



POA Bulletin

POA4US.org

MAY 2025

FREE COPY Issue 51.05 | Circulation 62,000

Upcoming POA General Membership Meetings

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



May 20, 2025 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Dr. Craig Curtis, K2 Medical

TOPIC: Alzheimer's Research

June 17, 2025 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Dr. John Young,

Young Foundational Health Center

TOPIC: Strokes and Prevention

July 3, 2025 • 7 pm

Everglades Recreation Center

SPEAKER: Dr. John Young,

Young Foundational Health Center

TOPIC: Joints and Stem Cells

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

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Resident Complaints about ID Checking Reaching Crescendo

Resident complaints about non-Villagers using various amenities such as pools and pickleball courts have been made since The Villages has existed, but it seems that the complaints are increasing exponentially as The Villages grows and housing surrounding the area also grows. Add to that the stress on amenities such as sports pool usage and changing schedules, and district boards of supervisors as well as Project Wide Advisory Committee (PWAC) and Amenity Authority Committee (AAC) members are getting an earful from residents.



Many residents claim that recreation staff “never” check IDs at their pools, however a report released by Recreation and Parks Director John Rohan shows different statistics.

In December, Mr. Rohan said that 127,512 IDs were checked at pools, and 676 people were found without IDs. That doesn't mean those 676 people are all coming from outside areas. Deputy District Manager Carrie Duckett said at the time that many are residents with friends who didn't bring an ID or guest ID, but Mr. Rohan did not report how many were not Villagers or guests. These statistics should be shared on a quarterly basis, including the number of people found to not live in The Villages.

ID Checking 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.

ID Checking *continued from page 1*

Mr. Rohan outlined the steps taken when there is a violation:

- When a card is not presented, personal information is recorded on a non-compliance report and verified as resident or guest. Recreation Administration places a call to educate the resident or the resident that sponsored the guest.
- A letter is sent after a third offense of non-compliance.
- A suspension is issued after a fourth offense of non-compliance.

Even with more than 100,000 ID checks a month, residents are still convinced that they are not being checked “enough” and that there needs to be more checks at pickleball courts.

All of this checking will obviously cost additional money, so how much are residents willing to pay? What other solutions might there be?

At the April PWAC meeting, staff was asked to check into an electronic system that uses a gate card to allow entry into the pools. The POA agrees that this mechanism should be explored. Yes, there are more than 100 pools that would require the device, but it would be money well spent.

The POA has another idea. There are more than enough gate attendants throughout The Villages that could be reassigned temporarily to the Recreation Department for the sole purpose of checking IDs. In the area that PWAC oversees,

there are 15 staffed gates, that last year cost \$646,130 even after some gates were reduced to 18 hours with attendants vs. 24 hours. Gate attendants were making \$14/hour. That equals 46,152 staff hours per year or 126 hours per day. Imagine how many IDs could be checked on a daily basis!

The POA has nothing against gate attendants. They are friendly and helpful, but like many of the legacy services in The Villages, that staffing could be better utilized elsewhere. There are many very busy gates that have no attendant, such as the St. James gate, and the gate attendant service is not delivered equally to all residents. As a community with gates, as opposed to a gated community, this attendant service really serves no purpose for the money spent.

The POA suggests that the PWAC and AAC committee members hold a joint meeting to discuss the issue of checking IDs and at the same time look at a daily count of vehicles at all gates (not just those that are staffed). If the unstaffed gates can manage so can the others. This type of meeting should be conducted immediately so consideration can be given in the upcoming budgets for next year.

Some residents and District staff will argue that this will be taking away services. The POA contends that it is not; it is simply reallocating resources to an area with greater need. Longtime residents remember when there were pool monitors. Those were removed, which could also

ID Checking *continued on page 3*



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ID Checking continued from page 2

be considered a reduction in services.

In addition, there should be a discussion about checking IDs for people who are in the pool. Everyone has seen people who “leap” into the water when they see a recreation staff person coming. The POA understands that this has been a courtesy policy, but since so many residents are complaining, they probably will not mind being asked to get out of the pool.

