

The POA BULLETIN

The Property Owners' Association of The Villages

Issue 33.02

Champion of Residents' Rights Since 1975

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2007

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Straw Vote Torpedoed And May Be Dead

The Resident Authority Board (RAB) idea is probably dead.

CDD1 torpedoed the whole idea by deciding to not appoint a interim supervisor to the RAB in the district's meeting on January 12.

Since the RAB concept requires participation of all residential districts in the administrative area of the VCCDD, the decision of one of those districts to not proceed looks like a killer blow to the concept.

The table on page 3 shows that CDD1 voted 54% to 46% against the idea of forming the RAB. This was the key fact considered by the CDD1 supervisors in their decision to not participate in the RAB. [Click [HERE](#) to view the table.]

The table on page 3 also shows that Marion County provided the winning margin for the formation of the RAB with 61% for it. Lake County voted 53% for the RAB.

The rationale of the CDD1 supervisors was that residents in their CDD voted against the idea of forming the RAB. The supervisors said that the will of their residents was controlling and required that the supervisors vote against the idea.

In the January 12 meeting, residents in favor of the RAB idea argued that the Straw Ballot was a VCCDD-wide vote. Thus, the majority vote within the total administrative area of the VCCDD should require the support of all local governmental units.

There was also an argument, voiced later in the day in the monthly CDD3 meeting, that the principles of One Sumter should be considered. In the One Sumter concept, voters decided to elect supervisors through a county-wide vote rather than through votes in single districts. Using this rationale for the RAB, the total vote in the administrative area of the VCCDD should be controlling rather than allowing individual districts to stymie the majority vote of all residents.

In a careful review of the Straw Vote ballot language, it is clear that the vote was described as a total vote throughout the VCCDD administrative area. This is referring to the idea of creating an interim board with appointed interim supervisors who would negotiate an interlocal agreement with the VCCDD. There was no reference to a tally of votes by district.

However, there was a general understanding that any negotiated interlocal agreement between the appointed board and the VCCDD would have to ultimately be approved by supervisors of the various districts. So, this was the essential stumbling block that was pre-empted by the actions of CDD1.

After the meetings there were discussions by residents about re-doing the Straw Vote. It could be done in such a way so as to remove the defect of snowbirds and foreign nationals being denied the vote. A re-vote could be done with ballots sent out with the monthly amenity fee. Everybody gets a monthly amenity/water/trash billing, so this could work well.

It would further have to be required that the vote of the majority in the VCCDD

administrative area be binding on the various districts to at least proceed with negotiations. This may be too high a hurdle to overcome. But, it might be the only way to proceed.

As an alternative, the VCCDD could prepare a draft of what it proposes as an interlocal agreement covering the transfer of decision-making responsibility to an RAB. Once residents and the various district boards see exactly what is involved, the whole RAB concept might be more acceptable to everyone involved. This might be the only and perhaps best way to proceed. The POA urges the VCCDD to consider this approach.

The RAB concept should not be allowed to fail without trying again. The idea of residents controlling their own amenity decision-making is important. We should not let the concept slip away without making our best effort.

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Backtracking By VCCDD Resolved

The VCCDD's backtracking efforts about proceeding with the Resident Authority Board (RAB), which were described in last month's Bulletin, were resolved in the January 5 VCCDD meeting.

The board attorney to the VCCDD board, Archie O. Lowry, Jr., was asked for a written legal opinion. He delivered this to the VCCDD at the meeting.

These backtracking efforts described in the January Bulletin and the related legal opinions are as follows:

Current Board Members? - Would the initial appointed supervisors to the RAB have to be currently on the board of the appointing CDD?

The legal opinion stated: "Since the Draft Committee [the initial RAB] is a working committee assisting in drafting the Amenity Interlocal Agreement, its composition and number of members can be decided by the Center District's Board of Supervisors. Since the joinder of all numbered districts will be required to execute the Amenity Interlocal Agreement thereby creating the Amenity Authority, it is probably essential that you ask each numbered District to designate one of its Board of Supervisors to participate in the Draft Committee."

