



POA Bulletin

POA4US.org

MARCH 2025

FREE COPY Issue 51.03 | Circulation 69,000

Upcoming POA General Membership Meetings

Attend In-Person or Watch Online via Facebook Live (no donuts for you!)



March 18, 2025 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Cheryl Chestnutt
Chief Clinical Officer

UF/Spanish Plains Hospital
TOPIC: Update and Progress

April 3, 2025 • 7 pm

Everglades Recreation Center

SPEAKER: Lisa Honka

TOPIC: Key to Senior Living Options

April 15, 2025 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Lisa Honka

TOPIC: Key to Senior Living Options

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

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AAC Tackles Amenity Fee Deferral Rate (Cap) Discussion

Nearly since the beginning of (The Villages) time, there have been Amenity Fees. Counsel for the Amenity Authority Committee (AAC), Kevin Stone, told Committee members and a standing room only audience that the first Amenity Fee of \$37 was charged to the first three homes in The Villages in 1977. Every year thereafter, Amenity Fees have been increased based on the federally published Consumer Price Index (CPI). Well, nearly every year. From 2010-2019 Amenity Fees were “capped” at \$155. This is also known as the Deferral Rate.

The AAC held a workshop in February to explore the possibility of reinstating a Deferral Rate.



Much of this issue of *The Bulletin* will be focused on helping residents understand Amenity Fees, why they are charged, how they are charged, and what they cover. It is a complicated topic, with many different entities involved in overseeing the fees that residents pay. See page 5 for a list of definitions and acronyms.

Prior to the creation of the Village Center Community Development District (VCCDD) in 1992, the Developer owned all the amenities and collected the fees, which is set forth in the agreement between the Developer and every person who buys a home. This agreement continues today with every new homebuyer agreeing, among other things, to pay the monthly fee based on the Prevailing (or Prevalent) Rate at the time of the home purchase, set annually by the Developer. The Prevailing Rate today is \$199.

Discussion 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.

Discussion *continued from page 1*

What is an “Amenity?” It is the services and facilities as listed below that are provided in every numbered Community Development District (CDD) in exchange for the Amenity Fee.

- Landscaping (Recreation and Common Areas)
- Water Retention Areas
- Community Watch
- Recreation Centers and Activities
- Gates and Postal Facility Maintenance
- Executive Golf Courses

The Villages Developer, from time to time, has sold the Amenity services and facilities, along with the Amenity Fee revenue stream to the VCCDD and the Sumter Landing Community Development District (SLCDD).

By 2001, the fifth sale to the VCCDD had occurred, and residential CDDs 1-4 had been formed, all north of CR 466. There has been a total of eight such sales, and there are now 15 numbered residential districts, stretching from CR 42 to the north to the newer CDDs south of SR 44. Homes that are part of The Villages located in Lady Lake, often referred to as the “historical side,” are included in the AAC purview as well.

The AAC was created in April 2008 as the result of a citizen lawsuit amidst allegations that Amenity facilities were not being properly maintained with the Amenity Fee funds that homeowners had been paying. The lawsuit was brought by five members of the POA’s Board of Directors and was supported by the POA. A settlement was reached and the Developer agreed to pay an initial \$11.9 million and annuity payments over time for a total of \$40 million. Section 7 of the Interlocal Governmental Agreement (IGA) established the Amenity Authority Committee and gave it the authority to manage the Recreation Amenity Division (RAD) funds as well as operational control of the amenities.

These settlement funds have been used for a variety of projects north of CR 466, including the construction of the First Responders Recreation Center and rebuilding Saddlebrook Recreation Center.

AAC member Don Deakin, said the first “cap” was implemented by the AAC in 2010 and two years later the SLCDD also implemented the cap at \$155. Because of financial projections that forecast amenity revenues would not keep up with debt obligations, primarily in the SLCDD territory, the cap was removed by AAC and SLCDD.

The SLCDD requested removal of the “cap” after its amenity purchase in 2016. The AAC went along with the request and the “cap” was removed in 2019.

The Differences Between AAC and PWAC/SLCDD

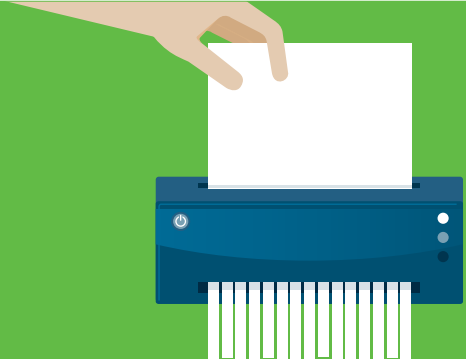
The simple difference between the two “Committees” is that the AAC has authority with respect to RAD funds, while PWAC has only an advisory role to the SLCDD. AAC members are elected by landowners in CDDs 1-4 and Lady Lake, while PWAC members are selected by the individual residential CDD Boards of Supervisors. The SLCDD, not PWAC, would have final control over resetting a Deferral Rate in its territory.

The AAC’s authority over the RAD fund was established long before the SLCDD purchase in 2016 of amenities in CDDs 5-11, and the pending purchase of amenities in CDDs 12 and 13. Additionally there are significant differences in the financial obligations related to bond debt used to make these purchases. Amenity Fees are used to pay back these bonds.

