _____ BY ORIGINAL INSTALLER? _____

IF NOT UNDER WARRANTY, COST TO REPLACE/REROUTE LINES? _____

WAS OTHER WORK RECOMMENDED OR REQUIRED? _____

IF SO, WHAT? _____

COST OF ADDITIONAL WORK (Labor/Parts/Materials)? _____

DID YOU INCUR ANY RELATED COSTS BEFORE THE PROBLEM WAS IDENTIFIED AS LEAKING UNDERGROUND LINES (Coolant/Parts/Service Charges)? _____

IF SO, WHAT COSTS? _____

WERE THESE COSTS REIMBURSED UNDER THE EXTENDED SERVICE PLAN? _____

COMMENTS: _____

Thank you for your help in this effort.

Note: We apologize for a previous typographic error - to those who tried to call Dave Gott and to the owner of the number printed in error. Dave (Real Cool) Gott’s correct phone number is 352-391-4459. We are still looking into the continuing problem of leaking underground line sets and would appreciate hearing from homeowners affected by this issue so we can evaluate its present extent, and from anyone skilled or knowledgeable in air conditioning and related matters. If you have information you wish to share, you can send it by e-mail to RYM101@aol.com or by post to POA, Attn: Line Sets, Box 386, Oxford, FL 34484.

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LETTERS

Letter to the Editor:

The POA Is An Essential Organization

After reading Letters To The Editor, I was taken aback concerning the criticism expressed by some toward the POA for doing what it was created to do. It would seem that if these individuals were more circumspect in their thinking they might recognize both the sine qua non (absolute need) nature of the POA and the non sequitur (illogical) nature of their criticisms. Plainly speaking, if not for the POA, the Villages of Lake Sumter, Inc. (Developer) would have, in many instances, either transferred its financial responsibilities to residents or completely ignored them.

In a democracy, disagreement and division do not equate to disloyalty, but to free expression, so that the best and fairest ideas are advanced, preventing self interests that only reward a few. There will be some whose response will be "but doesn't the Villages of Lake Sumter, Inc. run this place anyway?" And to that my response to residents would be - only if we let it.

I may not always agree with what the POA

does, but I always appreciate their efforts and sacrifice.

Dennis Petrucci

Editor’s Note: Thank you for your support. We try very hard to do the right thing for residents in the right way. □

Letter to the Editor:

Criminal Activity In The Villages

I was present at the August 20th meeting and I would like to make a suggestion.

Regarding criminal activity in The Villages, at this time there are 5 Police agencies that oversee The Villages: Lady Lake, Lake County, Marion County, Sumter County and Wildwood. What if we were to have a POA Representative be the liaison person for each of these 5 Police Agencies gathering Daily or Weekly Crime Information that could be included in a daily or Weekly Crime Report on the POA Web Site? This would be accurate information available to our Residents as it becomes available - either Daily updates or Weekly updates. When Fruitland Park joins The Villages, they too could be added to this data base. I'm willing to help with this suggestion.

Tom Hosken

Editor’s Note: We agree that residents are not provided with enough information about

criminal activity in The Villages and have been working on a solution. We have contacted Lt. Wolfe in the Sumter County Sheriff’s office and advised him that we have received many telephone calls and emails about the lack of reporting in the Daily Sun regarding criminal activity occurring in The Villages, especially in Sumter County. We stated that we believe that residents have a right to be aware of these incidents and want to do something about it. We met with him and after he conferred with Sheriff Farmer, he agreed to provide the POA with a monthly report on criminal activity in the Villages portion of Sumter County for publication in the POA Bulletin. We will have our first report for Sumter County in the December Bulletin and we are beginning work on contacts with the other area law enforcement agencies to see if we can get them to also provide this information to us.

Additional Note: Clarification on Answer to Q & A No. 2 in October Bulletin. Please understand, we were not insinuating that all 55 and older residents were law abiding citizens, nor were we saying that all, or even a great percentage of residents younger than 55 were not law abiding. We were passing on the info

(Continued on page 17)

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Criminal Activity

(Continued from page 16)

we have garnered from law enforcement officials which is that since the recession we have had an increasing number of younger people moving into The Villages, a few of whom have been responsible for a major portion of the criminal activity that has been occurring. Thus, since more criminal activity is occurring, residents need to take proper actions to protect their property and valuables. □

Letter to the Editor:

Villages Acronyms

Please put a key somewhere so those of us who are not familiar will know what/who you are talking about. Thank you. C. Anderson

