

The POA BULLETIN

The Property Owners' Association of The
Villages

Issue 32.05

Champion of Residents' Rights Since 1975

May, 2006

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What Happens When The Developer Leaves?

A question that often comes up in our Open Forum Q&A sessions in our monthly meetings is: What happens to The Villages when the developer completes all construction and development activities and leaves?

Many questioners seem to have a sense of impending dread behind this question. As if something bad was going to happen when the guiding hand of the developer is no more.

Well, nothing bad is going to happen. The Villages will continue as a great place to live, with outstanding facilities, happy residents, and perhaps even a democratic form of government with the residents in control.

There are several important aspects to consider on this question. And, it is easier to explain the issues using the area of The Villages north of highway 466 where all of the construction and development activities have been completed.

We should point out that the material presented here is an opinion of the POA as to what may happen. We don't have any direct communication from the developer that this is the way the transition might unfold.

In the VCCDD area, with the development work completed, the developer has already sold all available common property back to the central government. The supervisors of the VCCDD continue to be appointed by the developer and are employees, business associates, or friends of the developer. Sales of common property here have amounted to about \$1 billion and were accomplished without approval of the residents. Residents had no say in the central government's decision to purchase the property and were obligated to assume the debt repayment responsibility without question.

There are two big classes of assets left in the VCCDD administration area that are still owned by the developer. These are the championship golf courses with the related country clubs, and the many commercial properties throughout the Spanish Springs downtown area, the adjacent strip mall, and the new Target Shopping mall area. Before leaving our community, the developer will probably want to sell off these assets.

The championship golf courses and the related country clubs should be easy to sell to any one of the hundreds of golf course management companies in the U.S. Any of these companies would likely jump at the opportunity to own these quality assets. And, these companies are run by competent businessmen who would strive to put out a quality product that golfers would patronize. The POA thinks that golfers would generally be happy with the transition to new owners.

The other major assets owned by the developer that would be sold are the numerous buildings on the Square, including all the retail buildings, the sales center, Katie Belle's, Rialto Theater, the Church on the Square, etc., and properties in the Target shopping center. Best guess is that the developer would sell these properties to a property management company which would continue the developer's business of leasing out these properties to ongoing businesses. Assuming the downtown area continues as a viable business center, there should be no problem leasing these business properties.

The assumption here is that the new owners would continue the practice of entertainment on the Square. This is a key assumption.

There are some issues here, however.

A new owner of the commercial properties might not feel allegiance to the traditions of various properties. The Church On The Square and the Rialto Theater, for example, might be considered under-performing assets that are sitting on extremely valuable commercial real estate property. It would not surprise us if the developer or a new owner decided to demolish these buildings in favor of five or ten story commercial office buildings on those corners.

Furthermore, if the developer were to sell all of his holdings within the boundaries of the VCCDD, the new owners would have the majority vote in a landowner's election of the supervisors of the VCCDD. It would be a slap in the face of residents for the developer to sell out to some unfamiliar company that would control the destiny of the residential sections of The Villages. It would be irresponsible to do so.

Actually, before that were to happen, we would expect the developer to pass all of the VCCDD's interest in the residential portions of The Villages to another governing body controlled by residents. This might be another or newly-formed CDD, or perhaps a newly-formed Home Owner's Association (HOA), or a combination of both. Included in the transfer would be all of the VCCDD's interest in the assets, liabilities, contracts, obligations, staff, etc., related to the residential areas. The VCCDD's activities would then be limited to only governing the commercial aspects and properties of the VCCDD. The VCCDD would then cease to be a factor in the governing of The Villages.

Under a newly formed CDD and/or HOA, residents would elect the supervisors. And, these organizations would be responsible for managing the recreational facilities of The Villages for the benefit of the residents.

Villagers would then be in control of their own destiny and the entire operation would function like a town, with elected supervisors, probably an elected mayor, and a hired town manager who would have administrative responsibility for running everything. Major financial decisions would be subject to a referendum of all voters. Supervisors who were unresponsive to the residents could be voted out of office. If the hired town manager didn't perform properly, he or she could be fired.