Conflict of Interests? -- Would Florida State Conflict-of-Interests regulations apply to the RAB thus effectively preventing employees or business associates of the developer from serving on the RAB board?

The legal opinion stated that the key point on which the Conflict-of-Interests issue would be decided is whether a person serving on the RAB would receive a private gain. In the absence of a private gain, the legal opinion stated: "Accordingly, I am of the opinion that there is no conflict of interest for a

member of the Board of Supervisors of the Center District or any other numbered district to serve on the Governing Board of the Amenity Authority [the RAB]."

In addition, the attorney stated: "I see no conflict of a Member of the Board of Supervisors of the Center District or of the numbered Districts serving on the Draft Committee [the RAB]."

Sunshine Laws? -- Would the RAB be subject to Florida State Sunshine laws requiring open meetings?

The legal opinion did not specifically address this issue. However, general discussions in the VCCDD meeting indicated that since the RAB would be working on an issue of a government board subject to the Sunshine Laws, it would be a good idea for the RAB to follow Sunshine requirements. Additionally, this would offer related legal protection to the appointed Board supervisors.

Disenfranchisement? -- Did the disenfranchisement of snowbirds and foreign nationals somehow undermine the voting results or provide a basis for a legal challenge? The legal opinion stated: "The Straw Ballot created no binding obligation on the Center District or on any other party and, therefore, I am not aware of any legal basis to challenge a vote that creates no binding obligation."

Summary - These were significant issues raised by concerned residents in the December VCCDD meeting. However, these issues may be moot now with the decision of CDD1 to not participate in the RAB. But, we wanted to report on these legal opinions so that residents are advised of the discussions and the thinking involved.

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February Meeting of POA Moved to Laurel Manor Rec Center

The POA is taking its February 21 meeting on the road to the Laurel Manor Recreation Center. Meet us at the regular 7:00 pm time in the Madison and Monroe rooms.

And, we have a special speaker -- an attorney with the Bogin, Munns & Munns law firm speaking on "How to Deal With Covenants and Restrictions in The Villages." This is one of the more asked-about topics that we get through residents questions.

We are hoping to make new friends at a Laurel Manor meeting. If you haven't been to our meetings in this past, now is the time.

Vinyl Siding Installation Problems?

The POA has heard that some of the vinyl siding being installed on homes in the new southern portions of The Villages south of highway 466 may be installed improperly. This may affect hundreds of homes constructed over the past year or so.

Here is a summary of the problems we have heard about:

- Improper nail placement causing loose siding and warping,
- Siding not locked-in during the final installation,
- No undersill, a major part over and under windows,
- Evidence of missing nails anchoring the siding strips to the under-sheathing,
- Cracked J-channels around windows,
- Crooked and non-level J-channels around windows,
- Improper cutting at the corners,
- Improper reversal of siding direction,
- Improper stepping or staggering of successive courses of siding strips,
- Screws too tight for installation of shutters causing buckling and compression of siding.

The siding in question is manufactured by Alcoa Home Products Company. But, the problems appear to be related to improper installation of the siding by sub-contractors working for The Villages rather than to the siding itself.

The position of The Villages developer is and has been that it will correct any problems that homeowners bring to its attention. The POA has already heard of voluntary replacement by the developer of vinyl siding installed improperly and brought to its attention.

The Villages is also working with Alcoa to assure that subcontractors are aware of proper installation techniques and actually follow them.