It is time for The Villages District staff, boards and committees to consider technology instead of manpower to deliver services. Until such time as an electronic entry system can be provided at the pools and courts, this is a good solution. And when electronic entry is installed, residents may find they don’t remember having an attendant at the few gates that used to be staffed. That would prove to be “good stewardship” of residents’ amenity fees. ●

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Donation (optional) \$ _____ Total Enclosed \$ _____

ACCOUNT INFORMATION

First & Last Name _____

Email Address _____

of Residents at address below _____

Address _____

Phone Number _____ Village Name _____

Unit # (see Villages ID/UL) _____ Villa Name (if applicable) _____

City _____ Zip Code _____

2nd Resident First & Last Name _____

Relation _____

BULLETIN DELIVERY ☐ Driveway ☐ E-Bulletin ☐ Driveway & E-Bulletin ☐ None

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

PLEASE MAKE CHECK PAYABLE TO THE POA.

Enclose a self-addressed stamped envelope for membership card(s).

MAIL TO: The POA, 8736 SE 165th Mulberry Lane PMB111, The Villages, FL 32162

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Hurricane Season Begins June 1

The Atlantic hurricane season starts on June 1, and it is poised to be a turbulent year with AccuWeather predicting 13 to 18 storms and warning of hurricanes that can rapidly strengthen leading up to landfall.

Florida is projected to have a high chance of being impacted by named storms and hurricanes. **Colorado State University (CSU) forecasts a 92% chance of a tropical storm impacting Florida, and a 65% chance of a hurricane.** There’s also a 35% chance of a major hurricane (Category 3 or higher) affecting the state. These projections are based on factors like warmer-than-average sea surface temperatures and the potential for a neutral ENSO phase.

Elaboration

Above-Average Season: CSU and other forecasters anticipate an above-average hurricane season in the Atlantic, with more named storms and hurricanes than the historical average.

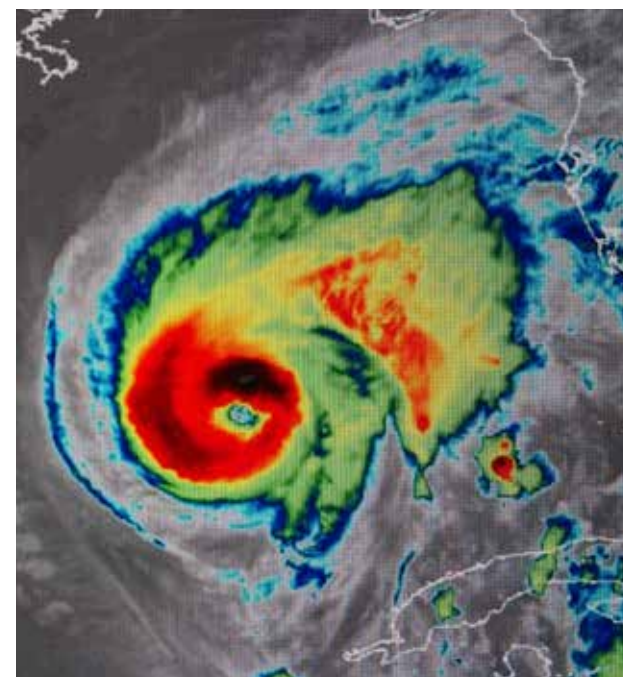
Florida’s High Risk: Due to its coastal location and proximity to the Atlantic Ocean, Florida is considered one of the most vulnerable states to hurricane impacts.

Factors Influencing the Forecast: Warmer-than-average sea surface temperatures in the Atlantic and the potential for a neutral or even weak La Niña are expected to contribute to an active season.

ACE Index: The AccuWeather forecast uses the Accumulated Cyclone Energy (ACE) index, which measures the combined intensity of all tropical cyclones throughout the season. They predict an ACE index above the 30-year average, indicating a potentially strong season.