This scenario applies best to the VCCDD administrative area north of highway 466. This is because this section of The Villages is already built-out, and all of the developer's common properties have already been sold to the VCCDD. The developer has nothing to gain by holding on to control. Actually, the developer could put this home rule scenario into effect right now in this area if he so chose.

In the SLCDD area south of highway 466, significant construction continues and will for another 4-5 years. So, this home rule scenario might not be possible before all construction and common property sales south of highway 466 are completed.

What does this mean for Villagers? It means that, one way or another, our wonderful community will continue, and our wonderful life styles will continue, and we will eventually be able to govern ourselves.

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Developer Abuse of Chapter 190

The Florida Legislature created Chapter 190 and the earlier versions with the very best of intentions. It made it possible for Walt Disney to create a major facility and turned Orlando into a major magnet for tourists. This has been a boom for the Florida economy, creating countless jobs and tax revenue. While there are many other success stories, there are also cases of how this legislation has been abused by other land developers.

In the case of The Villages of Lake-Sumter, Inc., the developer's corporation, this abuse seems to be particularly blatant. On the one hand, the developer has built quality homes in a beautiful community. The amenities are well thought out and well maintained.

Unfortunately the developer has also seen fit to use a provision of Chapter 190 to quietly obligate current and future taxpayers to some very onerous agreements.

Chapter 190 allows the developer, when he first establishes the development district, to elect himself and his employees to the development district board of supervisors. This seems reasonable since he is the only one here and owns all the land in the district. The problem is that these employee supervisors in this case have consistently acted against the best interests of the current and future residents.

One of the first construction issues The Villages of Lake-Sumter had to deal with in the new development district was a storm water management system. Given the number of homes, driveways, roadways and other impervious areas planned, the amount of runoff was calculated and the engineers determined the capacity needed in the storm water ponds.

At the same time, the developer realized that he wanted to have a privately owned golf course in the midst of the district.

First, he had the district established excluding his golf course (even though it is surrounded by the district and would have a need for the infrastructure the district was created to provide) so that he would not have to pay a development district infrastructure bond and annual development district assessments.

Next, he had the course laid out to determine where the water features/hazards would be, typically in the low lying areas created by long ago sink hole activity.

Also, he quickly realized that he would not be allowed to extract sufficient groundwater to maintain a golf course in Florida. So, he had his development district board of supervisors (he was the chairman) approve an easement agreement with his development company (The Villages of Lake-Sumter, Inc.) that obligated the current and future residents of the development district to pay for the creation and maintenance of the ponds on his privately owned golf course in exactly the locations he chose for them (an easement means the district would not own the land).

While this may not seem all that bad, it is important to understand what he had the district construct. Rather than "dry" ponds that would efficiently handle the required run-off from the residential community, he had "wet" ponds constructed.

Wet ponds have impervious liners so that the water will not percolate into the ground. This is necessary so that there is always water to irrigate the golf course.

From a district resident standpoint, there are several problems with this plan. If the pond is already full of water, it has no capacity for storm water. Therefore the pond must be dug deeper and wider to provide for the storm water run-off (effectively creating the equivalent of a dry pond on top of the wet pond). This additional capacity is above the level of the liner, with sloping sides, so that the water can percolate into the ground behind the liner and bring the water level in the pond back down to provide storm water runoff capacity in the future. This may seem like a reasonable plan except for the impact on the residents as a result of the easement agreement.

Because of the additional capacity required, the wet ponds are much deeper and wider than dry ponds with the same storm water runoff capacity. The locations chosen for the ponds by the developer were in karst-sensitive areas and the greater depth minimizes the sand and clay buffer over the limestone. The presence of the ponds' impervious liner causes significant diversion of the ground water behind it. The fact that there is always water in a wet pond also puts stress on the sub-surface ground structure due to the greater weight of water in the pond.