Editor's Note: Thank you for reminding us that it is time to include an article on the Acronyms which are used in the POA Bulletin. You can find it on pages 10-11. As you can see there is a relatively lengthy explanation for many of them so including them in each Bulletin would take up too much of our editorial space. However, we can certainly make periodic notices that the acronyms can be found on our website [poa4us.org](http://www.poa4us.org). □

Letter to the Editor:

IRS Legal Fees

I heard from a reliable person that some of the funds being used by the Developer to challenge the IRS ruling is coming from the amenity fees and some from the District governments. Is this accurate information or rumor and/or speculation? Howard Roberts

Editor's Note: All of the legal fees are being paid with our amenity funds. The reason for this is that the Developer has "nothing to do with the investigation". The IRS is investigating the VCCDD and the SLCCDD, both of whom issued the tax exempt bonds to purchase the amenity facilities and contracts from the Developer.

The amenity fee stream from these contracts was pledged as the trust estate to support the security of the bonds. Amenity fees are used to pay all of the principal and interest payments of the bonds as well as any other charges related to them, such as the legal fees you are addressing.

Rest assured, that when all is said and done, if it is not offered by the Developer, the POA will pursue the Developer for reimbursement since it was the Developer who received the benefit of the tax exempt status. □

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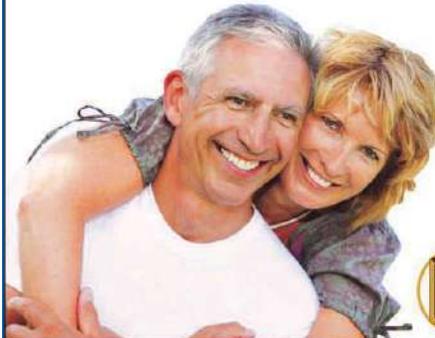
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Letter to the Editor:

Support for the POA

As you pointed out in the September issue, the writer whose letter you were demolishing believed a lot of things that are not so. I don't fault the writer so much as I fault The Daily Sun. I have lived here fifteen years. In that time I have never seen The Daily Sun question the Developer in any way whatsoever.

Yet, the POA respectfully questions the Developer when the need arises. Most recently, for example, the POA stepped in alone to question the Developer's approach to the so-called "Berlin Wall." Most famously, of course, the POA stepped in alone and got residents about \$40 million to assure long-term protection of our equity. Does anyone think for one minute that The Daily Sun would have stepped in for us? The fact is, in our American democracy, "stepping in" in support of people's clear understanding of things, whether the issues are large or small, is the most important function of newspapers, any time, any place.

No question, this is a lovely community because the Developer does most things right. But you simply cannot have a newspaper run by and for the government, or management, or whatever "The Developer" is, because, inevitably, people begin to believe what that news-

paper says, and, perhaps more important, trust in its choices of what not to cover.

A wise newspaper editor in another town once said to me that such citizens are invested in "The Childlike Faith and Trust Company." I find no fault with retirees playing a little golf and so forth and "letting George do it," but "George," in our case the POA, deserves not criticism but support. T. Bender, 15-yr resident

Editor's Note: Thank you for your thoughtful comments and for your support. □

Letter to the Editor:

Amenities To Assisted Living, Et al.

I have questions about Assisted Living facilities and our Villages amenities. I read where there is supposed to be 25 residents at the facility on CR 466A that will get the same privileges as the property owners in The Villages. The business ads seem to indicate ALL will have our Villages privileges not just the 25 as I read. My questions: Does that mean they each have to pay the same monthly

amenity fee as the property owners? Is that for just 25 of the total that will live there? What about the new facility they are going to build north of CR 466 near Wal-Mart? Will they also have Villages amenity privileges? How many at that new facility will there be? Since all the units are owned by the business do they have to pay for all the monthly amenity fees even if there is no rental resident which is what all Villages property owners must do? What does Freedom Point do with regards to the same questions. From what I have seen it appears all residents at Freedom Point have full Villages resident cards.