Florida’s Specific Risk: The CSU forecast specifically highlights a 33% chance of a major hurricane making landfall on the Gulf Coast (from the Florida Panhandle to Texas) and a 26% chance for the Florida Peninsula and the rest of the U.S. East Coast, according to **AL.com** and the *Pensacola News Journal*. ●

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Hurricane
Preparedness
Guide next month!**



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District Releases 2024 Annual Report

A Letter from District Manager Kenny Blocker

As we close out another year, I want to take a moment to reflect on what we've accomplished together, the challenges we've faced, and how we're positioned to continue driving success in the years ahead. This year has been one of tremendous growth, and I am incredibly proud of how our team has responded to both the opportunities and challenges that came our way.

This year, we achieved significant milestones that underscore our commitment to growth, innovation, and delivering value to our customers and stakeholders. With the support of Sumter County, we successfully organized The Villages Public Safety Department Dependent District (VPSDDD) and approved a new fire assessment rate. The Villages Public Safety Department expanded fire & EMS coverage with the construction of Fire Stations 46, 48, and future Stations 49 and 50.

The approval of the implementation of a \$49 Million-dollar Advanced Metering Initiative is the largest Capital project in District history and will impact every commercial and residential customer within The Villages. This project highlights the commitment to sustainability of our utility infrastructure and operational excellence to the community.

As with any year, we've faced our share of challenges that comes with the pace of growth and volume of amenity facilities. From rising contract prices to El Nino effects on the golf courses, I am proud to say that our ability to adapt quickly and strategically pivot has helped us maintain the stability of budgets and find new innovative ways to maintain our golf courses.

I would like to express my sincere gratitude to our District Team, whose dedication have been the driving force behind our continued success. As we look ahead, the District will be undertaking the largest construction project in our history with the demolition and rebuild of Paradise Recreation Center – the oldest regional center in The Villages. This \$20 Million dollar project is currently finishing up in design stage and I can't wait to see what it looks like when complete!

Finally, I would like to take this opportunity to thank each District Board & Committee member for your continued trust and support. We recognize that none of our achievements would be possible without the collective efforts of our Boards, Staff and Community Partners.

Kenny Blocker

DISTRICT MANAGER

Budget

FY 23-24 Annual Budget **\$651,131,811**

Capital Projects **\$150,383,910**

District Funds **78**

Community Standards

Applications Processed **10,270**

Fines & Expenditures Collected **107,635.85**

Walk in Residents Assisted In Office **6,454**

Deed Compliance Concerns Processed **3,647**

Public Hearings Conducted **140**

Community Watch

Total Calls for Dispatch Center **517,000**

House Checks Performed **18,258**

Calls Completed **116,071**

Adult Watch Calls Made **41,981**

Approximate Number of Gate Interactions
Every 24 Hours **301,284**

Approximate Number of Gate Interactions
Per Year **109,968,660**

Total National Night Out Guests **200**

Customer Service

CDD Orientation Attendees (Nov '23-Oct '24) **164**

Veteran Bricks Sold for 2024 Ceremony **302**

Average Gate Card Transactions per Month at
District Office (2024) **734**

District Property Management

Landscaping Assets Maintained: Annuals
1,900,000+

Landscaping Assets Maintained: Palms **27,000+**

Landscaping Assets Maintained: Trees **51,000+**

Beds Maintained **84,000,000+ Square Feet**

Grass Maintained **25,000,000+ Square Feet**

Irrigation Zones Maintained **16,000+**

Annual Report continued on page 7

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Five Reasons Why Water Oak Country Club Estates is the Ideal Place to Live

Purchasing a land-leased home in Lady Lake, Florida, particularly within the esteemed **Water Oak Country Club Estates**, offers a blend of affordability, comfort, and an active lifestyle. Here are five compelling reasons to consider making this community your new home:

1. Affordable Home Options Starting at \$149,995

Water Oak Country Club Estates provides a range of housing options to suit various budgets. For instance, homes are available starting from approximately \$149,995, featuring 2 bedrooms and 2 bathrooms with 1,344 square feet of living space. This price point offers an accessible entry into a vibrant 55+ community without compromising on quality or amenities.



2. Reduced Property Tax Burden

In a land lease arrangement, homeowners own their residences but lease the land, which can lead to significantly lower property taxes. This financial advantage allows residents to allocate resources to other pursuits, enhancing their overall lifestyle.