The AAC/VCCDD bond obligations are:

Recreation Amenity Division (RAD) 2014 Bond Series

- Outstanding Long-Term Debt is \$99,975,000
- Current Year’s Principal Paid amount is \$6,840,000
- Interest Funding for Current Fiscal Year \$4,924,378
- Matures November 1, 2036



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Discussion continued from page 2

Sumter Landing Amenity Division (SLAD) Bond Debt

Debt Series	CURRENT - Due within a year	LONG-TERM Due beyond a year	Maturity Date
2015 BS	\$ 2,005,000	\$ 39,230,000	10/1/2038
2016 Senior DS	6,130,000	274,360,000	10/1/2047
2016 Subordinate DS	650,000	26,925,000	10/1/2047
2025 Bond Series	-	258,480,000	10/1/2054
Total	\$ 8,785,000	\$ 598,995,000	
Interest Funding for Current Fiscal Year \$23,613,000			

It is this difference in debt obligations that separates the need for Amenity Fees for the two ownership entities, and where the disagreement stems for whether a Deferral Rate can be implemented.

The Question – Can a Deferral Rate be used in one area of The Villages and not in another?

Mr. Stone’s interpretation is that, based upon the limitations stated in Section 8, G and H of the IGA the Deferral Rates in all areas must be the same, but not all homes will pay the same Amenity Fee:

G. To continue to provide a seamless community, all policies, procedures, fees and services relating to Amenity Fees and Amenity Services provided to residents by Sumter Landing Community Development District and Center District shall be identical, (excluding all items contained in the Project Wide Agreement utilized south of CR 466). It is understood that the Amenity Fee rate applicable throughout the Village Center Service Territory varies, and nothing contained herein shall be construed to mandate a uniform Amenity Fee.

H. In no event shall any action by the Amenity Authority Committee result in residents of The Villages outside the Center District Service Territory being treated differently than residents within the Center District Service Territory (excluding all items contained in the Project Wide Agreement utilized south of CR 466). It is understood that the Amenity Fee rate applicable throughout the Village Center Service Territory varies, and nothing contained herein shall be construed to mandate a uniform Amenity Fee.

Not everyone agrees with Mr. Stone’s opinion, including Mr. Deakin who cited the vast difference between the debt obligations and the maturity of the Center District bonds in 2036. His question is, “What happens then?” Does the VCCDD continue to collect and increase Amenity Fees and simply accumulate them in reserve when there are no bond obligations?

It is unclear as to where this discussion will go next and whether the AAC will conclude it is going to attempt another Deferral Rate. Mr. Stone said that, in his opinion, if the AAC decided to proceed, the action could be challenged by the VCCDD, SLCCDD, and/or the Developer who still owns amenities and fees in newly created CDDs.

Deputy District Manager Carrie Duckett said one idea that has been floated is to set a Deferral Rate that would be the same as the Prevailing Rate so that people who purchase at the Prevailing Rate would not go above that on the “birthday” of the home’s original purchase. It is possible that this would be something the other entities might agree to.

STAY TUNED. This discussion is not over and will likely not be easily resolved. The slides from the meeting can be found in the agenda packet for the February AAC workshop at DistrictGov.org, and the video of the meeting is located on the POA website, **POA4US.org**.

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DEFINITIONS

Community Development Districts (CDD)

- Florida passed Chapter 190 in 1980. This chapter of the Florida Statutes, also known as the Community Development District (CDD) Act, establishes a uniform method for creating independent districts. These districts manage and finance community development services.

Purpose of the CDD Act

- The CDD Act allows districts to finance the construction, operation, and maintenance of community development infrastructure.
- The CDD Act establishes local units of special-purpose government.
- The CDD Act limits districts to performing specialized functions authorized by the act.

Sections of the CDD Act

The CDD Act is made up of sections 190.006 through 190.041 of the Florida Statutes.

Village Center Community Development District (VCCDD) was established pursuant to Florida Statutes Chapter 190 and the Town of Lady Lake Ordinance No.92-06 on August 17, 1992. As established, Village Center Community Development District is authorized to provide services in accordance with Chapter 190 to effectively operate and maintain community infrastructure, with the ability to levy assessments.

Management Services

Village Center Community Development District provides the management services and general government services for all other Districts within The Villages. This allows the other Districts to benefit from economy of scale as the cost of management services such as personnel, buildings, equipment, operating supplies and overhead is allocated among each District.

Sumter Landing Community Development District (SLCDD) was established pursuant to Florida Statutes Chapter 190 and Sumter County Ordinance No. 02-06 on March 19, 2002. The lands that are encompassed by the District are located in Sumter County, FL and consist of approximately 432 acres. The geographical boundary of the District is comprised of commercial properties.

Recreation Amenity Division (RAD) Funds

This fund is comprised of Amenity Fees paid by residents for the purpose of funding Amenity services and facilities north of CR 466.

Sumter Landing Amenity Division (SLAD) Funds

This fund is comprised of Amenity Fees paid by residents for the purpose of funding Amenity services and facilities south of CR 466.

Amenity Authority Committee (AAC) is a committee of the Village Center Community Development District (VCCDD). The AAC is responsible for amenity services north of CR 466 and provides input, explores issues and provides advice and recommendations to the Village Center Community Development District on issues related to the Recreation Amenities Division (RAD) Fund.

The AAC is comprised of six members including a representative from the VCCDD and a resident from each of the five geographical areas that comprise the VCCDD service area which includes Districts 1-4 and the Lady Lake/Lake County portion of The Villages. Amenity Authority Committee members are elected by landowners of their respective Districts and serve 4-year terms.

