



POA Bulletin



POA4US.org

NOVEMBER 2024

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Upcoming POA General Membership Meetings

November 19, 2024 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Glenn Stein, Realty Executives

TOPIC: Changes in Real Estate

December 17, 2024 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Charter One Research Group

TOPIC: Alzheimer's Disease Research

January 2, 2025 • 7 pm

Everglades Recreation Center

SPEAKER: Jerry Anderson, President SECO Energy

TOPIC: Pole Rentals, LED Lights & More

January 21, 2025 • 7 pm

Laurel Manor Recreation Center

SPEAKER: TBD



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

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Developer Set to Sell Southern Amenities and Amenity Fee Stream

The Sumter Landing Community Development District (SLCDD) acted at its October meeting to engage PFM Consulting to determine a price for the amenities located in Community Development Districts (CDDs) 12 and 13, located south of CR 44. The Villages Developer has decided to sell the amenities, along with the Amenity Fee revenue stream that will be used to purchase the facilities.

Villages in CDD 12 are Fenney, DeLuna, DeSoto, Linden and Monarch Grove. CDD 13 includes the villages of Bradford, Cason Hammock, Chitty Chatty, Citrus Grove, Hawkins, Richmond, St. Catherine and St. Johns. Amenity facilities included in the sale are five executive golf courses (Lowlands, Gray Fox, Red Fox, Loblolly, and Longleaf), 28 swimming pools, recreation centers, pitch and putt courses, softball fields and dog parks.

PFM was used to value the amenities between CR 466 and CR 44, sold to the SLCDD in November 2017. That sale was a whopping \$435 Million, paid for with bonds to be repaid through the Amenity Fee revenues. One of the key ingredients of that sale was that the Developer paid \$11 Million into the Working Capital and Reserves Fund, as well as a commitment to pay 3% of gross revenues annually for Renewal and Replacement.

Among the benefits to residents described in the 2017 sale were:

- The District believes its existence as a government entity also provides for the sustainability of delivering services at more reasonable rates and service than a private entity can provide over the long-term ownership.
- The District would not have a profit motive as with a private entity. The District would strive to keep costs as low as possible to maintain sustainability.
- Ownership by the District will also allow users of the amenities to have a voice through public meetings.

The move by the Developer to sell these amenities comes as no surprise, but as with all deals of this magnitude, the "devil is in the details." CDDs 12 and 13 are already a part of the Project Wide Fund agreements. However, with big ticket repairs such as depressions and multi-modal paths, the negotiation should include a similar initial deposit and ongoing commitment of funds for Renewal and Replacement.