In effect, the developer-elected board committed current and future resident taxpayers to pay for the construction and maintenance of a storm water management system that was considerably more expensive to construct than was needed for the residential community. The locations chosen by the developer for the ponds were karst-sensitive and the deeper, wider, lined and heavier than necessary ponds constructed, make sink hole occurrence more likely.

Repairing of a wet pond is also significantly more expensive than a dry pond. Since there is approximately a foot of soil placed on top of the liner, it is labor intensive to get at the liner when repairing a sinkhole. The liner repair is the most expensive part of the sinkhole repair. In a recent repair of one of the ponds the district residents have been made responsible for, the liner fabric alone was \$88,000 (excluding any grading or installation expense) while plugging the sinkhole was \$15,000.

The primary purpose of storing this water is to provide irrigation for the developer's privately-owned golf course, yet the developer contributed nothing to the construction or maintenance cost because of the easement agreement his elected board approved, and he pays nothing for the use of the water.

The storm water management system the developer had designed prior to formation of the development district and constructed at the expense of the development district residents covers an area of 1723 acres. The development district has an area of 1186.6 acres. The difference is the developer's privately owned commercial property.

In addition to his golf course, there are approximately 20 commercial businesses (including Walgreens, a Publix shopping center, and a Shell gas station) that use the development district's storm water management system and drain their large parking lots into ponds the residents have been obligated to maintain.

The developer continues to sell off commercial parcels just outside the district boundaries he established, to various businesses and then modifies the storm water permit each time to allow each of these businesses to use the storm water system created and maintained by the district residents.

Rather than use some of his prime commercial property for storm water runoff,

the developer was able to obligate District residents to create and maintain a larger storm water system and thus reap the monetary rewards of selling/renting more commercial space.

In a similar fashion, the developer-elected board committed the current and future residents to pay for the maintenance of landscaping along CR 42 even though less than 30% of the frontage is District property. The majority (70% - 75%) of the frontage is developer or developer-controlled properties.

When the residents were finally able to elect three of the five supervisors, the new board discovered this inequity and the developer and his associates agreed to pay for two-thirds of the expense going forward.

They have refused to pay any of the expense incurred on their behalf during the previous three and a half years that the original agreement was in place. This amounts to about a \$100,000 benefit, two-thirds of the \$165,000 total expense, to the developer and his associates at the expense of District residents.

A small portion of this expense (approximately \$2,900) benefited the Village Center Community Development District (VCCDD). The VCCDD recently admitted to the benefit received, but voted to retain the money in their general fund for "the benefit of all residents" rather than return it to the District No.4 general fund from which the expense was originally paid.

The VCCDD board is made up entirely of developer elected supervisors, since he owns more than 80% of the Center District property. District No.4 residents (along with residents in Districts 1, 2 and 3) pay a contractual amenities fee to the VCCDD for all provided amenities. It is hard to understand how the \$2,900 will not find its way back to residents since they already pay for what is provided to them. More likely it will disappear into the general fund used to maintain the infrastructure in support of the developer owned commercial properties located in the VCCDD.

The developer's representative and a district supervisor who works for the developer, prior to any review at a board meeting, signed the storm water easement agreement and the CR42 landscape maintenance agreement. In both cases, the prior signing of the document was ratified at a subsequent board meeting where the item did not appear on the agenda and was brought up during staff reports by the district engineer (also an employee of the developer). At the board meetings there was no discussion of either agreement, there was no mention of the benefits accruing to the developer from these agreements nor was there any mention of the relationship of any of the voting supervisors to the developer (they were all his employees).

None of the public documents for the District, including the Public Facilities Report, give any indication that there is a commercial element outside the District that will use the storm water management system nor can one readily determine from a review of the landscape contracts that some of the areas covered are outside the District. There is no mention that the developer owned golf course is totally dependent on a source of irrigation water other than extraction from the ground and that it will therefore be necessary to construct more expensive (lined) ponds for that purpose only (although the presence of the ponds allowed the developer to charge significant "site premiums" for lots with a water view).