3. Resort-Style Amenities and Active Lifestyle

Residents of Water Oak Country Club Estates enjoy access to an array of resort-style amenities, including an 18-hole championship golf course, tennis and pickleball courts, swimming pools, a fitness center, and a spacious clubhouse for social events. These facilities foster an active and engaging lifestyle within the community.



4. Low-Maintenance Living

The community offers low-maintenance living, with services such as lawn care and upkeep of common areas included. This arrangement allows residents to enjoy their time without the concerns of extensive property maintenance.

5. Prime Location with Convenient Access

Situated in Lady Lake, Water Oak Country Club Estates offers a tranquil environment with easy access to shopping, dining, medical facilities, and entertainment options. Its proximity to major highways also ensures convenient travel to nearby cities and attractions.

In summary, purchasing a land-leased home in Water Oak Country Club Estates combines affordability with a rich array of amenities and a supportive community atmosphere. With home prices starting around \$150k, it's an opportune time to explore the benefits of residing in this distinguished 55+ community.



Not ready to buy? Rent one of our beautiful homes today from \$1,599/month and enjoy access to all resort amenities!



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Annual Report continued from page 5

Executive Golf Maintenance & Golf Operations

Total Rounds Played in The Villages in FY 23-24 3,473,329

Holes of Golf in The Villages 765

Lessons Taught at The Villages Golf Academy 19,998

Golf & Tennis Operations Currently Includes the Following:

- 14 Championship Courses
- 41 Executive Courses
- Three Pitch & Putt Courses
- Three Putt & Play Courses
- Four Driving Ranges
- Two Tennis Facilities (Glenview & Lopez)
- Seven Country Club Pools
- Two Golf Academies (Palmer & Sarasota Practice Center)
- Two Custom Club Shops (Palmer & Sarasota Practice Center)

2024 Grand Openings

- Shallow Creek
- Hacienda Hills (Reopened with a new golf shop)
- Live Oak Pitch & Putt
- Laurel Oak Executive Golf Course

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Public Safety

Property & Contents Saved \$13,283,645

Total Calls for Service in FY 23-24 26,376

Patients Transported to Local Hospitals 16,055

Recreation & Parks

ACCREDITATION

Commission for the Accreditation of Parks & Recreation Agencies (CAPRA) requires accredited agencies to go through renewal every 5 years. Your Recreation & Parks Department has been accredited since 2011 and was just approved in June for renewal through 2028.

Children Enrolled in Camp Villages 4,000+

Residents who Attended Volunteer-Led Pickleball Classes 2,000+

Players Registered for Each Softball Season 2,000+

The more than 120-page report can be found on DistrictGov.org under Services/Administration.



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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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Why is it best for a radiation oncology physician to administer my...radiation?

Similarly, why would a dermatologist be best to perform my...delicate skin surgery?

It is all about experience and sophistication. You wouldn't do well on a commercial aircraft flying to Europe with a pilot whose total training was less than two weeks: but "reimbursed" the same paycheck. The same analogy applies to the use of radiation. The Robert Boissoneault Oncology Institute's therapeutic radiation oncologists have each completed four or more years of cancer specialty training, not to mention decades of practical experience and

academic positions...using the most sophisticated equipment with precise accuracy while limiting exposure to normal and uninvolved tissue. Electron energy becomes critical for treating most skin cancers: demand and accept only this technology! We can explain why. The plan...choose a respected dermatologist who constantly relies on our practice to administer radiation when needed, forming a team for you. We are the only accredited American College of Radiology Comprehensive

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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](https://www.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.**



May 2025 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Chet Kowalski	352 430 1833	Tuesday	5/6/25	Wednesday	5/7/25	Colony
Jack Haughn	352-603-1420	Tuesday	5/6/25	Friday	5/9/25	Laurel Manor
Art Donnelly	631-792-2203	Friday*	5/16/25			Buffalo Cross
Jack Haughn	352-603-1420	Monday	5/19/25	Thursday	5/22/25	Savannah
Wanda Smith	972-358-9757	Tuesday	5/27/25	Wednesday	5/28/25	Rohan