Amenities continued on page 2

Mission Statement

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

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

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

Values

- Independence Honesty Fairness
- Objectivity Respect

The POA Declaration of Independence

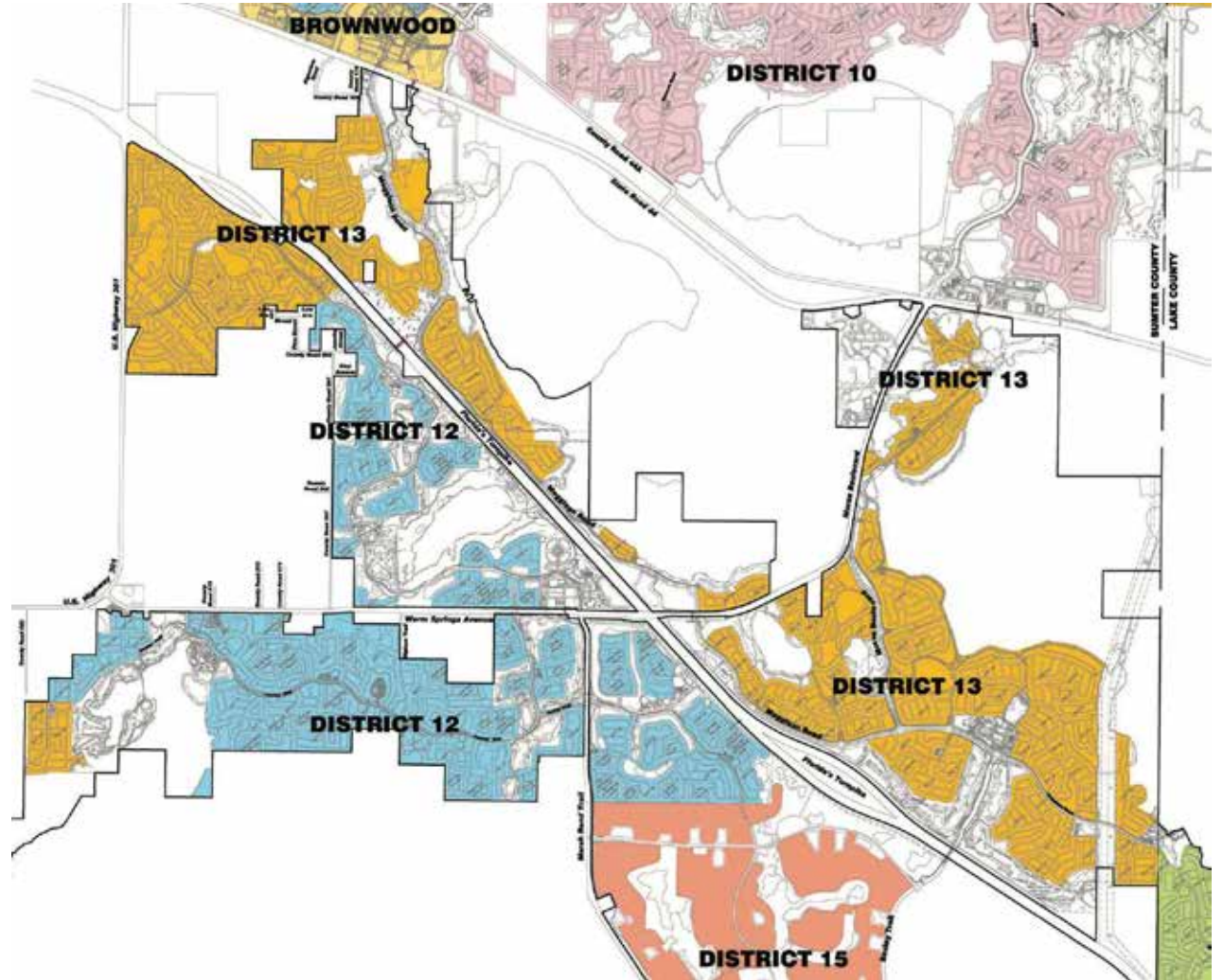
The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we’ve cherished and nurtured it ever since.

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

Amenities *continued from page 1*

The sale is expected to close by February 2025.

A map of the areas and amenities that are being sold is shown below. ●



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(Note: if no preference circled then **Driveway** is default, once account established, make changes at poa4us.org)

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Post-Hurricane Milton Debris Pick Up Continues

The District executed a Notice to Proceed for contracted Debris Management Collection and Removal Services resulting from Hurricane Milton. Due to the overwhelming demand created by Hurricanes Helene and Milton, there is a shortage of debris collection and removal services across multiple states; **it will take several weeks or longer to collect and thoroughly remove all storm-related debris.** Given the amount of tree and vegetation debris within The Villages, **residents should expect a lengthy process for debris collection and removal, depending on the area they reside within The Villages.**

Reminders for Residents: (these apply to any FEMA-funded storm debris pick-up)

- Storm-related tree/vegetation debris should be piled in the Road Right of Way, which is usually the 6-10’ grassy area of residential front lawns behind the curb area. Debris may NOT be placed on the road or multi-modal paths. Collectors will not pick it up.
- Residential storm-related debris needed to be piled up by October 20, 2024, for pick-up by the contracted debris management company. After that date, you must remove any of your remaining storm debris, as the contractor will perform one sweep through each unit. District Property Management will post a schedule on postal stations for when each District should anticipate pick-up within its area.
- Jacobs will continue to pick up lawn clippings and residential lawn waste; it will NOT pick up storm-related debris piles.
- Do not place household garbage or other debris for pick-up with your storm debris. Our debris collection contractor will NOT pick it up.
- Do not drop storm-related debris on the roadway or at recreation centers. Our debris collection contractor will NOT pick it up.
- Leave all storm-related debris **unbagged**.