Project Wide Advisory Committee The Project Wide Advisory Committee (PWAC) was established by **Resolution 13-05** of the Sumter Landing Community Development District (SLCDD) and is comprised of a Board Supervisor from Districts 5-13 and Brownwood Community Development District. The establishing resolution provides the PWAC will provide input, explore issues and provide advice and recommendations to the SLCDD on issues related to the maintenance of Project Wide Improvements.

Resolution 17-11 was subsequently adopted by the SLCDD on May 18, 2017, to expand the duties and responsibilities of the PWAC to provide input, explore issues and provide recommendations on issues related to SLCDD owned Amenity facilities.

Amenity It is the services and facilities as listed on page 7 that are provided in every numbered Community Development District (CDD) in exchange for the Amenity Fee.

Definitions continued on page 7



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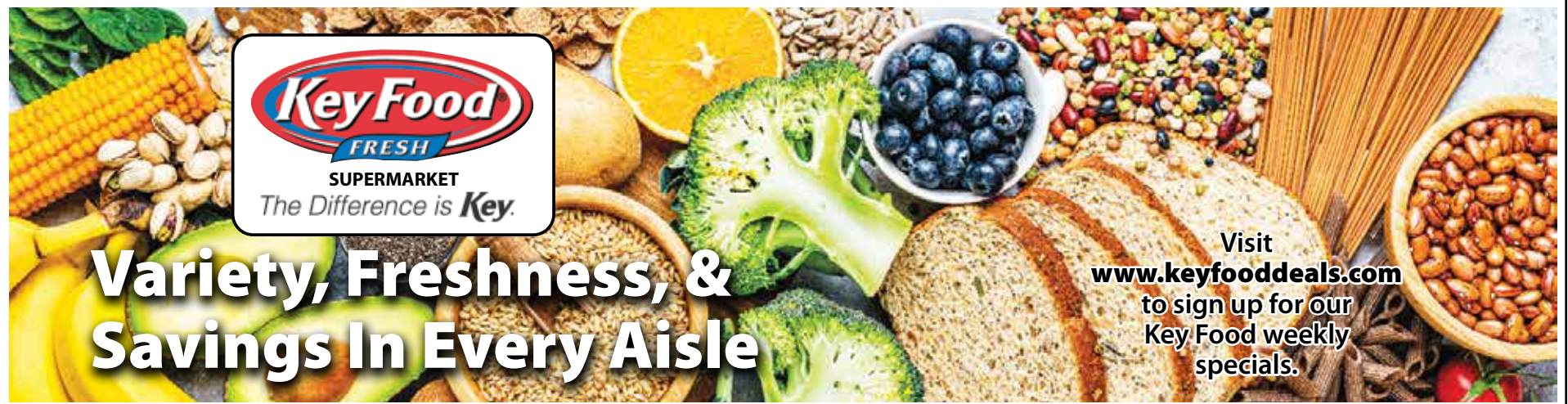
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Definitions continued from page 5

- Landscaping (Recreation and Common Areas)
- Water Retention Areas
- Community Watch
- Recreation Centers and Activities
- Gates and Postal Facility Maintenance
- Executive Golf Courses

Amenities are specifically defined in each Amenity sale document.

Amenity Fee is a monthly fee paid by each rooftop to fund the operation and maintenance of Amenities.

Prevailing (Prevalent) Rate is the monthly Amenity Fee set annually on January 1 by The Villages Developer. The adjusted rate is paid on all homes, new or resale, purchased on or after January 1 of each year.

The Amenity Fee is collected with the monthly utility bill to the VCCDD.

Deferral Rate is commonly referred to as a “cap” on the monthly Amenity Fee. If a Deferral Rate is set, the monthly Amenity Fee cannot go beyond that rate. There is currently not a Deferral Rate set.

The Villages Developer, also known as “the Morse Family,” the Developer and The Villages of Lake-Sumter are synonymous. Every resident who purchases a home in The Villages signs a contract with the Developer, known as the Declaration of Restrictions, that sets forth the payment of Amenity Fees, maintenance fees, condition of property, maintenance, etc. The Developer sets the annual Prevailing Rate for the Amenity Fee.

Declaration of Restrictions is the contract between the homeowner and the Developer and is different depending upon where the home is located. The Declarations for a specific home can be found on **DistrictGov.org** under the Community Standards section of ‘Services’.

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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. ●

March 2025 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Chet Kowalski	352-430-1833	Tuesday	3/4/25	Wednesday	3/5/25	Eisenhower
Art Donnelly	631-792-2203	Saturday	3/15/25	Saturday	3/22/25	Paradise
Wink Daniel	352-753-8563	Monday	3/17/25	Thursday	3/20/25	Savannah
George Rodriguez	802-349-8080	Friday*	3/21/25			Buffalo Crossing