The Florida Legislature needs to do something to keep unscrupulous developers from using Chapter 190 to establish development districts run by developer employees who willingly abdicate their fiduciary responsibility to

current and future residents. It is hard to believe that it was the intent of the Legislature in adopting Chapter 190 to allow developer-elected board members to rubber stamp one-sided agreements that only benefit the developer. Someone purchasing a home in such a development district would be hard pressed to discover these one-sided, financially onerous agreements until long after the purchase is final (i.e. after a sinkhole develops under a pond on the developer's golf course and the residents are required to repair it at a cost of \$165,000 or more).

Editors Note: The POA urges all residents to attend the VCCDD Board meetings on the first Friday of each month at 8:30 a.m. to see and hear what is going on in our local government. If enough of us came and protested, some of the outrageous things that the developer has done and is doing might be avoided. Either that, or we take these matters to the courts, because the developer and his hired representatives are thumbing their noses at us saying "sue me."

It seems that the only way we will be able to get this developer to do what is right is by uniting our efforts and pushing the issue. The power of hundreds or thousands of us protesting what has been happening will attract media attention, which the developer can not tolerate. Alternatively, we might have to use the courts to tell the developer that he must return the money that was inappropriately taken from CDD4.

A complete listing of CDD meetings is in each issue of the Bulletin. Or, view this same listing on the POA website <http://www.poa4us.org> in the Villages Government section.

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Bob Thompson

We mentioned in the previous issue of the POA Bulletin that Mr. Robert Thompson, candidate in November for Hugh Gibson's seat in the Florida House of Representatives, "...likes the Disclosure Reform bill.... (and) that if elected he will definitely consider sponsoring it in the Legislature next session."

We have been able to clarify with Mr. Thompson that if elected he will "definitely sponsor" the legislation rather than just "consider" it for sponsorship.

This is a big difference and we applaud Mr. Thompson for his vision and commitment to this cause of Residents' Rights.

If you are interested in reading the Disclosure Reform bill, please review the February, 2006, issue of the POA Bulletin in the Bulletin Archives section of the

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We Need Your Help

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

We plan legal initiatives on several governmental matters in The Villages and could use the help of an attorney. A background in local government law, real estate, litigation, or contracts would be helpful.

We are planning to introduce The POA Forum on our website. We need someone with a basic understanding of computers to serve as Forum Master. Our Webmaster will train you with the easy operational details.

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

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

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New POA Committees

The POA has created four Committees to assist the Officers and Board of Directors in pursuing the goals of the organization. This action was taken to help spread out the work, create new ideas, and get more people involved with your POA.

The Developer Related Issues Committee was established to work on those issues related to Florida Statue 190. This Committee has Elaine Dredame as the Chairperson. You can join this committee by calling Elaine at 753-5069.

The Local Government Issues Committee was established to work on those issues related to our local governments (VCCDD, SLCDD and CDDs), County and State. This Committee has Irving Yedwab as the Chairperson. You can join this committee by calling Irving at 259-5519.

The Activities Committee was established to work on those issues not related to those in the above two Committees. Examples are the environment issues (water, cement plant, garbage landfills, etc.), the Christmas Parade, golf issues, and recreation facilities issues. This Committee has Sue Michalson as the Chairperson. You can join this committee by calling Sue at 259-1426.

The Public Relationship and Membership Committee was established to better the POAs relationship with the community and to increase our membership. This Committee has Mike O'Neil as the Chairperson. You can join this committee by calling Mike at 430-7172.

The Committee Chairperson is responsible for briefings and making recommendations to the Board of Directors each month. Starting in May the Committee Chairperson will provide a briefing to our membership at the monthly meeting.

The POA asks members to please come forward and join one of these four Committees. This year we are currently growing at over 200 new members per month, and we all need to work together for a better Villages. Help us make your POA better.