Yard Debris vs Storm Debris Collection

- Storm debris eligible for special pickup includes items directly damaged or displaced by the hurricane, such as fallen tree branches, uprooted shrubs, broken fences, and roofing materials torn off by high winds.
- In contrast, regular yard maintenance waste, which is not eligible for this special collection, includes routine grass clippings, pruned branches from regular trimming, seasonal leaf fall, and hedge trimmings from normal landscaping activities. ●

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CDD 7 Explores Solar Energy Solution to SECO Pole Rental Increase

In the wake of the unexpected 600% increase in light pole rental fees charged by SECO Energy that will come out of each district’s maintenance funds, the Community Development District (CDD) 7 Board of Supervisors held a special meeting in September to learn about a potential alternative – solar energy. The presentation was made by Helios Energy, a worldwide consulting firm in the business of helping communities evaluate and implement solar solutions.

Chris Nelson, co-founder and CEO of the company, described their approach as “Dedicated to reducing energy expenses, implementing sound energy solutions and driving savings.” Several other CDD supervisors attended the workshop to learn more.

Mr. Nelson identified two possible paths. One is to remain with SECO, which would not require any capital expenditure for CDD 7 (or others), would utilize the existing electrical infrastructure and maintain the relationship with SECO. **However, he said it comes with three significant pitfalls, among others:**

- New annual cost for electrical usage (kWh rate) unknown.
- Full exposure to electricity price inflation.
- Connected to grid, susceptible to outages.

On the other hand, benefits of implementing a solar solution would:

- Require no upfront capital expenditure for District 7.
- Reduction in annual expenses.
- Locked-in, 20-year annual rate with nominal annual inflation (2-3%).
- 20-year maintenance and service on new system.
- Not impacted by power outages.
- Enhancement to safety and security.
- Positive environmental impact.

Unknowns to this option include negotiating the purchase of poles from SECO after evaluating the integrity of the poles and bases, which could result in a significantly higher cost if many poles had to be replaced.

Mr. Nelson laid out a timeline of six months from delivery of materials to installation for CDD 7. The rollout would take longer if other districts opted in, but additional staff and resources would be used to maintain timely installation. The timeline is dependent on a full audit and evaluation of the existing poles and negotiations with SECO.

The CDD 7 Board asked its attorney to look into the contract with SECO to determine if acquisition of the poles and/or terms of the contract could be modified or terminated.

Other CDDs seem to be taking a “wait and see” approach and updates from CDD 7. 🟢

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HUD and Reverse Mortgage Myths & Truths

Residents learned a great deal about reverse mortgages at the POA’s October 15 General Membership meeting from Crystal Rivera, the Vice President, and Dan Mudd, Reverse Mortgage Specialist, both with One Trust Home Loans.

Reverse Mortgages are financed through FHA or VA mortgages, which are a part of the Department of Housing & Urban Development (HUD), created in 1965 by President Johnson to address the country’s housing needs. The goals of HUD are to:

- Support home ownership
- Increase affordable rental housing
- Reduce homelessness
- Prevent discrimination

A HUD loan is intended to buy or refinance a home or fund repairs. It can also provide financing for manufactured homes, hospitals and senior living centers.

Congress created FHA in 1934 and joined in with HUD, but it is not considered a “HUD” home if you have a FHA or VA home. HUD protects the lender if the home goes into default.

A common concern about reverse mortgages is what happens when a home goes into foreclosure. It works the same as a regular home mortgage and the bank will own it. With FHA or VA, HUD will eventually own it. There is a 15 day “HUD express” option for people to bid because they want them to be sold quickly.

What is the Non-Recourse Feature of Reverse Mortgage?

- FHA guarantees that the borrower will not owe more than the home is worth at the time of repayment.
- On a HECM loan, the non-recourse feature is covered by the FHA Mortgage Insurance. In the case of the Reverse Jumbo, that protection is offered by the investor vs. FHA.
- The home is the only asset which may be used to pay off the loan.
- Additionally, if the bank defaults, the government will step in and provide benefits due to the borrower under the terms of the loan agreement.
- If an heir inherits the property, the heir may choose to sell the property or refinance the loan as they would normally do with other types of mortgages.