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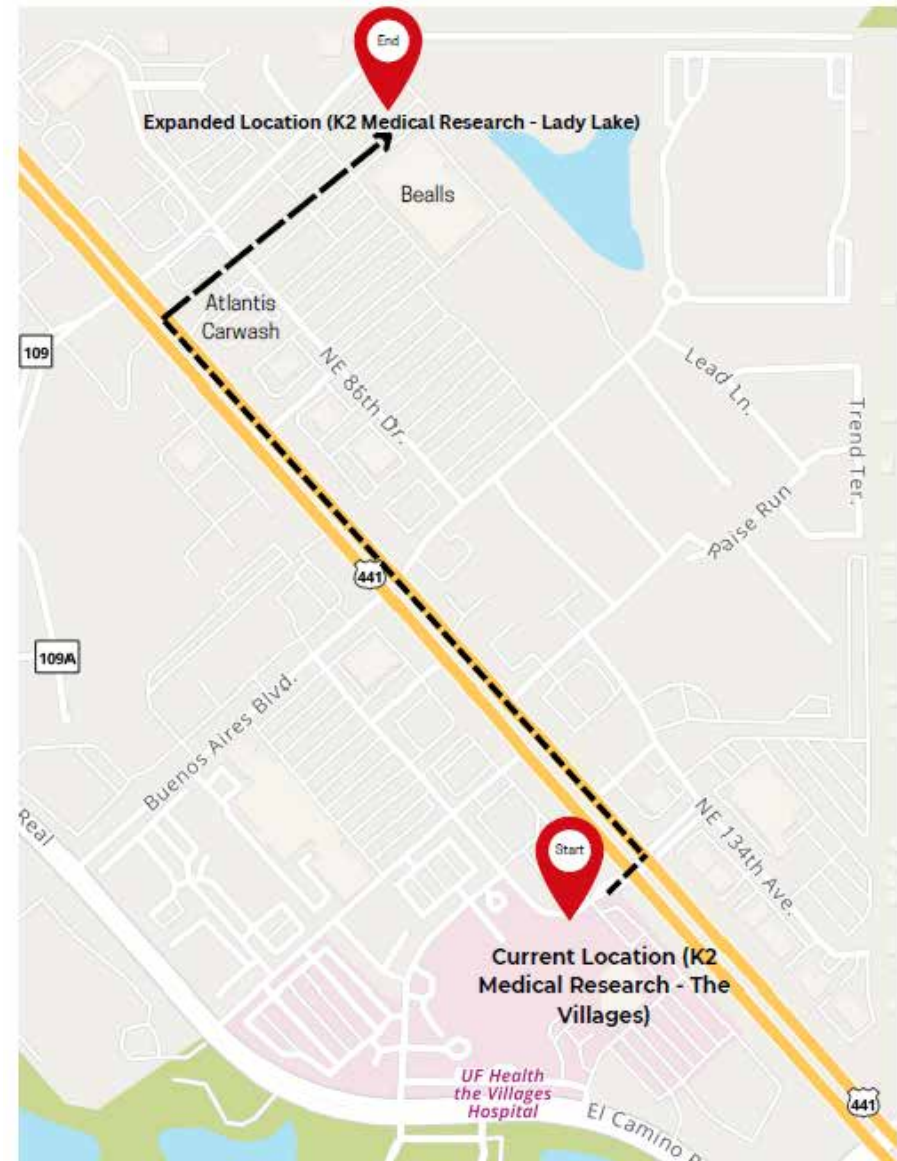
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Expanded Location: 8577 NE 138th LN, Lady Lake, FL 32159

Roads, Traffic and Growth Create Challenges for Residents and Local Government

Whether it is traffic and safety concerns on North and South Morse Boulevard, Warm Springs Road, US 301 or SR 44, residents are becoming more vocal about traffic and safety concerns as The Villages and Sumter County continue to grow. Safety on the multi-modal paths has also moved to the forefront with the re-establishment of the Multi-Modal Path Discussion Group (MMPDG).

There are many “players” in the road arena, so an explanation of what entity is responsible for what aspect of road development, improvements and maintenance is in order.

Roads are developed and constructed in The Villages primarily by the Developer with the approval and according to the specifications of the county in which the road is located. Most

roads are in Sumter County. The governing county assumes ownership of the road within the specified warranty and inspection period and is then responsible for any maintenance or improvement. Exceptions to this are villa roads, which are owned and maintained by the Community Development District (CDD) in which they are located. CDD 4, located in Marion County, owns and maintains all of its roads.

Other governmental agencies own and maintain the main State and US roads, such as SR 44, US 301, US 441/27, and I-75 that are within the purview of the Florida Department of Transportation (FDOT). The Florida Turnpike has a project coming up in Sumter County within the next five years as well.

In Sumter County, a regional road plan has been developed and is being implemented to respond to growth. A Regional Road Agreement between Sumter County and The Villages Developer, as well as other developers, provides that the Developer will design, build and finance the road construction. The County will pay the Developer back using road impact fees and other sources of revenue.

Roads continued on page 12



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Roads *continued from page 11*

The Conundrum of Morse Boulevard

Both the north and south ends of Morse Boulevard have issues of excess traffic, thereby creating safety concerns.

North Morse Blvd., from CR 466 to US 441, is the oldest section of that roadway, built at a time when there were only a few thousand homes and no regional hospital. Originally golf carts were not allowed to be used after dark. A golf cart lane runs along each side of the roadway, and there have been many incidents involving golf carts and cars that have resulted in serious injury and even death.

The speed limit is 30 mph but complaints have been made repeatedly about cars speeding. Car and golf cart drivers alike have made safety mistakes that have resulted in these horrific accidents. Most residents and officials agree that the road is really not wide enough to accommodate the traffic today. Sumter County’s Sheriff Department implemented a traffic enforcement program more than a year ago that has helped reduce speeding. It continues to keep this area among its five top “hotspots.”