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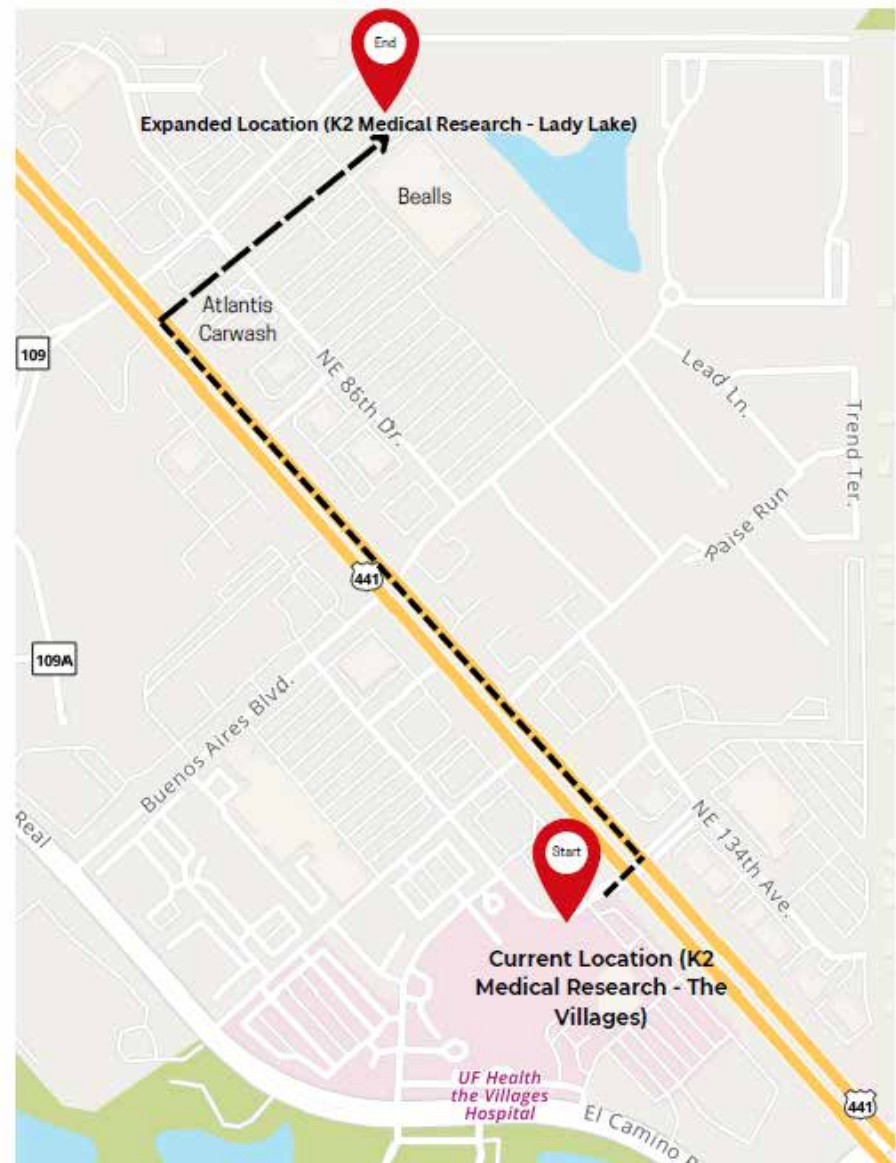
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In Case You Missed It...Highlights from April Meetings

CDD 7 rejects solar proposals

The possibility of Community Development District (CDD) 7 taking over street light poles and utilizing solar lights hit a snag when two bids were rejected due to the high cost. The Board of Supervisors directed staff to send the project out for rebid.

CDDs throughout The Villages have been frustrated by the exorbitant increase implemented by SECO Energy last year on pole rental fees that has resulted in hundreds of thousands of dollars of increase to individual CDD budgets. Last year, one half of the increase went into effect, while this year an additional increase will be applied. Last year the increase was absorbed by reserve funds. However, this year CDDs worry they will have to raise maintenance fees for residents.