Residents who have a vinyl-sided houses need to inspect their siding and decide whether they may have a problem. Residents should do the following:

- Review vinyl installation information at the internet website for Alcoa Home Products (<http://www.alcoa.com/alcoahomes/Products/InstallationInstructions.aspx>) and review the details about siding installation so that you are familiar with the finer points and what might potentially be improperly installed siding,

- Go to the website of the Vinyl Institute at <http://www.vinylsiding.org/aboutsiding/installation/index.asp> for additional

installation information,

-Look at your siding along the edges to see if you have any uneven lines, buckling, or siding that easily pulls away from the underlying sheathing,

-Pull on the first piece of siding on the bottom course to make sure it is properly secured,

-See if the top piece of siding under the soffit is secure or moves too much up and down and whether you can see the tab holes on the top,

-Check any shutter installations to see if the screws are too tight and thus compress the siding underneath,

-Check wherever a cut, by saw or razor, was made in the vinyl and make sure that the cut was not too big or sloppy.

If you see anything amiss or questionable, contact the construction and warranty departments of The Villages at 753-6222. Insist on an inspection of your siding and insist that any recognized problems be corrected.

The POA would also ask that the developer voluntarily inspect the hundreds of spec homes that remain unsold to see if any installation problems are evident and/or need to be corrected for the benefit of future buyers.

The developer should do this under the guidance of the Alcoa Home Products Company.

We trust the developer will want to do this inspection so as to guarantee the integrity of the construction process and the quality of the houses.

The POA plans to follow this issue in the future and will report back to residents if and when we learn more.

In the final analysis, we all have a stake in the quality of the homes in our community.

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Letter to the Editor: Comments on the Straw Vote

In late December, The Reporter, under the caption "STRAW VOTE," published a letter from John E. Land, who attacked the Straw Vote, because by his calculations "some 74 percent of the homes on the north side of 466 either could not vote or chose not to vote."

He then went on to write "the bottom line is less than 26 percent of the homes did vote."

Both of these statements are false.

The fact is there are a little more than 20,000 homes on the north side of 466 and with an average of about 1.7 residents per home there would be only about 35,000 residents in these homes.

According to the VCCDD office, which checked with the three counties election offices, there were a total of slightly more than 30,000 voters who were eligible to vote in the Straw Vote.

The difference is due to the number of Out-of-State residents, who have chosen to remain residents of other States or citizens of other Countries. That is their right and their choice. The fact is that over 21,000 votes were cast in the "STRAW VOTE," representing over 70 percent of the eligible voters and probably more than 80 percent of the homes. A remarkable turn out.

There can be no question that the majority of the votes were "No Votes" for the change to resident control. Even the Developer and his Daily Sun had to concede that the majority of the residents wanted to have a Resident Board replace the present Board of the VCCDD, which is 100% chosen by the Developer and does only what is best for the Developer's bottom line.

Mr. Land also complained that the vote was unfair because only Florida Registered Voters could vote and all those, who kept their foreign residences were disenfranchised, even though they pay the same amenity fees as the rest of us. This is true, but the blame, if any, belongs on themselves for failing to become Floridians and on the Developer and his VCCDD, who set up all the rules for the Straw Vote and not the POA.

It was also apparent from Mr. Land's letter that he somehow blamed the Property Owners' Association for this state of affairs.

I called Mr. Lamb to discuss his letter and was not surprised to learn that he loves and supports the VHA and thinks that the only problem is that the POA is too negative.

Apparently Mr. Lamb believes that the fact that the VCCDD is almost bankrupt and unable to fix the golf cart paths, or pay for pool monitors, or fix the Paradise Center without adding an additional 4 Million Dollars to our debt is because of excessive criticism from the POA, not because the VCCDD agreed to pay the Developer outrageous prices for the Rec. centers, exec. golf courses, mailboxes, gate houses, gates, outhouses, starter shacks, etc., to the tune of hundreds of millions of dollars, tying up our amenity fees for the next thirty or forty years to pay off this debt.

It's just unfortunate that the VHA doesn't have a clue as to what are the real problems in the Villages, and they don't even want to admit that there are any problems. Yes, the Villages is a great place in which to live, so is the U.S.A., but neither is perfect, only the VHA won't admit that the Villages is not perfect and believes all critics are like traitors.