South Morse Blvd. was designed and constructed on the premise that The Villages was not going to develop south of SR 44. That has all changed, creating a complex set of issues. The southbound intersection at 44 has a short left turn lane, no right turn lane, and is close enough to the roundabout north of the intersection that traffic often backs all the way to the roundabout, creating a nightmare for people trying to come out onto Morse.

The road south of the intersection of 44 (known as Warm Springs) has two Villages on the east side, including Chitty Chatty with only one way in or out. The existing Sandalwood is on the west side and also has only one way in and out. Now a Super Walmart is planned at the southwest corner, increasing residents’ anxiety about traffic.

Solutions in these areas will not be easy or inexpensive. The CDD 1 Board of Supervisors had an Alternatives study conducted in 2023. Two alternatives were presented ranging in cost from \$12 million - \$15 million. Residents felt the cost

was too high and that greater speed enforcement would help resolve the problems. While enforcement has helped, CDD Supervisors and residents continue to seek other solutions. CDD 1 has recently put together a resident committee to see if any other options can be considered.

The Sumter County Board of Commissioners may authorize an engineering study from SR 44 to the roundabout at Warm Springs to evaluate directional median openings as well as a roundabout alternative. The item was on the February 25 meeting agenda.

SR 44 has also had its share of traumatic accidents in the past year, both along intersection roads in The Villages as well as outside.

With the growth and development of The Villages in Wildwood, traffic along the US 301 corridor particularly from SR 44 south to Coleman has

become one of the biggest bottlenecks. The FDOT held an open house to gain citizen input on February 20 which attracted a large crowd. Plans call for a realignment of SR 301 from CR 470 to Industrial Drive and widening from Warm Springs Road north to the Turnpike. The project’s objectives are defined as

- Address future traffic growth and relieve congestion,
- Shift large volume of truck traffic away from downtown Coleman, and
- Support social and economic opportunities for this fast-growing region.

Contracts are expected to be executed by June 2025, with construction beginning March 2026.

Roads *continued on page 13*

Beacon College Salon Speaker Series

<p style="text-align: center;">State, Local, and National Campaigns The Civil Rights Movement in Florida</p> <p style="text-align: center;">Dr. J. Michael Butler</p> <p style="text-align: center;">March 13 at 7 p.m. at The Venetian Center https://bit.ly/SalonSeriesButler</p> 	 <p style="background-color: #003366; color: white; padding: 5px; border-radius: 15px; display: inline-block;">DR. J. MICHAEL BUTLER</p>	<p style="text-align: center;">Cleopatra, The Last Pharaoh of Egypt</p> <p style="text-align: center;">Martina Mathisen</p> <p style="text-align: center;">April 3 at 7 p.m. at The Venetian Center https://bit.ly/SalonSeriesCleopatra</p>
	 <p style="background-color: #003366; color: white; padding: 5px; border-radius: 15px; display: inline-block;">MARTINA MATHISEN</p>	



Roads *continued from page 12*

Some improvements have already been implemented at the US 301 and Turnpike interchange with new signalization and a realignment of the on/off ramps. More are expected as the next part of the project moves forward.

However, the Florida Turnpike Enterprise plans to begin the design of widening the Turnpike from south of the US 301 interchange to the I-75 interchange (mile markers 304.5-308.5). The number of lanes will be increased from four to eight from the beginning of the project through US 301 and then from four to six lanes from US 301 to the I-75 interchange. As part of the project, the bridge along the Turnpike will be replaced. Designs are scheduled to begin in 2027 with public information meetings in 2028. A date for construction is yet to be determined. Final changes at the interchange with US 301, to fully resolve the issues there, will not occur until the Turnpike project is complete.

There is much to look forward to in the way of roadway improvements. Along with these projects will come much needed relief, but with a fair amount of inconvenience. And solutions to more local road issues still need to be developed.

The POA will stay on top of these and report plans and outcomes as decisions are made. ●

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

PWAC Recommends \$5.2 Million for Golf Course Renovations

In its quest to continue to bring executive golf courses back to their optimal levels, the Project Wide Advisory Committee (PWAC) recommended approval of \$5.2 million in golf course renovations for four courses in its territory. The courses receiving this year's makeovers are:

- Bogart & Bacall – \$2.22 million
- Bonita Pass – \$974,917
- Heron – \$1.081 million
- Truman – \$1.008 million

The golf courses will receive a full renovation consisting of new greens, tees, fairways with new turf varieties, new bunker sand and underdrain systems, and other course enhancements.

PWAC members had complaints last year about course conditions that set off a fire storm. The United States Golf Association (USGA) came in to consult on materials being used and processes to maintain the courses, significant improvements have been reported. Executive Golf Maintenance Director, Mitch Leininger, left the District to work for USGA. A replacement will be named soon.

Community Watch Reports Quarterly Stats

Last year during the budget process, a restructuring of Community Watch (CW) was approved that created three regions to better serve Villages residents. Region A serves north of CR 466; Region B from CR 466 to SR 44; and Region C from south of SR 44.

Chief Nehemiah Wolf reported that the CW drivers and dispatchers assisted residents with the following during the 4th Quarter 2024:

- 38 lost pets
- 165 move in/move out
- 7 lost persons
- 1,132 well-being checks due to 2 newspapers in driveway
- 2,609 open garage doors
- On January 15th, Community Watch hosted its first Quarterly Law Enforcement Meeting of 2025 with Law Enforcement and Public Safety partners.

AAC Recognizes Longtime Resident Sandy Mott

The Amenity Authority Committee (AAC) is looking for a new member to represent the Lady Lake portion of The Villages after long-time resident Sandy Mott announced her resignation. The Town of Lady Lake Commission will make the appointment.