In addition, SECO customers were recently informed that their rates will go up by 9.5%.

Talks between District staff and supervisors and SECO representatives have been ongoing.



AAC & PWAC have budget workshops

The Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC) each held budget workshops at the end of March for the Fiscal Year (FY) 25-26 budgets. A main focus for the AAC has been to implement a Deferral Rate on Amenity Fees for residents north of CR 466. PWAC has indicated it will not consider a Deferral Rate, raising a legal question as to whether the AAC can implement one without PWAC doing the same. AAC members contend they can, while legal counsel has advised they cannot.

Staff has suggested a possible solution where AAC could implement a Deferral Rate that does not exceed a rate that residents in the PWAC area (south of CR 466) might pay.

Both committees heard presentations from District departments and projection scenarios of budget possibilities. No new projects were presented for consideration, except for continued renovation of golf courses and pools, and capital maintenance expenditures for items such as HVAC and roof replacements and parking lot resurfacing.

Amenity Fees are used for:

- Recreation Centers, Pools, Executive Golf Courses
- Gates and Community Watch Services
- Common Areas Landscaping and Maintenance
- Administrative Services and Public Safety Services
- Debt Service and Reserves

PWAC also manages the common maintenance fund, paying for infrastructure costs such as:

- Right-of-Ways, Landscaping & Lighting
- Water Retention Areas, Irrigation & Drainage
- Multi-Modal Paths & Tunnels
- Entry Features—Walls, Fountains & Fences

Allocations to participating Districts are based on assessable acreage, often a source of irritation to CDDs as they can represent as much as 50% of their maintenance budgets.

District Staff will fine-tune individual department budgets prior to presenting the proposed budget to each committee in July.

Meetings continued on page 14

Home Equity 101: Know Your Loans

— Your Questions Answered —

Tues., May 13th and Tues., June 10th, 12:30 p.m.
at The Standard Coffee Shop in Spanish Plains Plaza
1552 Bella Cruz Dr, The Villages 32159

Wed., May 21st and Wed., June 18th, 12:30 p.m.
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360 Colony Blvd, The Villages 32162

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Meetings continued from page 14

April 22, 2025 MMPDG meeting update

The Multi-Modal Path Discussion Group (MMPDG) met again on April 22 to continue discussions about safety on the multi-modal paths. Representatives from each CDD, except CDDs 3, 6, 11 and 13, have participated in the discussion group. CDD 5 Chairman Gary Kadow asked the Project Wide Advisory Committee to pay for Reflective Pavement Markers (RPMs), and it declined because not enough CDDs have indicated they plan to go ahead with them, and some committee members are not yet convinced they are necessary.

CDD 5 voted at its April meeting to go ahead on its own, at an expense of approximately \$12,000. MMPDG Chairman Cliff Weiner predicts that once RPMs are put down in some CDDs, residents will see the safety benefits, especially at night, and will begin to lobby their CDD supervisors to do the same. He also encouraged residents in the non-participating CDDs to go to their district’s board meetings and ask them to participate in the discussion group.



Water Volleyball Players Still Angry

Water volleyball players attended the April PWAC meeting to again discuss their displeasure with the Recreation and Parks Department over changes made to the spring/summer schedule for usage of the sports pools for their clubs.

Executive Director John Rohan was at the center of the storm for not holding meetings with the clubs as was promised at the March meeting. This drew the ire of PWAC committee members as well, prompting them to ask for a detailed accountability of when meetings with the groups would be held as well as the outcome of the discussions.

At issue was a change in the schedule that was made for the spring/summer schedule, without notification of or discussion with the clubs.

Sumter County Announces Ban on Outdoor Burning and Fireworks

Due to ongoing drought conditions and increased wildfire danger, the Sumter County Board of County Commissioners approved a resolution prohibiting all outdoor burning and fireworks until further notice. County Administrator Bradley Arnold said the last time we have seen these kinds of drought conditions was in 2017. Residents may recall that the Southwest Florida Water Management District (SFMDD) implemented a surcharge on water usage during that drought.

