The POA BULLETIN

The Property Owners' Association of The Villages

<u>Issue 33.08</u>

Champion of Residents' Rights Since 1975

August 2007

CLICK ON	I THE ARTICLE NAM	E BELOW		
VHA President Has A Conflict of Interests Over Vinyl Siding Issue	Why Can't We Get A Quality Vinyl Siding Job?	August Meeting of the POA is at the Laurel Manor Rec Center		
Letter to the Editor: Thanks to the Vinyl Siding Committee	Vinyl Siding Inspections	Letter to the Editor: Shoddy Work		
Letter to the Editor: Freedom Pointe	Your Car Keys Are A Safety Alarm	AmeriPro's Vinyl Siding Inspection Form		
Letter to the Editor: Lake Paradise	<u>Village Greens</u>	Anti-Hometown Democracy Petition Launched		
Letter to the Editor: Lightning Rods and The CSST Settlement	Letter to the Editor: Developer Doesn't Wait To Repair His Homes For Sale	Letter to the Editor: Swimming Pools		
From the POA Website Forum: Dogs	Letter to the Editor: Painted Driveways In Villas	From the POA Website Forum: The Reporter Newspaper		
Letter to the Editor: Bulletin Has A Negative Tone	Letter to the Editor: Bulletin Calms Down	Letter to the Editor: Open and Friendly Garage Doors		
	Letter to the Editor: Warranty Department Intimidiation			
Archived Bulletins				

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Return To Main POA Page

VHA President Has A Conflict of Interests Over Vinyl Siding Issue

Roger Kass, president of the VHA, has a serious conflict of interests whenever he comments on the dealing of the developer, as he has done recently with his observations on the vinyl siding problems.

What is the conflict?

Mr. Kass works for the developer as a greeter in The Villages Sales office.

Mr. Kass is dependent on the goodwill of the developer for a paycheck.

Under these circumstances, we feel any of Mr. Kass' positive comments about the developer are tainted by his employment relationship.

For example, Mr. Kass has said recently:

- The vinyl siding issue is over stated,
- The developer deals with issues identified in a responsible manner,
- Villages contractors are one of, if not the largest, installers of vinyl siding in Central Florida,
- The Villages is doing a great job in regards to their (Alcoa's) installation standards,
- The manner in which the developer is installing vinyl siding has stood up successfully over time to strong wind and storms,
- It is obvious that our homes are quality built,
- The Villages stands behind their homes,
- The Villages provides five years of courtesy service on all vinyl siding,
- The stuff you're hearing about is overstated,
- The Reporter newspaper is trying to get everybody upset.

The conflict of interests problem is compounded here because Mr. Kass is wrong on almost all of his pronouncements about the vinyl siding problem. He just doesn't seem to understand the problem. He hasn't contacted any of the Vinyl Siding Committee members who would have taken the time to show him the problems. And, all this at a time when he is fully dependent on the goodwill of the developer for a paycheck.

Why is he doing this?

The POA thinks it is because he is employed by the developer and doesn't want to displease the developer or jeopardize his job by saying what appears to be the true about construction deficiencies in The Villages.

This is a serious problem that goes beyond the vinyl siding issue.

As president of a homeowners' organization, Mr. Kass should be speaking up about Residents' Rights issues. He should speak up for the best interests of residents - not be an apologist for the developer or

one of his cheerleaders.

This is such a serious issue that the POA must take the unusual step of calling for the resignation of Mr. Kass either from the presidency of the VHA or from his job working for the developer.

We would prefer that he resign as VHA president - because he is tainted by this conflict of interests, has exhibited poor judgment, and has thus shown himself to be unfit as the leader of a homeowners' organization.

Perhaps this sorry episode can also be a signal to the VHA hierarchy that it must change its attitude of blind support for the developer. Any homeowners' organization like the VHA must speak up for the best interests of the residents - not the best interests of the developer. Why is it so hard for the VHA hierarchy to understand this?