Reverse Mortgage Options

1 Home Equity Conversion Mortgage (HECM)

FHA-insured with various safeguards by governing bodies; HUD, NRMLA, CFPB

- For borrowers age 62+
- \$1,149,825 FHA Lending Limit (2024)
- Refinance & Purchase transactions
- Fixed & ARM rates available

2 Reverse Jumbo (Private Label)

Private Investor, non-recourse loan

- For borrowers age 55+ (TX must be 62+)
- Up to \$4MM in Loan Amount
- Refinance & Purchase transactions
- Fixed & ARM rates available
- Offered in select states

3 Reverse 2nd Mortgage

Private Investor, non-recourse loan

- For borrowers age 55+ (TX must be 62+)
- Fixed Rate 2nd Mortgage, must be behind a 1st mortgage lien
- Min \$50K / Max \$4MM in Loan Amount
- Offered in select states

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Mortgage *continued from page 8*

There are eligibility requirements and responsibilities of taking out a reverse mortgage. Both borrower and property must meet lender and FHA required guidelines.

- To qualify for a HECM loan, the borrowers must be age 62 or older. The initial application can be started, if the youngest borrower is within 110 days of his/her 62nd birthday. However, all borrowers must be at least 62 years of age on day of closing and executing final loan documents. Spouses who are under 62 years of age may remain on title of the home.
- In the case of Reverse Jumbo, the borrowers must be age 55 or older in select states. Arizona allows both borrowers to be 55 or older.
- They must be a US citizen or lawful permanent resident.
- You can only do a reverse mortgage on the primary residence and must occupy the residence.
- There needs to be sufficient equity in their home.
- Counseling is mandatory for all borrowers and for any non-borrowing spouse.
- While there are no monthly required mortgage payments, the borrower is still required to continue maintaining their part of the obligations, such as keeping up with Homeowners insurance, flood insurance, paying property taxes on time, and keeping their property in good condition.

What happens when the borrower passes?

- The loan becomes due and payable, unless there is a surviving coborrower / spouse or an eligible non-borrowing spouse on the transaction who will continue to live in the home for the remainder of their life.
- The heirs can sell the home or refinance the home in their name.

Selling home – reverse mortgage payoff will be deducted from the sales proceeds and heirs will receive the remainder of the funds.

Refinancing home – reverse mortgage will be paid off through the loan.

Myths and Misconceptions

There are many myths and misconceptions out there about the Reverse Mortgage product.

The first one is the “Home must be debt free before client can qualify”

That is absolutely untrue. One of the most popular reasons homeowners do a reverse mortgage is to payoff an existing mortgage or a HELOC.

The second misconception is the “Lender will take ownership of the home”

That too is false. Just like a traditional mortgage, the owner remains on the title as long as they continue to occupy the property as primary residence, pay property taxes, homeowner’s insurance, HOA dues if applicable, and maintain the property in good condition.

The third common myth is that “The borrower and/or heirs will be left with debt in excess of the home’s value”

False again, in fact if the home value is less than the mortgage balance, FHA insurance pays the difference upon loan maturity. The Reverse mortgage is a non-recourse loan, which means the borrower can never own more than the home is worth when the loan becomes due and payable.

Mortgage continued on page 11

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Mortgage continued from page 10

Another misconception out there is about the Reverse Mortgage being used as last resort for seniors without assets!

Well, one of the bigger benefits of the Reverse Mortgage is that it provides additional opportunities for mass affluent seniors looking to enhance retirement strategies, therefore this product serves the masses not just those in need.

Lastly, “I will no longer be able to sell my home.”

This too is far from the truth. Like a traditional mortgage a reverse mortgage is paid off when the home is sold (no prepayment penalty.)