This prohibition includes:

- Yard waste and debris burning
- Recreational fires such as bonfires, campfires, and fire pits

The ban does not include cooking fires in contained and attended gas or charcoal grills, nor does it prohibit the Florida Forest Service from conducting and permitting controlled burning.

“These measures are essential for protecting our residents, homes, and natural areas,” said Fire Chief Rob Hanson. “We’re asking the community to do their part by avoiding any activity that could spark a wildfire during this critical period.”

The ban will remain in effect until such time as there is sufficient rain to warrant its removal. Residents are encouraged to stay informed by utilizing **SumterCountyFL.gov**. ●



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Your Key to Senior Living Options™

Lisa Honka, Founder, President, and Senior Living Advisor for Your Key To Senior Living Options has one goal in mind: to help find great homes for seniors in The Villages and across Central Florida. She started the company 8 years ago because aging is a complicated process, and she knew that many people were using the internet to do their research to find resources. She worked in senior living communities in Massachusetts before moving to The Villages where she worked at Freedom Point.

Ms. Honka made two presentations to the POA membership in April and noted that The Villages is different. Adult children usually live elsewhere, and there is no Council on Aging here. There are caregivers and care receivers who both need to be involved in planning.

All services provided by Key to Senior Living are free. Ms. Honka and her team do the research. She said she navigates as if she is the adult daughter. They are now helping over 1,000 families a year. The company is paid by a senior living community if someone moves in.

Ms. Honka emphasized repeatedly the importance of having a plan, that “what if?” in the middle of the night occurs. Ms. Honka will come to your home and go through a litany of topics to help with the planning:

- Financial questions
- Living center information – how much \$\$, services, pets,
- Helps develop the plan for the care needed, caregivers, and adult children
- Locate respite care
- Care at home
- Long term care insurance – how to activate
- Aid and Attendance for veterans – for wartime veterans and spouse/widow; how to file and receive. You do not pay to file.

- Emergency binder – doctors, meds, insurance, passwords, pet care, etc.

- Legal issues
- What to do if something changes
- Therapies
- Transportation
- Crisis care – plan before crisis occurs

A support group for caregivers meets on the second Thursday of the month from 2:00 – 3:30 PM EST at Wildwood Community Center, President’s Hall.

Ms. Honka said that 99% of senior living communities are on a month-to-month basis and, with appropriate notice, you can leave. Some you may buy for life if you have a lot of money, i.e. Freedom Point (independent living). She suggested looking at assisted living before you decide. She cautioned that if you have bought into independent living and your circumstances change, you won’t have the flexibility (or perhaps the resources) for other options.

Part Two of Ms. Honka’s presentation focused on living facilities.

Independent care facilities – they carry a hotel license. They provide 3 meals a day but are not there to provide care.

Assisted Living – levels of care are provided as needed; care is “a la carte” – wound care, physical therapy, occupational therapy, medication management, bathing, dressing, speech, visiting doctors, and they provide 3 meals a day.

Memory Care – similar to assisted living but for those with memory issues; care is provided in a protected facility.

Respite Care – short-term care so the care partner can have a break

Options continued on page 17

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Options *continued from page 16*

Long term skilled care – paid for after a 3-day hospital stay, and rehab stay. Typically, this is paid for by Medicare. This type of care is needed when an individual cannot stand, bear weight and pivot. It is beyond what assisted, and memory care facilities can do. She noted that very few people in the Villages go to a long-term care facility.

Why do people move from their homes?

- Quality of life
- Medical comorbidity
- Personal safety
- Home safety
- Medication management
- Nutrition
- Transportation
- Finances
- Friendship

There are 35 million caregivers in the US. 65% of caregivers pass away first. Care can become too much, and the caregiver may have to move their partner to a facility.

How can people afford care as they age? Ms. Honka does a deep discovery into the family's goals, medical conditions and asset planning.

Long-term care insurance may have been purchased in your 50's and provides long-term care benefits for chronic conditions. She stressed it is important to know what your benefits are and what is covered, how much care can you get at home or in assisted living. It is complicated. If you have it, call your insurance company immediately and ask them to send you a benefit summary. She can then go through it with you.