Top

Why Can't We Get A Quality Vinyl Siding Job?

Many months ago the siding issue was brought to everyone's attention. Has the situation improved? Only somewhat. Will homeowners ever get what they paid for? Unlikely. Why not? We don't know.

Is it the workers? The training, or lack thereof? The supervision, or lack thereof? The inspectors of the work or lack thereof? The contractors? The developer? Probably all of these contribute to the poor quality results.

Are the original siding installations done correctly? Sad to say, we haven't seen one yet on any home we've observed, in any neighborhood our committee has been to.

Are the repairs done correctly? In most cases we've seen, a definite not!

The Siding Committee asks, why? But we can only speculate as to possible reasons. Not excuses, mind you, but reasons. Maybe it's too hot to do the job correctly. Maybe the training is inadequate. Perhaps there's not enough time allotted per job for the workers to pay attention to what they're doing. Perhaps there's not enough supervision or inspection. And maybe, no one, from workers, to supervisors, to subs, to contractors, to the Developer, cares about what kind of workmanship the homeowner gets. Maybe all the emphasis is on quantity, not quality. We wonder what the reasons might be.

The siding on many homes has had to be done over several times, some as many as 4 times! The question is, WHY? The siding contractors and their workers are supposedly certified, so why can't they do the job correctly? Installing siding is not that difficult or intricate. There are only a few rules to follow. Why aren't they being followed? We're not getting any answers, so we have to figure that they just don't want to do it right.

Why should homeowners have to call and call repeatedly for repairs that are being done over and over. The same job!!! And Mr. Kass, president of the Villages Homeowners Association, tells us in the VHA Voice that The Villages is handling the problems in a responsible way. That's not what we see.

Homeowners have reported hearing comments like: "We thought you purchased your homes on an 'as is' basis" or "We thought you were buying a lifestyle, not a home" from the siding subs and others, as if

the residents have no right to expect decent quality construction. We object strongly to this attitude. Our homes are deeded real estate properties that carry a value. And that value is compromised by shoddy workmanship. We pay separately for the "lifestyle" in monthly amenities fees that increase over time. And we already paid extra for the "lifestyle" in a higher housing cost for locating in this area. The same home outside The Villages would cost many thousands of dollars less than we paid for our homes here. The "lifestyle" argument is bogus, and the attitude of those making it is extremely objectionable. And, we thought we were getting what we paid for!

A recent article in The Reporter (an Ocala paper published by the Star Banner that covers The Villages, but is not widely available in many areas here) quotes Mr. Kass, president of the VHA, who blames The Reporter for getting people upset. Mr. Kass, why don't you lay the blame where it belongs: people wouldn't be upset if the siders, the contractors and the Developer had done their jobs! Or even if they were doing their jobs now: backing their product and correcting their mistakes properly, and respectfully. They are the ones who have gotten everyone upset. The Reporter is only doing what they should be doing: making people aware. Don't you want the Villages residents, the ones that your organization is supposed to represent, to know the truth? If you can't figure this out, maybe you should rename your organization, the Villages Developer Association. At least that title would let the residents know where you're coming from.

While checking a home on Raintree Drive, a Siding Committee member noticed a few nearby patio villas under construction with McDowell named as the contractor on the post. Within 15 minutes, the committee member found almost 25 siding flaws, two of the homes had bellies, probably caused by the same buckled OSB sheathing problem we've described before, and three of the homes observed had no undersill/finish trim. Wasn't this supposed to be resolved already? Aren't all the new homes supposed to have the proper undersill/finish trim, according to manufacturers' recommendations? Are we going backwards? Is this an example of how the contractors and Developer are handling the siding problems "responsibly?"