There are many strategic uses of a Reverse mortgage, some of which are the following:

- Purchasing a retirement home that best fits their needs. For example, rightsizing the home, moving closer to children or grandchildren, aging parents or siblings)
- Funding home repairs or renovations that are needed.
- Paying off existing mortgage and having the option of no monthly mortgage payments.
- Pay off medical bills, vehicle loans, credit cards or other high interest debts.
- Funding or supplementing in-home care.
- Establishing a HECM line of credit for unexpected expenses and maintaining liquidity to available cash.
- Bridging social security deferral gap.
- An assets strategy - making retirement savings last longer by supplementing income from home equity vs. tapping into investments.
- Gift which can be used for almost any reason, but in most cases, it’s used to for gifting a living inheritance to heirs.

Houses that go into foreclosure seem to sit there, empty, for years and is not being properly maintained. Why does the bank let it sit so long?

Two reasons. If a conventional loan, it goes back to the bank after it goes through the foreclosure process. Once bank has it, it takes a long time. On an FHA or VA loan, it will go through the default

and foreclosure process. The lender then gets the property but since it is insured through HUD, they may not want to get rid of it quickly. But HUD is responsible for seeing that the bank is properly maintaining the property.

Can these issues be expedited?

If there are no heirs, that creates the biggest problem for HUD because there is no one to contact. There is no back up plan to initiate the process to sell the home.

Are there fees associated with reverse mortgage?

Yes, they will pay mortgage insurance fee – approximately \$6,000, and monthly there is an insurance fee. Borrower can make a monthly

payment or pay it off at the end. The total at closing will be approximately 4% in closing fees which can come out of the equity or can be paid.

If the surviving spouse is hospitalized, is there a 12-month period where nothing can be done if the home is left vacant?

The borrower must live in the home 6 months of the year, and hospitalization is not a factor, no matter how long. The trigger to close out the loan is a change-of-address.

What happens if the heir does not want the property?

The heir is not obligated to take the property, but if there is equity, they are likely to want it.

Mortgage continued on page 12



AARP now offers a Free 60–90-minute Smart Driver Technology workshop for those thinking of either leasing, purchasing or just upgrading to a newer vehicle.

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

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

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

November & December 2024 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Art Donnelly	631-792-2203	Mon	11/18/24	Thur	11/21/24	Savannah
Wink Daniels	352-753-8563	Tue	11/12/24	Fri	11/15/24	Laurel Manor
Art Donnelly	631-792-2203	Tue	12/3/24	Wed	12/4/24	Colony
Don Walker	352-430-0610	Mon	12/16/24	Thur	12/19/24	Savannah
Jack Haughn	352-603-1420	Tue	12/10/24	Fri	12/13/24	Laurel Manor

Mortgage continued from page 11

Is the interest rate fixed or adjustable?

95% of all reverse mortgages are on adjustable rate.

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For more information, contact Ms. Rivera at 407-792-3013, or Mr. Mudd at 630-235-7700. ●



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

AAC Reluctantly Decides On Emergency Chiller Replacement

The Amenity Authority Committee (AAC) found itself between the proverbial rock and hard place when it had to authorize a \$1.3 million expenditure to replace the HVAC system at Hacienda Recreation Center. Members were concerned about two issues. One, is that the Center will have to be closed for at least three months, causing concerns about it and Paradise Recreation Center being closed at the same time. District staff assured this would not be the case. In fact, the Paradise closing will be delayed until Hacienda can reopen.

Secondly, members stewed over making such a large expenditure for Hacienda when it is slated for a complete renovation in the 2026-27 fiscal year. Staff indicated that the current HVAC system would not last that long, and since the structure is not expected to be completely demolished, the investment should be safe. Longtime member Don Deakin, though, has seen the AAC “burned” in the past when told a facility would not be demolished and cast the lone vote against the expenditure.

The project was budgeted in the current fiscal year.

CDD 5 To Discuss Anonymous Complaints

In the absence of its chairman, Gary Kadow, the CDD 5 Board of Supervisors agreed at its October meeting to revisit its policy change requiring residents to give their names when making a deed violation complaint. Kadow is a strong proponent of the current policy and bristled at a meeting earlier this year at the idea of opening the discussion again.

CDD 5 was the first to eliminate the anonymous complaint system in 2020, and most people believe it is working just fine. But Supervisor Jerry Knoll believes that people are not filing complaints because they fear retaliation and that over time it will take its toll on the aesthetics of the district. Supervisor Mark Schweikert said the topic should be heavily publicized and a public hearing held so residents can have their say.