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Golf Winnings in the Weekly Scrambles

The golf division recently changed the method used for paying golfers for winnings from the golf scramble events.

Payment used to be made in Village dollars, good in restaurants on the squares and in the developer-owned clubs. Now, the golf division has decided to change to payment with credit slips good for merchandise in the golf pro shops or greens fees on the championship courses.

The golf division now says that payment cannot be made in currency (USA or Village dollars) because this would cancel the amateur status of the golfers winning the awards.

It is true that the USGA has a policy prohibiting payment of money to amateurs for winning golf competitions.

So, the credit slip idea was introduced.

But, there are problems with that credit slip idea also. Merchandise in the golf

pro shops is way overpriced. And, golfers in the executive course scrambles often don't play the championship courses.

So, here is a recommended solution to these problems:

- When the credit slips are used to purchase merchandise in the golf pro shops, allow a substantial discount of, say, 20%-25% on the purchase.
- Continue to allow usage of the credit slips for championship course green fees, but also on the executive courses for equipment rental (carts, etc) as well as for trail fees and guest greens fees.
- Allow the credit slips to be used in the developer-owned restaurants anywhere in The Villages.

Also, some residents may be willing to waive amateur status and accept cash payments, so why not accommodate them?

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A Gated Community: Are We or Are We Not?

When The Villages was being constructed, the developer created roadway gates between the main connector roads and the residential roadways. His sales people used developer issued gate cards to enter the streets where the homes were located. To the prospective customer, this is indeed a GATED COMMUNITY. Once a customer closes on a home in The Villages they are issued two gate cards of their very own.

Soon thereafter it becomes clear to each new resident that entry to the residential areas of The Villages is hardly exclusive. Sumter County for example, insists that no one be impeded from entering any of the roadways maintained by Sumter County. To accomplish that, each gate in the Sumter County portion of The Villages has a button that raises the gate just as the gate cards do. The situation is similar in the Lake County portion of The Villages where the Shay gate is always open.

In Marion County, none of the residential streets are maintained by the county, so residents were able to designate certain entrances as "Resident Only" while others accommodate visitors and residents. All streets in the Marion County section of The Villages are reachable from visitor entrances, but the Resident Only gates (there are four) can only be entered by flashing a gate card.

Marion County Villagers still noticed a very significant number of commercial vehicles using residential streets, many as a shortcut between CR42 and Buena Vista Blvd.

The first explanation from the Village Center Community Development District (VCCDD), which took over ownership of the gates from the developer, was that

they sell gate cards to commercial entities at a price of \$100 per card per 12-month period. A review of the list of purchased cards did little to explain the traffic, since only about 25 companies (approximately 56 cards) were sold. It wasn't until a resident noticed a delivery truck from the developers furniture store using a gate card, that the VCCDD staff finally acknowledged that they had allowed the developer to receive over 800 gate cards at no cost.

It turns out that since the developer has agreed to provide the gate card issuing function for the VCCDD (he needed a quick and easy way to get cards to the 400 or so new home purchasers he has each month) he was also allowed to hand out complementary cards to his sales people (131 cards), his administrative staff (116), Citizens First (41), Daily Sun (69), Southern Lifestyles (59), etc.

So, residents pay \$15 per card, non-developer owned businesses pay \$100 a year per card, and all employees of developer-owned businesses receive them on a complementary basis.

This seems to be an arbitrary policy for a government body to follow that smacks of developer favoritism. Hopefully, county tax collectors aren't allowed the same discretion in issuing drivers licenses, but then they are not protected by Florida Chapter 190.

Also, keep in mind that other than the four resident only gates in the Marion County portion of The Villages, the gate card policy serves to mislead prospective purchasers into thinking this is a GATED COMMUNITY.

So, are we or are we not a gated community? Sadly, the answer appears to be "no." Unless, that is, you are a special interest who gets a gate entry card for free - then, it really doesn't matter.

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Residents Are Duped On Recreation Trails

Why are golf cart paths defined as non-recreational facilities so that our monthly amenity fees do not pay for maintenance?