Irving Yedwab

Letter to the Editor: Rental Property Should Not Get Full Resident Privileges

I have been very concerned for a long time that renters get the same privileges as owners by the owner merely paying or charging the renter \$50 administrative fee paid to the developer. The worst part of this all is that golf privileges and tee times on all executive courses are at a high demand and people coming here on a "Golf Vacation" with no interest in buying are hurting us and the developer and we all suffer for lack of tee times. This is our retirement community and not a vacation resort.

What can we all do to convince the developer and the golf division that rental property needs to be controlled tighter regarding use of golf privileges? Renters should have to at least pay the same golf fee our own guests and family members do when they visit us.

Please talk this up and maybe we can all help convince the developer and golf division to reduce play on our executive courses by at least charging guest fees to renters and also help defray maintenance costs. Renters are not owners and this benefit should not be transferred to them.

People come here year after year to rent and use our golfing amenity benefits with no intention to buy property. This is not an investment community but "OUR RETIREMENT COMMUNITY."

Frank Szczepanski

Letter to the Editor: Guest Passes

I am writing regarding three articles I recently read. Two in the Daily Sun and the other in the Reporter.

It seems in-area users can get a guest ID good for an entire year that entitles them to use Village facilities for children and their spouses, grandchildren and their spouses, and now great-grandchildren and their spouses, plus there is no

age limit.

The two Central Districts have also changed it so a Village resident does not have to accompany these in-area users. When we bought, we were told we could only have grandchildren stay for 30 days per year, and we had to accompany guests to activities. I think if a resident has health problems guests should be visiting them and not out playing.

This in-area yearly ID allows some Villagers to give their families a country club to use whenever they want. This will lead to more problems with security at the pools and the activity centers if guests are allowed to roam without the resident accompaniment.

There is little or no control over issuing ID's for a year, and I can see no good reason why they should have special treatment over other residents. Residents are complaining about overcrowding now and this open ID policy will just add to the problems. In-area users should be treated similar to Executive Golf Course rules for golfing and not be allowed if they live closer than 50 miles to The Villages. Is golf monitored for in-area relatives or does it slide through the cracks? I have enough problems getting golf times in the fall and winter now without competing with in-area users.

Before we give away any more rights to outsiders, any changes should be voted on by Villagers and not at the suggestion of only 29 (Villagers with in-area relatives) of 60,000 residents. What other obscure rules are in place that most Villagers are not aware of?

I am not against having family visit, but someone has to be accountable for the amount of extra usage and be able to see when the problem gets out of hand, and this can happen with a year-long visitor pass.

Arthur Agamaite

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Cheers and Jeers

Cheers - To the gate attendants who wave "hello" to residents as we pass through the gates. What a nice gesture when we return home.

Cheers - To Wal-Mart. Welcome!! It is great to have you here. In order to get off to a good start, please do a better job of keeping to shelves stocked than does the highway 441/27 Wal-Mart.

Cheers - To the Freedom Pointe organization for their great retirement facility plans and also for coffee and pastries at the January POA meeting. The plans for that new facility are really exciting!

Jeers - To Sumter County commissioners for blowing \$1.3 million on swamp land that is inappropriate for the sports park they had originally planned. Hey,

guys, please do the due diligence before completing a sale - not afterwards. We have a real nice bridge in Brooklyn that you might be interested in -- and, for a lot less than the \$1.3 million paid for that swamp land.

Cheers - To Governor Crist for trying to solve the insurance problem in Florida, which hurts all of us. Keep at it, Governor, until the problem is solved.

Cheers - To the developer of The Villages for the great new plans for the third Town Square. It looks like we are going to need a mass-transit subway system one of these days just to get around!

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New Sexual Offender Website Is Available

The POA has been publishing in the Bulletin a link to the Sexual Offender database of the State of Florida. We also bring to our monthly meetings a three-ring binder with the identification sheets for our membership to review at the meetings.