A summary of how Your Key to Senior Living can help:

- Educational presentations
- Getting your ducks in a row
- What's your 2 am plan
- Understanding senior living and how to pay for it
- When is it time to consider memory care for your loved one
- The ins and outs of your long-term care benefits
- Veteran's aid and attendance benefits
- Planning with a purpose

Options *continued on page 18*



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Options continued from page 17

Q & A

What if you have no children or someone to name as Power Of Attorney?

You need to find the right attorney who can pay bills, act as an executor, and distribute assets. You can use doctors and nurses that have home care staff.

It is important to identify your circle of support. She can refer to various resources

If something happens to care partner that dies or some other issue, where can she get immediate assistance? What if the caregiver has to go to hospital or rehab for an extended period?

She recommends starting home care a day a week or month so there is someone that can be called that you already have a relationship with to call upon. You may have to find a short-term care facility while you are in the hospital or rehab. She emphasized the need to do research when you’re not in crisis – they will help you do the research so you can create the plan.

She works with senior living communities around the country in case person goes to a different state. Sometimes if one of the mother or father pass away, children may want to move the other to be nearer to them in another state. She can and does work with adult children who live elsewhere.

Ms. Honka is a wealth of information and resources and is clearly anxious to help families. You can call her at 352-725-3119 or go to her website yourkeytoseniorlivingoptions.com. ●



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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

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

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

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

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

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



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What to Do If You Encounter an HVAC Scam

SENIORS VS CRIME

Discovering that you might be the target of an HVAC (heating, ventilation, air conditioning) scam can be unsettling. However, taking decisive and informed action can help mitigate any potential damage and prevent others from falling victim to similar schemes. Here’s a step-by-step guide on what to do if you suspect you’re dealing with a fraudulent HVAC contractor.



1. Stop All Work Immediately

If during the service, anything seems suspicious or you feel uncomfortable with the recommendations provided by the technician, stop all work immediately. It’s within your rights to request that they halt until further verification can be made.

2. Seek a Second Opinion

Before agreeing to any major repairs or replacements, it’s prudent to get a second opinion from another trusted HVAC professional. This can provide a clear comparison and either confirm the necessity of the recommended service or reveal it as a scam.

3. Document Everything

Keep detailed records of all interactions, including dates, times, names, and the nature of the interaction. If possible, retain all physical documents provided by the contractor, such as estimates, invoices, and business cards. These documents can be crucial if legal action or a formal complaint is necessary.

4. Conduct a License Check

Verify the contractor’s credentials by checking their professional license with your state’s licensing board. This will confirm whether they are legitimately allowed to perform HVAC work and if there are any complaints or disciplinary actions against them. In Florida, the Department of Business and Professional Regulation (DBPR) licenses all HVAC contractors. You can check your contractor’s license online at myfloridalicense.com

5. Report the Scam

There are several entities to which you can report HVAC scams:

- **Local Law Enforcement:** If you feel that the scam involves outright fraud or other illegal activities.
- **State Consumer Protection Office:** That is the Florida Attorney General at myfloridalegal.com and the Division of Consumer Affairs at fdasc.org. These agencies can guide potential consumer rights violations and what actions can be taken. Additionally, you can report to Seniors vs. Crime at seniorsvscime.com and fill out a complaint online and someone will contact you.
- **Better Business Bureau (BBB):** Filing a complaint with the BBB can help warn other consumers about the business’s practices.
- **State Licensing Board:** Reporting to the board can lead to investigations and possible sanctions against the licensee. Again, that is the Department of Business and Professional Regulation at myfloridalicense.com.

6. Review Online and Warn Others

Help protect your community by sharing your experience in online forums and review platforms. This not only serves as a deterrent against the scammer but also helps inform and protect other consumers. There are plenty of places to report in The Villages, including nextdoor.com and **Talk of The Villages**.

For further information on scams, you can call Seniors vs. Crime toll-free at 800-203-3099. All our services are free and any money we receive goes back to you. And, no appointment is necessary. For a list of offices near you, go to seniorsvscime.com. ●



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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.

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