In your Declaration of Covenants and Restrictions, when you bought your house, the Developer agreed to provide all of the recreational facilities, including the recreational trails (trails, paths, bikeways, or whatever the name), in exchange for the monthly fee.

Mr. Wahl calls the golf paths "multi-modal transportation paths" and says that they were constructed as infrastructure components within the boundaries of the public rights of way. Thus, he says, their maintenance is the responsibility of the individual numbered CDDs. This doesn't make sense.

The Developer states in its advertising and promotional materials given to

prospective home buyers: "Enjoy our ¼ Lifestyle at a Price that ¼ Includes ¼ RECREATIONAL AND FITNESS TRAILS, ALL COVERED BY OUR CURRENT MONTHLY CONTRACTUAL AMENITIES FEE."

The \$5.00 Villages Street Map identifies the paths in question as RECREATION TRAILS. See the legend on the maps.

We need to elect Board Supervisors who truly represent the interests of the residents and are willing to challenge the thinking of the District Manager and the VCCDD. And, we need to attend our numbered CDD meetings and/or VCCDD/SLCDD meeting to speak up and protect our rights.

CDD3 residents, you should be up in arms as your supervisors did a poor job of representing your interests. Instead of agreeing with Mr. Wahl, they should have proposed a Maintenance Agreement with the VCCDD to maintain said recreation trails.

The recreational trail/amenity fee issue is on the agenda for the June 2 VCCDD meeting to be held at the Laurel Manor District Office at 8:30 a.m. Come to the meeting and let the developer appointed VCCDD Board know that you DON'T WANT TO PAY TWICE TO HAVE THE RECREATION TRAILS MAINTAINED. You have already paid for them once with your amenity fee.

CDD3 residents should come to that meeting and ask the VCCDD for reimbursement of funds they have expended (via their CDD3 annual maintenance assessment) to date on path repair which should have been paid for with all of our amenity fees from day one.

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CDD Orientation Road Show

The decision to take the CDD Orientation on the road appears to be a good one.

Once a week the program is put on at various recreation centers instead of just at the district offices in Laurel Manor. Attendance has been over 100 on several occasions. This is great success and shows the level of interest among residents for the program.

This points out that perhaps it is time to put this Orientation Program on TV.

The Villages media group now controls three stations on our cable TV lineup. We think that it would be easy to find a one or two hour slot once a week or once a month for this program on one of these channels. We think this would be an excellent way to inform residents about this valuable community program.

By the way, the POA recommends this Orientation program. However, we also

recommend that after the Orientation program you come to a monthly meeting of the POA for the rest of the story that you will not get in the program.

As a final note, if the idea of televising the CDD Orientation program is a good one, why not televise the monthly meetings of the various CDDs? With the repetitive nature of VNN programming, and the availability of three channels, why not televise?

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POA Survey Comments Continued

This is a continuation of comments we received in the recently completed Villages Survey. As space permits, we will continue this listing of comments for the near future.

- Keep the POA going.
- We were disappointed to see the water hole driving range on El Camino Real closed. That was a charming setting. Please work to retain the uniqueness of The Villages!
- Need to bring in a good cafeteria to Villages area!
- Need all-purpose building for volleyball, badminton, basketball and court games, handball, etc. Amenity (60%) for debt services? WHY?
- Thanks for all your efforts. Keep it up.
- Why don't you have your attorney contact Florida's District Attorney re: maybe conflict of interests, village debt, use of amenity money, bad construction on golf cart paths and the Nancy Lopez Pond. Just putting it in the paper does us no good. Put your feet forward and start something.
- We need a Performing Arts Center in which to present the talents of theater groups and for the audiences to have comfortable seating. Monica Andersen claims that her dept. wants to give the residents what they want, but she is reluctant to place the Performing Arts Center on her annual survey. We NEED that item on her survey.
- Landscaping in Common Areas throughout The Villages: Dangerously blocks views at some intersections. · The Daily Sun does not report current daily information. The postal stations are the safest place in view of all the thefts and identity thefts occurring.
- Has anyone ever taken this as far as a Federal investigation - getting issue on GMA or Today - getting out in the open so there has to be a federal

investigation - it is similar like being controlled by the Mob years ago. What happened to Freedom? What is going to happen when this is done and Morse leaves? We need help now, not later.