The sexual offender and predator website is http://www3.fdle.state.fl.us/sexual_predators/. This is an easy-to-use website with which each and every Villager should be familiar.

A new website is available that tracks registered sexual offenders and keeps the most up-to-date information about their location.

The website was developed by John Walsh from America's Most Wanted TV program.

You enter your address and a map appears showing your address and the location of any offenders living in your area. Click on a location dot and a picture of the offender appears, along with his or her address and a description of the crime committed.

You can even sign up to be alerted when an offender moves into your or your loved one's area. This new website is at this site: <http://www.familywatchdog.us/> .

It is important for all Villagers to be familiar with this information so as to protect yourself and visiting family members.

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Comments From The New POA Forum on the Website

We have mentioned in previous editions of the Bulletin, as well as in our monthly meetings, that the POA has a new Forum on its website. This is a place where you can comment on anything you want to and engage in a dialogue with other Villagers. Forums can be a lot of fun. And, we are hoping that Villagers like the idea of commenting like this on community issues.

To give you an idea of some of the dialogue, we present here some of the comments recently about the Straw Vote and some other items:

The Villages is the best managed and developed in the country. If you want to see it crumble let the residents run it. I lived in such a community before moving here. The results were disastrous and property values suffered greatly. If you do not like The Villages why not go elsewhere. The owners/developers have done an outstanding job and been recognized nationally for their efforts on our behalf. Is it perfect? No, but what is?

(Editor's Note: If some residents don't like it, how about allowing these residents to try to change to something better rather than suggesting that residents move somewhere else? Let them try to make the case and convince enough people. Then abide by the decision of the majority? What's wrong with that?)

I can't say I agree with everything you say but lets face it. It really doesn't make any difference now does it? I originally thought the "Straw Vote" was suspect, but I voted "No" to see what they came up with. After reading about Mr. Moyer's comments, it appears my original thinking was true. As my Daddy used to say: There is new straw and used straw. Used straw is also known as Manure.

The developer will fight tooth and nail before he gives up his "Total Control."

It is my opinion many Villagers are being fooled by the VCCDD and the developer.

After attending several of the meetings on the subject and talking with some within responsible positions, I seriously think they both want to rid themselves of all us north of 466. Anytime they sit down with us to talk about serious subjects all we do is complain. We hardly ever thank them for what they have done; instead we burst their balloons on every opportunity.

Giving us the responsibility to determine our own destiny is what they would like to see. If we succeed, they can take some of the credit. If we fail, which they are

betting we will, means everything should have been left as was.

From my position, I'd rather deal with the devil I know, rather than the devil I don't know. Maybe the developer hasn't done so badly after all.

The POA leadership has recently revealed an interesting and thought provoking agenda.

The latest edition of the POA Bulletin included a letter from Robert M. Makela objecting to the POA Leadership's statement relative to those who voted in the straw vote to maintain the status quo ("Nay-Sayers" in POA terms).

Mr. Makela makes an interesting, and in my opinion, a very valid point.

The POA Leadership's position that the those voting for the status quo should be denied the right to serve on the Resident Authority Board sounds all too familiar. Isn't this exactly what they have accused the Developer of doing (with justification) by denying us the same rights? Isn't this what numerous dictators have done and are still doing? Isn't this what our founding fathers tried to prevent? Hasn't it been tried by some past (and present) U.S. presidents?

Think about this in national terms. Would you want the majority party in Congress to rule that only members of that party can run for Congress in the future?

In view of recent developments this may be a mute point, but I think it is a wake-up call. As I pointed out in my opening sentence, it is revealing especially in view of the fact the position had been previously stated and now restated.

I know some very capable property owners in The Villages who would represent us fairly and impartially. I don't know if they would consider the job but if they did they would get my vote and, this is an important "and," I don't know nor care how they voted on the straw vote.