Thank you, Randy Bloemendaal

Editor's Note: You are not the only one confused by the Sumter Place/Sumter Grand ads. As mentioned in the AAC meeting notes (page 4) even District Manager Janet Tutt was not aware of the actual number of units granted access to the amenity system by the Developer. At the October AAC meeting, Ms. Tutt corrected her previous statements and

(Continued on page 19)

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Assisted Living Amenities

(Continued from page 18)

advised that the actual numbers are 25 (out of 108) units at the Sumter Place Assisted Living facility and 150 (out of 150) units at the adjacent Sumter Grand Independent Living facility. The agreement calls for all 175 rental units to be paying amenity fees every month, even if not occupied, beginning two years after the first unit starts paying. This is similar to the arrangement with Freedom Pointe which pays monthly amenity fees for every unit, every month. □

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Seniors Vs. Crime Email Address List Scams Leading the Fight Against Scams

The Villages demographics paint a great big bull’s eye on our backs for a new scam. This scam purports to revolve around medical alert devices (“Help me, I’ve fallen!”). In reality it is a clever ruse to steal your identity,

especially your credit card information, including the ever-important Card Verification Code (CVC) on the back of your credit card.

Recent information from various scam monitoring agencies, such as Scambusters, indicates this particular new scam is sweeping the country. Seniors Vs. Crime wants to make Villagers aware - how to spot it, and how to avoid it. The scam usually starts with an automated robocall informing the victim that a friend or relative has placed their name on a list to get a FREE medical alert device. They can use it to summon help or raise the alarm if they suffer an injury or become critically ill.

The robocall tells victims to press a key on their phone to accept the “gift”. This action either connects the victim to a high-pressure telemarketer or they’re told to hang up and await a callback from a company representative. The telemarketer then lays the trap by advising the victim that, although the device is a free gift, they have to pay a monthly monitoring fee (typically \$35 or so). To pay for the monitoring fee, they must give the caller their credit card number, including the CVC number on the back.

In all cases, Seniors Vs. Crime advises residents to protect their personal information, especially credit card numbers. Never give your personal information out blindly to a stranger. Do you really know the telemarketer

on the other end of this phone call? If the victim resists, the scammer insists the order has already been placed and can't be revoked, making the victims feel powerless to resist.

The main aim of the scam seems to be credit card identity theft. It's also possible that crooks could use the information either to get access to a victim's home or to bill them every month for a worthless service. No matter what the scammer's ultimate purpose, no good will come to any Villager who gives out their personal information to a stranger.

Although there are legitimate companies selling medical alert systems, they almost certainly won't use automated recordings, which are illegal in most circumstances. Use of recorded sales calls is a huge red flag. Legitimate companies won't try to schedule delivery of something you didn't order and they definitely won't ask for your Social Security number.

If you're truly interested in buying a medical alert system, initiate the process by calling a trusted health or social services professional, a family member or a recognized company that sells such systems. Hang up or shut the door on solicitors, no matter what they say.

Make sure you're on the Do Not Call Register. That way, if a telemarketer does call you

(Continued on page 21)

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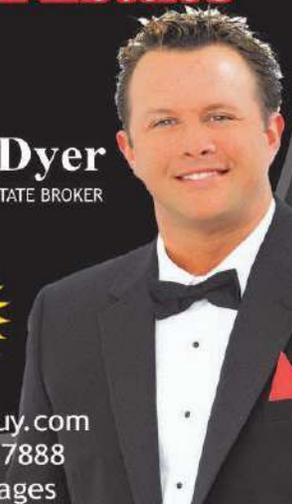
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Photo is courtesy of Hunter Industries

Seniors Vs. Crime

(Continued from page 20)

(even a human!) there's a high chance it's a scam.

If you are not already on the Do Not Call Directory, you can sign up by phone by calling 1-888-382-1222 or online by going to www.DoNotCall.gov. Pass the word on this scam to the people you love. It's growing fast

and it is often hard to detect that it's a scam if you haven't been forewarned.

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When in doubt, contact your nearest Seniors Vs. Crime office. There is never a charge for their services. They can be reached at 352-753-777 in Marion County, at 352-689-4600, Ext 4606 in the Sumter County, and now at 352-750-1914 in Brownwood. □

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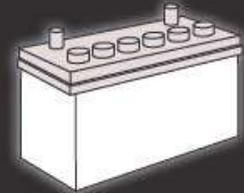
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Time passed, and the space requirements for the new generation of toys increased to that of a semi-trailer. The size of what it took to entertain young minds blossomed.

It seems we have now returned to a minimum need for space, as the mobile gaming devices of today share one's hands with a phone.

Medicine has taken similar turns. Mayo Clinic, with which we are closely associated, began with patients and families staying at boarding homes in Rochester, Minnesota, because there was little room in the "shoe box" hospital and surrounding area.

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