The Siding Committee had hoped that it would be able to conclude its work soon. We had hoped that improvements in siding installations would become standard practice and that the concerns were finally being taken seriously and we were getting some cooperation from the builders. Apparently not. Not if Home Warranty, the siders and the contractors are still giving residents a hard time about getting proper repairs. And not if we're finding that the installation quality is reverting to what it was before this issue came to light. Now it looks like all the new homeowners will also have to be alerted about their siding, too. It looks like the Siding Committee and AmeriPro, the independent inspection company from Jacksonville, will be very, very busy for a long, long time.

And by the way, Mr. Kass, the problems are not only in Duval, as you have stated. The problems are not "overblown." The problems are in many neighborhoods, and your efforts to contain the issue are misleading. Residents have every right to be upset over the poor quality of the siding installation on their homes and the attitude they meet with when trying to get proper repairs done. Again, we invite you to accompany our committee members to see for yourself that what we say is true.

The	Vinyl	Siding	Committee	•
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<u>Top</u>

August Meeting of the POA is at the Laurel Manor Rec Center

The POA will have its August 15 meeting at the Laurel Manor Recreation Center at 7:00 p.m. in the Madison and Monroe rooms.

The speakers for the evening will be Mayor Max Pullen and Town Manager Bill Vance from the town of Lady Lake. They will explain the town's development plans and give an overview of the new shopping, residential, professional, and commercial centers now being constructed.

We also plan to provide an update on the activities of the Vinyl Siding Committee.

If you haven't been to one of our meetings in the past, please join us on August 15. Complimentary coffee and donuts round out the evening. And, the discussions and opportunity to meet fellow Villagers make for a thought-provoking and interesting evening.

Top

Letter to the Editor: Thanks to the Vinyl Siding Committee

I would like to thank the POA for all your help regarding our vinyl siding.

When I had Jon, from All Around Aluminum, come to our house on April 20th I was just beside myself. While he was doing the walk around with me he didn't seem to get why we were so upset over our siding. He actually told me he was under the impression that we all bought our homes "as is." Although we did not have a choice as to our colors and such it certainly does not mean we have to put up with poor workmanship.

We had many problems with our siding from no under sills, the wood underneath the siding bowed and many other problems like most of the houses in our village.

Ken from All Around Aluminum did come by and most of our problems have been corrected. Even though other people did apologize for Jon, he is still the first and worse impression of their company. People do not forget when they are treated horribly.

I have heart and other health issues and being upset causes me many problems. We moved down here to have a better life style and less tension in our lives. When having to deal with someone like Jon, it just ruins all that we have here. I can not tell you how much I appreciated being able to have someone from the POA or the Vinyl Siding Committee come to help me when I have questions and need real honest answers.

Thank you so much for looking out for all of your neighbors as you have done. We are so blessed to ave people like all of you in our neighborhood.

LouAnn Rest

Vinyl Siding Inspections

The Vinyl Siding Inspections which the POA arranged with AmeriPro of Jacksonville are continuing at a rapid pace.

However, we ran into a problem with the \$75.00 fee that we originally negotiated with the company. Our initial assumption was that the inspection could be completed in 20-30 minutes. Now, we are seeing that the actual time is roughly double that. Additionally, homeowners have questions, and that also takes up more time.

So, AmeriPro has had to raise the fee to \$95.00 for the vinyl siding inspection. The \$5.00 discount for showing your 2007 POA membership card still applies.

In order to provide added value for the \$95.00 fee, AmeriPro is offering to do the Florida State Wind Mitigation inspection at no additional charge. This State program focuses on various attachments and reinforcements that enable a house to better withstand high winds. There is no charge to the homeowner. But, AmeriPro is paid by the State for its inspection work. There may also be additional savings on your homeowner's insurance for a favorable report. See the Wind Mitigation ad on the adjacent page 5 of this Bulletin for more information.

The advertisement below shows more details of the company's vinyl siding inspection services. The POA negotiated this attractive price that applies for all Villagers.

The POA feels it will be worthwhile to have this experienced home inspection organization doing the vinyl siding inspections for residents. This is an independent and objective company that can provide official documentation of any vinyl siding problems.