As a former director and treasurer of a homeowners' association in Florida, I can tell you that having been thru the transition to an owners' board, it can be a disaster. We board members have sued, been sued, had death threats, ballot box stuffing, and fist fights at board meetings. Having residents as board members insures:

1. Incompetence - Residents seldom have the experience to manage a community
2. Vested interests - In our cases it was golfers vs. non-golfers
3. Inexperience in management of restaurant, security forces, etc.
4. Cronyism - Preferential treatment of special areas of persons.

Nothing is as fearful as ignorance in action. Take my advice and stick with professional managers who have nothing to gain except being paid for doing a good job.

(Editor's Note: The Resident Authority Board would most likely continue the current VCCDD staff to advise on the details of decisions along the lines mentioned above. It would be folly for the RAB to think that it could manage the details without the assistance of a competent staff. Most successful homeowners' associations hire professional managers to manage day-to-day operations. The HOA then oversees the performance of the professional managers and the staff.)

There are pros and cons to everything. When the Cons are greater than the Pros I will pick up and move on, with or without anyone's approval.

I voted "No" on the straw vote because I wanted more information. It appears Mr. Moyer didn't like the outcome so he's going to kill it. No big deal!

We were not happy the Straw Vote succeeded. Your decision to not allow "Nay-Sayers" to serve on the New Authority Board reconfirms our fears that this new board would be a special interest group. It does sound like you are creating the same type of board you so vehemently opposed. We prefer staying with what we have, rather than deal with a new board that will only recognize those who think like them.

It's kinda like "the attorney that represents himself has a fool for a client." I guess I've not been here long enough to be credible (3 months) but I like what I bought into.

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Renew POA Membership

Our new membership year for 2007 has started. It runs annually from January 1 to December 31. So, this is a good time to renew your 2007 annual POA membership. Our dues are still \$6.00 per household per year.

If you want to renew now, it would be a big help to us. Just use the membership form on the top right edge of page 15 in this Bulletin, or click [HERE](#) for a printable form. If you mail in the form with your check and a self-addressed, stamped envelope, we will mail your membership card back to you. If you don't enclose a stamped envelope, we will hold your card for pickup at a meeting.

If you are not yet a member of the POA, this is a good time to join. Just use that same form on the top right corner of page 15 in every Bulletin.

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SLCDD Financial Statements

The financial statements for the Sumter Landing Community Development District (SLCDD) are presented on the right.

On the far right table, the key Receipt item is the Amenity Fees in the 2007 Budget amounting to \$10.4 million. Maintenance Receipts are from the developer for actions of the SLCDD reimbursed by the developer. The matching Disbursement item is listed below in that same table.

The SLCDD operation is still developing and therefore the statements lack good comparability over these few years. Nonetheless, the far right table shows Details of Revenue and Disbursements. These address many of the questions that often come up in the POA's Open Forum Q&A session at our monthly meetings.

The smaller table on this page shows a Summary of Revenue and Disbursement items over this three year period. Notice the information on line 17 showing that Debt Service as a percent of Amenity Fees now amounts to 39.4% in the SLCDD. This percentage is 53% in the VCCDD administrative area after peaking at about 60% a few years back. We expect this percentage for the SLCDD to peak at over 60% as the developer continues to sell common property to his hand-picked supervisors in the SLCDD. As in the VCCDD, the POA thinks that the monthly Amenity Fee could be roughly 30% to 40% less if the developer did not sell us common property at inflated prices.

Click [HERE](#) for the "SLCDD - Summary of Revenues"

Click [HERE](#) for the "SLCDD - Details of Revenues"

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**Letter to the Editor:
Villages Dollars**

You obviously have never visited any business in The Villages that accepted Village Dollars. If you had you would have seen an 8 1/2 x 11 inch sign stating the deadline of 12/31/06 for use of Village Dollars.

Might help to get out and look around before issuing a blanket condemnation.