Deputy District Manager Carrie Duckett announced that she and District Manager had made applications available and vetted potential candidates for the appointment, although it is clearly not in the District's purview, nor had they been asked for such involvement by the Town.

They and retiring member, Ms. Mott, have recommended William "Bill" Mott to serve in the role.

Ms. Mott was honored with a Challenge coin in recognition of her service.

District Gives Update on Long-range Gate Card Readers

For what has been years, the District is still in the process of finalizing long-range gate card readers for residents after changing over software at the entry gates. Assistant District Manager, Bruce Brown, reported they have identified yet another possible product and will be testing those in the field prior to rollout. There is no date or cost for the devices, however, once the system is finally switched over, mirror or window readers that residents have purchased from outside sources will likely no longer work.



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5 Things you Must Know About Lady Lake's Affordable Water Oak Community!

Nestled in the heart of Lady Lake, Florida, Water Oak Country Club Estates is an ideal place to call home. This premier 55+ manufactured home community offers resort-style living, vibrant social engagement, and high-quality homes at an unbeatable value. Whether you're seeking an active lifestyle or a peaceful retreat, here are five compelling reasons to make Water Oak your new home.

1. Prime Location

Water Oak is perfectly situated in Lady Lake, providing easy access to everything Central Florida has to offer. From world-class golf courses and picturesque lakes to top-tier shopping and dining, this area has it all. Just minutes from The Villages, you'll have endless entertainment, dining, and events. Whether you seek adventure or relaxation, Lady Lake offers the best of both worlds.

2. Resort-Style Amenities

Living at Water Oak feels like being on vacation every day. The community boasts an array of amenities, ensuring residents have access to everything they need to stay active and relaxed. Enjoy an 18-hole golf course, heated swimming pools, and tennis and pickleball courts. The fitness center, billiards room, and scenic walking trails offer even more ways to stay engaged. Whether you prefer outdoor activities or indoor relaxation, Water Oak has something for you.

3. Exciting Social Scene

Beyond the luxurious amenities, Water Oak offers a packed calendar of exciting events and social activities. From live entertainment and themed parties to

arts and crafts, dance classes, and group outings, there's never a dull moment. Participate in fitness classes, card games, or craft shows. The community's event programming makes it easy to form friendships and create unforgettable memories.

4. A Friendly, Active Community

One of the best aspects of Water Oak is its warm and welcoming atmosphere. With friendly neighbors and a lively environment, residents quickly become part of a close-knit group. Social clubs, fitness classes, and volunteer opportunities ensure there's always a way to get involved. Whether you prefer a quiet evening on your porch or a night out with friends, Water Oak offers the perfect balance of relaxation and engagement.

5. Affordable, Stylish Homes

Water Oak offers high-quality manufactured homes that combine style, comfort, and affordability. With homes starting at just \$150,995, residents enjoy modern designs, spacious floor plans, and energy-efficient features. Manufactured homes provide a low-maintenance lifestyle, with no property taxes, allowing you to focus on enjoying retirement. Plus, purchasing a home at Water Oak grants access to the community's top-tier amenities and engaging social scene.

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Thinking of Buying a Home in The Villages? Here is How Your Government is Structured and Paid For

Editor's Note: The articles on page 1 and 5 provide an overview of the Amenity Fee, how it is set, on what it is spent and the committees and authorities that manage it. This article provides additional information that new residents may find useful and existing residents may find helpful as a refresher.

The Villages District Government is a complex system of special community development districts allowed by Florida Statute 190. There are numbered Community Development Districts (CDDs), each with elected 5-person Boards of Supervisors. The numbered CDDs are residential areas and do not include any of the commercial properties.

The umbrella district that makes all final decisions regarding hiring/firing of the District Manager, and other management services for all of The Villages is the **Village Center Community Development District (VCCDD)**. The **Amenity Authority Committee (AAC)** is a committee of the VCCDD. **Sumter Landing Community Development District (SLCDD)** approves contracts and expenditures of Amenity Fees for districts between CR 466 and CR 44. The **Project Wide Advisory Committee (PWAC)** is a committee of SLCDD. Districts south of SR 44, owned by the Developer, are not part of either the VCCDD or

SLCDD, although the Amenity facilities, services and Amenity fee revenues for CDDs 12 and 13 are being sold to the SLCDD. The Developer contracts for services and operation of facilities from the District.

Non Ad-valorem Maintenance Assessments are paid with the property owners' county property taxes and are set annually by each CDD based on budgetary needs. Annual maintenance budgets are established and managed by each CDD to pay for routine maintenance items such as villa roads (all roads in CDD 4), flowers, landscaping, etc. The annual maintenance fees vary from CDD

to CDD. In addition, a percentage of each CDD's (5-13) are allocated to **PWAC** for identified shared infrastructure maintenance, such as multi-modal paths. Each CDD 1-4 pays individually for all maintenance expenses in their respective CDD territories.

A key fact about the VCCDD and SLCDD is that the residents do NOT elect the supervisors of those boards. They are commercial districts and the people who serve on those boards are elected by the landowners of those commercial districts. In other words, the Developer decides who serves on those two significant boards, and nearly all of them live OUTSIDE of The Villages. They represent the Developer, NOT the residents.