Trespassers fishing at a pond in CDD 7. “No Trespassing” Signs were put up last Year.

CDD 10 Frustrated With Outsiders Fishing In Ponds

With one member absent and another resigning, the CDD 10 Board of Supervisors has yet to reach agreement on solving the issue of people outside of The Villages fishing in their ponds, specifically the Nance Run area pond in the Village of Hillsborough. It is not an issue isolated to just CDD 10. Residents of CDD 7 have had the same complaint and solved it by putting up “No Trespassing” signs. So far, no further complaints have been brought to that board.

But CDD 10 Chair, John Miller, said that enforcement is at the heart of the issue. Even with signs, there is no one to enforce a trespass on District property. In discussions at CDD 7’s meetings, residents were advised to call the Sheriff’s Department.

Highlights continued on page 15

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SHINE (Serving Health Insurance Needs of Elders) is increasing its counseling sites considerably during the Medicare Open Enrollment Period, Oct. 15 – Dec. 7, 2024, so that enrollees can be assisted with this once a year opportunity to make changes to their advantage or prescription drug programs. In addition, volunteers will be available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

Counselors are scheduled at the following locations to assist area residents for one-on-one counseling on the indicated days.

Lake Miona Rec Center, 9:00 – 11:30 am
Tuesdays Oct. 8 through Dec. 10
except Nov. 26

Eisenhower Rec Center, 9:00 – 11:30 am
Wednesdays Oct. 2, and Oct. 16 through Dec. 4
except Nov. 27

Chula Vista Rec Center, 3:00 – 5:30 pm
Fridays Oct. 4, and Oct. 18 through Dec. 6
except Nov. 29

Lady Lake Library, 2:00 – 3:30 pm
Wednesdays Oct. 9 through Dec. 11
except Nov. 27

Leesburg Public Library, 9:30 – 11:30 am
Tuesdays Oct. 1, and Oct. 15 through Dec. 3
except Nov. 26

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

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



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Find Election Results!

Local election results will begin to post with live updates shortly after 7 pm on Election Day, November 5, 2024. Scan this QR code or go to the Sumter County Supervisor of Elections website. Click on the button indicating results.



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Highlights continued from page 13

Golf Courses Are For Drainage First...

With three hurricanes and a heavy rainy period, residents need to be reminded that an integral part of the drainage system – and the reason our homes don't flood – is the golf courses that are intended to take on water in heavy rain events. Newer residents wonder why sprinklers have been going for weeks on end alongside the roads. Again, it is all part of the intricate drainage system that keeps our homes safe and dry.

For those who complained when golf course conditions were deteriorating and are now complaining that they remain closed, please understand how important and critical the drainage system in The Villages is. Patience doesn't come easy for many of us, but now is the time to exercise all you have and perhaps find some new hobbies.

There may be another hurricane yet to come! ●

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Type POA of the Villages FL in the search on Facebook and you will find our page. Click LIKE and or FOLLOW, and then, suggest our page to all of your friends and neighbors that live in The Villages! Meetings and relevant information will be posted on a timely basis. *Please continue to send questions or comments via email or call the POA at (352) 418-7372.* ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed. ●



Do You Really Have To Sign That?

SENIORS VS CRIME

Our friends at AARP recently provided some advice on contracts and we thought we would share it with you.

The receptionist at the doctor’s office gives you a sheaf of papers to fill out. As the air-conditioning repairman leaves, he hands you a contract. At a local fitness center, you will be asked to sign an agreement before your workout.

All this may be presented as routine paperwork—no big deal. But the consequences of filling out forms and signing your name could be very big indeed. You might be weakening your privacy, giving up legal rights or agreeing to prices and charges you never dreamed you’d have to pay. So, what should you do before taking pen in hand? When can you decline to sign?

UNDERSTAND THE PURPOSE.

Knowing why someone is giving you a form to fill out can give you a better sense of how important it is and how attentive you should be. These are four categories of business paperwork you’re likely to encounter:

Contracts: This is a binding agreement between two parties, usually involving an exchange of value. For example, you agree to pay a monthly fee to an auto dealership that will lease you an SUV in return. Both sides’ responsibilities should be laid out in full.