The company has prepared a checklist of the important factors that need to be examined. The primary inspection checklist is shown on page 6 of this Bulletin. The inspection should take less than an hour and will focus on these points. A copy of the inspection report will be furnished to the homeowner and also to the POA Vinyl Siding Committee.

The POA suggests that residents have an inspection done before any vinyl siding remedial work is done by Villages contractors. Then, have another inspection done after the remedial work to determine if all of that work has been done properly. This is important because we are finding that some of the remedial work done thus far is sub-standard, at best.

For the 150 or so homeowners who had a preliminary inspection done by our Vinyl Siding Committee, please consider having this more formal, objective, and independent inspection done. Yes, there is a cost; but, we all need to have individual situations properly documented. This is important; your basic investment in your home is literally at stake.

We need your support on this point. We may need these objective assessments at some time in the future to make our case.

Letter to the Editor: Shoddy Work

My wife and I closed on our home in The Villages (Duval) on April 25, 2007. We decided to attend the POA meeting on June 20th because we wanted to obtain as much information as possible about our new surroundings.

Unfortunately, we received very disturbing news concerning the problems that most (if not all) homeowners were experiencing with incorrect siding installation on their homes.

Learning of these significant problems prompted us to have our home inspected. It's been determined that our home also falls into the category of shoddy work that is not installed to the manufacturer's specs. I can't believe that the principals of The Villages have allowed this to go on for so long. The Villages is advertised as a prestigious, fun-loving community where seniors can enjoy their twilight years in peace and contentment. We are now very concerned about what satisfaction we will receive in correcting the problems the builders/developers have created.

I contacted the Warranty Department, only to have the builder visit when I was not at home. He asked my wife what the problems were. She, in turn, answered that one of the many problems was the nailing of the siding. The nails are either too tight, too far apart, or no nails at all. She was told, "That's the way it has to be in order to allow for expansion." The builder then told my wife that he was going to look around the property. He spent no more than 5 minutes on the premises. He then told my wife that he would get back to us within 4 to 6 weeks. How can we be satisfied with such a response? He gave no indication that he either agreed or disagreed, or what action he would take to correct our problem. All he said was: "Don't worry, the house isn't going to fall down".

I sent a certified letter to the Home Warranty Coverage Department requesting a response, in writing, assuring us that all the defective work will be repaired. If that is not possible, the entire house must be re-sided.

In speaking with neighbors that have had, or presently have, the same problems, I'm told that in no case was the work done properly in one visit. I've been told that the sub-contractors were required to return to the homes 3 or 4 times before the work was done properly. My wife and are very troubled by this terrible situation and we're having many sleepless nights worrying about our investment. I'm hoping that The Villages' principals will put a stop to the sub-contractors building these homes so quickly that the quality of work is shoddy, at best.

A special thank you to the POA for all the work you have done in the past. We will keep the POA advised of the progress, if any, that is made on our home.

Vince & Jeanne Tumminelli

<u>Top</u>

Letter to the Editor:

Freedom Pointe

The POA Bulletin has carried a number of stories and letters concerning the issue of "amenities" and Freedom Pointe residents taking advantage of them.

For many of us, Freedom Pointe is a facility that we are glad to have in The Villages to provide independent, assisted, skilled care.

As we approach the time when we may need to avail ourselves of their services, it is comforting to know that we can still stay in The Villages and not have to relocate to another facility outside our community.

We know that we want to continue to be able enjoy and participate in The Villages activities (amenities) as we are capable. We would still pay the amenity fee at Freedom Pointe like we do now.

So, let us welcome Freedom Pointe and their plan to be a facility that we as residents can be proud of and can count on for extended services and security in our community and still allow us to participate in our hometown Villages activities.

PS: Glad to see the POA endorses Freedom Pointe by accepting their advertising.