The North Sumter Utility Dependent District (NSCUDD) is the water, wastewater, and non-potable irrigation water service provider to properties within District's 5 – 11 and is also the provider of the solid waste sanitation services for the Marion, Sumter, and Fruitland Park portions of The Villages. In addition, the services are provided to Sumter Landing and Brownwood.

NSCUDD consists of a seven-member Board of Directors representing Districts 5-11 and one at large seat. The members are elected by registered voters residing in Districts 5-10.

The Wildwood Utility Dependent District (WUDD) was established in 2021 to provide utility services to districts south of SR 44. WUDD consists of an elected five-member Board of Supervisors, serving in staggered terms.

Established by Sumter County ordinance in October 2023, the Villages Public Safety Department Dependent District (VPSDDD) provides fire, rescue, and EMS transport service facilities, infrastructure, and other public facilities to the property owners within the established boundaries. VPSDDD has a five-member Board of Supervisors with staggered terms.

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Government *continued from page 17*

VPSDDD is funded through a Non-Ad Valorum annual assessment for Readiness and Demand paid by each property owner with the annual property tax bill. This assessment is currently set at \$239.14.

Agree that The Villages is a complex system of government and spending? This brief article is only an introduction. The District has numerous resources available to help you understand more about the community you now call home.

- DistrictGov.org is the website that provides nearly all of the information you could ever need and if you can't find it, just call the Customer Service Department at 352-753-4508.
- The Resident Academy is an interactive program for residents who are interested in learning about their local government. The ultimate goal for the Resident Academy is to alleviate the confusion, questions, or misinformation that exists throughout the community regarding the responsibilities and functions of the Community Development Districts. During this program, participants will receive an in-depth look at the various District Departments and how they work together to make this the best community to live, work and play. Sign up online or call the Customer Service Department at 352-753-4508.
- Government Day is an annual event, typically held in the Fall, that features a variety of agencies providing services on the local, state and federal levels as well as demonstrations, handouts, free giveaways and more. This important event was created to help educate residents about the many services available to them and to allow the opportunity to meet with the agencies providing them. Get your questions answered by the experts, meet your elected officials and learn what goes on behind the scenes to maintain and operate this premier community.

- E-Notification – sign up for anything and everything that might interest you. Meeting notifications, special announcements, District Weekly Bulletins, everything you need to “be in the know.” Sign up on the District website.
- District Weekly Bulletin – an online source for comprehensive information that is available on the District’s website or you can receive your weekly link by signing up for E-Notification.

Many, if not most people, move to The Villages to enjoy the lifestyle – the weather, the golf courses, the pools and recreation opportunities, the lush and beautifully maintained landscapes. Most are living their retirement dreams and not necessarily interested in pursuing a role in how things work.

The POA does its best to keep residential property owners informed of items that may affect the quality of life and costs to live in The Villages. The POA also encourages residents who have the time and interest to get involved in their local boards and communities to have a say in how money is spent, and services are managed. The POA will keep you abreast of any developments and when there are elections, will let you know what seats are available for you to consider.

The POA also encourages residents to become familiar with their local elected CDD Boards. Residents can sign up for notification of their Board’s meeting dates, times and locations, and can access the agendas and minutes online. Go to DistrictGov.org and click on the ‘Your District’ tab at the top. If you don’t know what District you live in, call Customer Service and they can direct you. ●

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Coping with Dementia

Debbie Selsavage talked at the February POA General Membership Meeting about her personal experience with dementia that led to her starting her company, Coping with Dementia. Her husband had dementia and once he started wandering, she knew it would happen again. After three times she knew she had to look at placing him in a memory care facility.

In 2015 Ms. Selsavage started her company Coping with Dementia, LLC. Its mission is to make a life better for individuals and families living with dementia. According to her website, she pursues this mission through knowledge, training, education and an unwavering belief in the effectiveness of Person-Centered Compassionate Care.

There is so much more to dementia than just memory loss. You are constantly losing your person as they are no longer making rational choices and not using good judgement. Ms. Selsavage’s mission is how to provide the best quality of life for people with dementia and their families. And she assured residents that you can still maintain a good quality of life. Your life is not over.

“Hang on for the ride,” is the advice her doctor gave her and that she gives others. For the next 20 years this will be a part of people’s careers in law enforcement, medical, healthcare, grocery stores, because the largest population in the country has now hit 70. They need care and they’ve left the workforce.

Her mission is how to help and educate people on what will happen. This disease effects every one of a person’s senses. There is no protocol on how to get a diagnosis or medication that stops it or slows it down. There is medication that can help with moods, anxiety, behavior, but not Alzheimer’s or dementia. Research is looking for a medication for Alzheimer’s, but not dementia.

Dementia is an umbrella term for symptoms – wayfinding, loss of rational thinking skills, susceptibility to scams, sequencing, judgement. Under dementia is Alzheimer’s.

In 2014 there were only 60-70 types of disease under the dementia umbrella. To date there are now 125. There may be more, and there is no way to know what type of dementia you have unless you are exhibiting certain symptoms.

How does she help educate? Through speaking engagements and she does a 2-hour free ABCs of dementia workshop, annual conferences with speakers, support groups in-person and online. Whatever she can do to educate people and help them understand what is happening to their person. She does not exclude the person with dementia from her program and believes others can learn from them.

Definition of dementia is that two parts of the brain are actively dying. It is progressive and degenerative, and to date there is not a cure. Charter and K2 Research are doing free memory evaluations and she works with them. It is not about finding out if you have a dementia, it is about finding out you don’t! The researchers may find a “risk gene.” It doesn’t mean you will get a form of dementia.