Liability waivers: Often part of a contract, these limit or eliminate your ability to make the other party compensate you for any adverse outcomes from using its product or service.

Disclosure forms: Once you sign, these acknowledge you’ve received certain information (usually legally mandated), such as your legal rights in particular transactions.

Information forms: These are requests from businesses for info about you, ostensibly to serve you better. Examples include a health assessment from a doctor or a registration card for a new product.

PREPARE TO FACE LIMITED RIGHTS.

Almost every contract you sign with a major corporation will require you to give up your right to sue in court; instead, you’ll have to submit to nonjudicial binding arbitration. (One big exception: Mortgage lenders are prohibited from requiring arbitration.) Contracts for companies that are big and small will also have clauses limiting their liability. It’s only with a small business that you have any hope of modifying a contract, says Nancy B. Rapoport, a professor at the University of Nevada, Las Vegas’ Boyd School of Law. “The more remote you are from dealing with an actual human who wrote the contract, the less likely it’s negotiable,” she says. “Apple is not going to negotiate terms and conditions with me. Pat’s Auto Repairs, maybe.” To challenge liability limits after the fact, you’d have to go to court, where you might have to prove that the other party was guilty of gross negligence or willful misconduct. Laws vary by state.

GIVE YOURSELF TIME. A doctor’s office will often send paperwork before your appointment to fill out ahead of time. Use the opportunity to review the terms and do the same with other contracts, Rapoport says. If you know you’ll be making a big purchase, such as an automobile, ask for a copy of the contract to review ahead of time or to take home and look over before signing. Take a seat and say you need time to review it. “You want to make sure you understand what you’re signing,” Rapoport says.

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GET PROMISES IN WRITING. If something isn't written in the contract, it doesn't exist, Rapoport says. "In fancy contracts, there's always a clause that says, 'This represents the entire agreement between the parties,'" she explains. This means all the stuff the salespeople tell you ahead of time is **unenforceable unless it's in writing.** A handwritten addition to the paperwork is fine, as long as both parties initial it.

CHECK THAT A CONTRACT REFLECTS YOUR AGREEMENT. "If they've agreed to \$5,000 for roof repair, and you look at the contract and see \$7,000, then don't sign that contract," says Ira Rheingold, executive director of the National Association of Consumer Advocates (NACA). "I can't tell you how many times someone said, 'I bought the car. I thought the interest rate was going to be 5 percent, and then I got to look at the paperwork and it was 8 percent.' If you've received a contract ahead of time with an estimate and later are presented with the final

paperwork, compare the two contracts. "Hold up the pages to each other and make sure the first line and the last line match," Rapoport says. "If something's different, at least you know where to look."

DON'T SIGN WHAT YOU DON'T UNDERSTAND. If you're stumped by the language in a document, ask for help, Rapoport says. The people who gave you the contract can't give you legal advice, but they can explain what a passage means, she says. If you're at a doctor's office, ask the receptionist. If there is nobody on-site to answer your questions, tell the office you don't feel comfortable signing until staff can track the appropriate person down.

BE STINGY WITH INFORMATION. If, as part of a contract or disclosure form, you're asked to provide information you'd rather not give out — our Social Security number, phone number or email address—feel free to challenge or simply ignore that. Unless a contract demands it, you likely have no legal responsibility to provide info a business or service provider wants. If on the fence,

consider asking the business, "Why do you need this?" Rapoport says.

KNOW WHEN TO WALK AWAY. When should you not sign a contract? These are among the most common reasons:

- The terms aren't fair and aren't negotiable.
- The other party won't put into writing what was verbally agreed to.
- The contract includes something you did not agree to or weren't made aware of.
- There is ambiguous terminology that you can't get clarification on.

If something doesn't feel right, you don't have to sign. "Your common sense, in your experience, should dictate most of your actions," Curley says

REMEMBER ALWAYS, THE BIG PRINT GIVETH, the small print taketh away!

Need help understanding a contract, contact your nearest Seniors vs. Crime office for assistance. ●

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