Certainly didn't "sneak" by me as I and a lot of other folks spent them before the deadline at the movies, stores, and golf courses. Time for an eye exam.

Another comment:

I didn't see the signs in the restaurants, and I do get out a lot. Guess I'm not too observant. But, I too knew of the timing. I either read about it often in the paper, or other people who are observant told me about the deadline. Personally, I don't think it should have been a big surprise to anyone.

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Consumer Insurance Coalition Goals

Require Prior Rate Approval - Consumers need lower insurance rates. Without prior rate review, no rate savings are guaranteed. Insurance companies can take "use and file" rate increases and wipe out any savings. "File and use" rate approval locks in the savings to the people.

Create an Independent Insurance Consumer Advocate in the Public Counsel office to make sure consumers will have a voice in future years, not just this week. This is not another regulator, but an advocate for consumers.

Allow Citizens Insurance to sell complete insurance coverage and lines to help lower rates. Consumers need choices in the marketplace. Run Citizens Insurance like a real business.

Eliminate Cherry Picking - Insurance companies shift risk to consumers by cherry picking the best customers. Spread the risk through broader assessments from the Catastrophe Fund instead of cherry picking perils, zip codes, and policies.

Eliminate Florida-only subsidiaries - These shell companies allow insurers to use complicated reinsurance schemes to funnel profits to parent companies while shielding ratepayer funded reserves from claims. PUP companies allow rate increases based on erroneous information. This charade must end.

Statewide Building Code - A uniform statewide building code will lower rates for everyone. The Panhandle exemption must be eliminated. It is unfair to penalize everyone in the state because of the political power of one area.

Full Service Lines - Require insurance companies to sell a full line of home and automobile insurance.

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Consumer Insurance Coalition News

Below is a press release from the Consumer Insurance Coalition which is supported by the POA. This refers to the insurance reform laws recently passed by the Florida Legislature in Special Session.

The Consumer Insurance Coalition applauds prior rate approval, ban on rate arbitration, cherry-picking restrictions and CEO accountability as major victories, but says the insurance crisis is far from over.

The statewide coalition of grassroots consumer advocacy organizations, labor unions, and neighborhood groups are urging Governor Charlie Crist to sign the legislative package on insurance that passed during the final hours of the special legislative session on Monday, January 22. Formed early this year to educate the public and advocate in the legislature for insurance reform that would strengthen the overall system and provide real relief for consumers, the broad based coalition collectively represents close to a million Florida consumers.

The coalition, which includes the Florida Justice Association, Florida AFL-CIO, Florida Consumer Action Network, Florida PIRG, FIRM, HAC, ACORN, Cyber Citizens for Justice, The POA Of The Villages, and several condominium associations, applauds the Florida Legislature for taking a "good first step," in reforming Florida's insurance system.

"This bill is the most significant pro-consumer insurance reform in my memory," said Paul Jess, General Counsel for the Florida Justice Association. "We are pleased that our new Governor and legislative leaders are putting the needs of consumers ahead of industry profits."

"This first effort is extremely encouraging and represents a [substantial] change from the past when our elected officials lacked the courage and the will to stand up to the insurance lobby and push a reform agenda," commented Florida AFL-CIO President Cindy Hall. "It is not a cure-all, in fact it is just the beginning, but I think it speaks volumes about Governor Crist's more people-oriented approach to governing. This gives us hope for the future."

The coalition still has real concerns about Florida's insurance regulatory structure and understands that there are still myriad areas that need real reform before this crisis is over. However, it believes that the people can take comfort in knowing that our new governor and legislative leadership is committed to the principle that relief must start, not with insurance industry handouts, but with real consumer oriented reforms.

The coalition is committed to continuing to work with the governor and legislature in the upcoming regular session to further ensure that Florida's homeowners can get insurance at affordable prices from insurance companies who treat their customers with respect and pay legitimate insurance claims promptly.