Dementia continued on page 21

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Dementia *continued from page 20*

A Dementia Brain is shrinking. At age 25, the brain is at 100% with the frontal lobe fully formed. Dementia is not age related but there is an age component. Normal aging includes forgetting. Dementia is forgetting how to “back track” your way to what you were looking for, whether it is keys or the way home.

Everyone has a certain amount of aging. Dementia is much different. The brain at 25 is 3 pounds. The brain of a person with dementia may be only one pound when they die. Women are somewhat different. They give details and think logically through every step. Men get right to the topic.

Ms. Selsavage recommends not asking “yes or no” questions but instead using questions that allow the person with dementia to give information about themselves. Short term memory is what is repeated a lot because they cannot make a new memory. Caretakers often lose patience with repeated questions. The most common question is, “where are we going” or “I want to go home.” She recommends acknowledging what they want and redirecting attention with a cookie or a cup of soup.

Ms. Selsavage is a certified administrator (which she has chosen not to do) and is also a certified dementia practitioner and certified in the

“positive approach to (dementia) care,” by Teepa Snow that is all about the approach. She wants to teach people how to live with their diagnosis and that they need compassion, understanding and to know what is happening to their person.

Hers is a training program to provide teaching and support. For more information, call (352) 422-3663 or visit **Coping.Today**.



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Who Gets Scammed the Most?

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To help understand the scope of the threat of being scammed, the FTC took a closer look at who gets scammed the most and the most common types of scams.

Knowing what to look for can be helpful on its own, but they offer some additional tips for avoiding scams.

What Age Group Gets Scammed the Most?

It will probably surprise you to learn that those in the age group 35 to 44-year-olds were most likely to be exposed to and lose money from scams. However, median losses were the highest for 18 to 24-year-olds at \$155 per scam that resulted in a monetary loss.

These statistics can be tricky to track because not every victim reports that they’ve fallen for a scam. This could be out of embarrassment, uncertainty of how to report a scam or the belief that reporting it won’t make a difference.

While the age group 35-44 leads the way in exposure to a scammer (20.1%), those in the 65+ age group are not far behind at a 19.2% exposure rate. The likelihood of losing money to a scammer paints a different picture. The same age group (35-44) that is exposed to scammers the most is also the group with the higher likelihood of losing money at 58.2%. The age group that was least likely to lose money to a scammer is the 65+ group at 44.9%. So, while media reports make it appear that seniors are constantly exposed to scammers and are more likely to lose money to scammers, that is not the case.

The Top 3 Riskiest Scams

The Better Business Bureau (BBB) combines its three measures – exposure, susceptibility and monetary losses – to determine which types of scams are riskiest for consumers. For 2023, the BBB reports that the top three were:

- ~ Investment or cryptocurrency scams
- ~ Employment scams
- ~ Online purchase scams

How Much is Lost to Scams Each Year?

According to the FTC, a 2024 report found that consumers lost over \$10 billion to fraud and scams in 2023. Over \$4.6 billion was lost from investment scams alone.

How to Avoid Scams

Scammers are constantly looking for new tactics for their scams and protecting yourself can require an equal amount of attention and vigilance. Here are some of the basics:

1. **Don’t trust anyone who contacts you out of the blue.** You should not trust an unsolicited message or call from any who claims to work for the government or a large company, especially if they say you’re in trouble, owe money or ask for any personal or financial information.
2. **Never click on attachments or links provided in the email or text.**
3. **How do they demand payment?** If they demand payment in gift cards or cryptocurrency, **IT IS ALWAYS A SCAM!**
4. **Freeze your credit and place alerts on your credit cards.** All of this can be done online. Just don’t lose your passwords for your credit freezes – that will be a problem.

Seniors vs. Crime can offer you additional information on scams and frauds. You can visit our website at **SeniorsvsCrime.com** to find a list of our offices, request a speaker for your group, file a complaint or sign up to volunteer. All of our services are free and no appointments are required.

SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) volunteers are 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 will be at the following locations to assist area residents for one-on-one counseling on the indicated days.

Eisenhower Recreation Center
9 am - 11:30 am | 1st & 3rd Wednesdays

Chula Vista Recreation Center
3 pm - 5:30 pm | 1st & 3rd Fridays

Lake Miona Recreation Center
9 am - 11:30 am | 2nd & 4th Tuesdays

Lady Lake Library
2:00 pm - 3:30 pm | 2nd & 4th Wednesdays

Leesburg Public Library
9:30 am - 11:30 am | 1st & 3rd Tuesdays

“Understanding Medicare,” a group presentation geared toward those turning 65, will be made at 1:00 pm on the 2nd Wednesday of each month at the Aviary Recreation Center.

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

DISCOUNT PARTNERS

Another benefit for POA members is the Discount Partner program.

Most vendors will ask you for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, tell them about our program. Please say “thanks” to our Discount Partners for their participation.



The up-to-date list of Discount Partners can always be found on our website poa4us.org. Click ‘Discount Partners’ to access the list. ●



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Stay Connected for the latest Announcements and to watch Membership meetings livestreamed!

We have 1,700+ total page likes and 2,262+ total page followers!

The POA now livestreams its meetings so residents can either attend in person, watch live from home or at a time more convenient. You will hear all parts of the meeting – announcements, open forum Q & A, and the program. **You will always be connected to your POA!**

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. ●

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