- The information people want is available, if they look for it. The developer has been fair and responsive to our needs. The CDD system works well for us. Traffic in The Villages: As a year round resident, I have to expect more traffic during the winter, but it is manageable. The Villages Regional Hospital: Excellent care and services! The Monthly Amenity Fee: Reasonable - especially compared to other communities. The Yearly Assessments in Your CDD or Town: Reasonable considering the quality of services. The Original Construction Bond on your Property: Clearly explained before purchase. The Property Owners' Association (POA), in General: POA has unreasonable expectations of developer.

- You have to stand in line for an hour to get into the Church on the Square and it's impossible at Christmas. Winter forces full-time residents to stand in line for restaurants, etc.

- The Lifelong Learning Center: Too expensive. The Monthly Amenity Fee: Reasonable, but should include everything. The Property Owners' Association (POA), in General: Too pick, pick, pick about too many issues at one time. The POA Newsletter, The Bulletin: Try to incorporate many items in as few words as possible. The Villages Homeowners' Association (VHA), in General: Does pretty good job with the grounds with my amenities fee. The VHA Newspaper, The Villages Voice: Confusing to a newcomer. Adequacy of Important Information Provided by our CDDs: Too many rumors afoot; info should be concise and consolidated.

- The developer has Jeb and "W" in their back pocket. As long as this continues, there will be taxation without representation; no voting rights to elect our VCCDD/SLCDD, etc. and no opportunity. Harold would disown his heirs if he were alive and well. His dream has become an autocratic empire within a democracy. Hopefully, with the continuance of the POA to question the rights of the residents some inroads will be made and when we all "march" on the developer with national TV coverage and do not cease until we do have representation by resident elected officials to prevent further rape of our pocketbooks. Pete Wahl is egotistical, arrogant.

General

- Postal station is good memo board.

- Our quality of life is great due mostly to the Village environment. Overall we are quite pleased with where we live and the governing bodies. Sure, improvements can and should be made.

- We love the Villages and living here! It is like heaven on earth. So beautiful! They have thought of everything. I am proud to show it off to friends and family who come here to visit.

- People should be willing to pay for a first class community like this.

- Supposed to be 55+ & under community. I know about the 80/20% rule. Appears more and more under 55 are buying.

- This is a pretty well designed community, but it would be ever so much better

if there were honest open communication. Civilized discourse is an elemental requirement for problem solving.

- Too many rules/regulations in certain areas, and in other areas, nil.
- The Villages is a great place to live, but no place is perfect. I think the Morse family has done a wonderful job in the continual development of the Villages. Without this family we would be just another retirement community like our surrounding areas. We are the best. That's what I paid for and that's what I expect.
- Overall The Villages is the best place to live in the area. Little to no crime, easy access for shopping, great landscaping, good water, services and very adequate trash service. The nicest trucks I've seen.
- It's getting expensive to live in the Villages. We need some help. All the school tax we pay with no children in the Villages is out of line.
- I'm glad I live in the Village and glad I moved here when I did. I could not afford to move here today. I like my neighbors and most people I meet in the Villages
- The Villages is much more expensive than explained in brochures. We have no representation. The Villages suck.

TV and Radio Station

- VNN is horrible. It was great back in 2000/2001. It was a real home town TV station with softball games, Kevin Coughlin's golf challenge and lots of resident programming.
- TV Station. The Constant repetition of the news in the Villages is monotonous. Surely there is more news in The Villages then is shown. Ex. 1 minute of interest. It's interesting but 1 minute is not enough.
- To be continued...

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