"We hope the Governor will sign this bill with the understanding that much more needs to be done and that our support for this first step does not mean that our work here is done," said Brad Ashwell, Consumer Advocate with Florida PIRG. "Our coalition is just getting fired up and we will be aggressively pursuing more consumer friendly changes in the regular session."

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Consumer Protection Objectives

Several consumer groups have identified three major consumer problems that have emerged over the past several years. These are:

PROPERTY INSURANCE: Do you still believe that the insurance industry is willing to come up with feasible plans to create affordable premiums for property owners? You may recognize this deliberately offensive pattern: Insurance companies demand that we pay exorbitant premiums, while they smugly record huge profits. Then when we file a legitimate claim that should be covered, the claim is denied or our coverage is cancelled!

Florida consumers cannot afford "insurance" that makes the insurance companies rich while we go broke! If the insurance industry doesn't offer practical solutions, we have to create our own -- without the insurance industry. Desperate times like these call for desperate measures!

PROPERTY TAXES: Do you foresee a future where ALL OF US can pay reasonable property taxes? We need to create a system that will allow us to move into a smaller and less expensive home without getting punished by higher taxes. We also need a system that will encourage even the "snowbirds" to return here every winter! When everybody pays into the big pot, our economy will thrive.

To develop a fairer property tax system our local government entities must get back down to earth. Stop wasting our hard-earned tax dollars!

SPECIAL ASSESSMENTS ON HOMEOWNER + CONDO

ASSOCIATIONS: Do you notice the trend in associations to levy more and more special assessments? We can no longer afford to allow our money to be wasted by boards that lack the knowledge to make the right financial decisions. Some prime examples of how boards waste our money: By filing frivolous lawsuits that cost our association members millions of dollars; by lack of enforcement of the statutes and rules; and by total absence of accountability of the people in charge. We need a system that will guarantee owners more say in the management of their communities, more say in how their money is

being spent -- and a government agency that will do more than provide lip-service when it comes to enforcement!

The AARP (American Association of Retired Persons) and LULAC (League of United Latin American Citizens) -- two of the biggest consumer advocacy groups -- have realized that association reform is desperately needed to protect the welfare of our citizens and their families. The AARP published the AARP Bill of Homeowners' Rights -- A SAMPLE MODEL STATUTE -- that encourages legislators from all over the nation to consider the various proposals to meet those goals.

The bill is too long to reprint here - but, you can view it at <http://www.ccfj.net/HOAbillintro.htm>. The bill proposals that improve Florida's existing statutes are in the final stages of preparation for the 2007 legislative session.

Florida 's legislators must realize that consumers need reforms on all three issues. Only when successful efforts are made to reform these three serious problems will Florida 's citizens have a Happy New Year.

If you agree with the need to address some of these issues, please consider supporting the Cyber Citizens For Justice organization at ccfj.net on the internet.

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Short Notes

If you need help on any elder healthcare issue or problem, please call the Shine Elder Help line at 1-800-963-5337. You can also call Harold Barnes, a Villages resident, at 753-8810. Or you can talk to Harold personally at the POA monthly meetings.

If you see Bulletins lying in the street or the gutter after delivery, or if you know a house is unoccupied, please pick up the Bulletins and either hold them for the residents' return, or discard them. This is especially important during windy or rainy weather. Thank you for your help on this.

If your group or organization is looking for a speaker at one of your meetings, consider having a POA speaker in for a presentation on the POA, its mission and goals, and the Residents' Bill of Rights. This is a good opportunity for your organization to learn more about the POA and how it represents the best interests of all residents. Call Joe Gorman at 259-0999 to check the speaking and meeting schedule. There is no charge for this -- other than our normal speaker's fee of one donut and a cup of coffee.

We still have positions open for volunteers for the POA Board of Directors. You might find the time commitment less than you think and the opportunity to serve

on the board of your POA is truly rewarding. Call Joe Gorman at 259-0999 or talk to any POA officer or director.

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