Peter J. Rosendahl

Editor's Note: The POA has always said that Freedom Pointe is a welcome and needed addition to our community. Our complaint is with the VCCDD and the way it arbitrarily ignored the pleas of many residents asking for further study of the amenities question before deciding the issue.

Top

Your Car Keys Are A Safety Alarm

Put your car keys beside your bed at night. If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car.

The alarm will be set off, and the horn will continue to sound. This tip came from a neighborhood watch coordinator.

Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system that you probably already have and requires no installation. Test it.

It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage.

If your car alarm goes off when someone is trying to break in your house, odds are the burglar or rapist won't stick around. After a few seconds all the neighbors will be looking out their windows to see who is out there and a criminal won't want that.

And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there.

This is something that should really be shared with everyone. Maybe it could save a life or a sexual abuse crime.

Editor's Note: Thanks to JMax Bits for this information.

Top

AmeriPro's Vinyl Siding Inspection Form

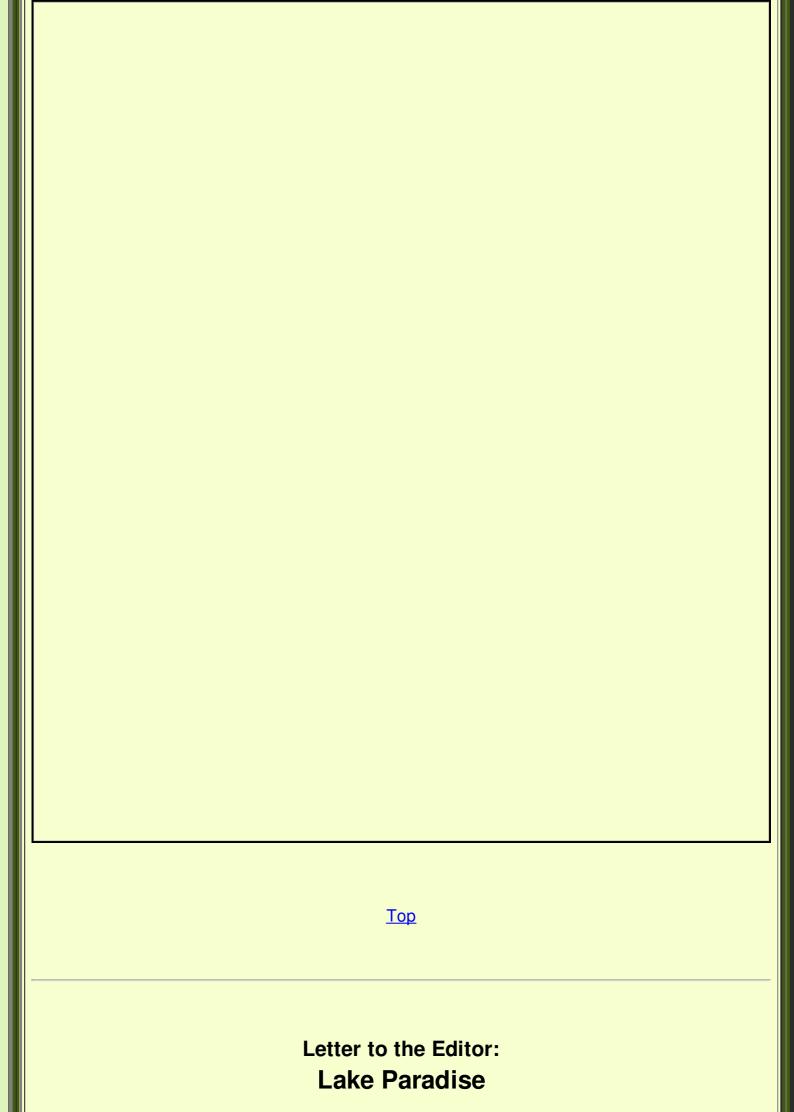
Below is a copy of the main Inspection Form used by AmeriPro when inspecting vinyl-sided houses. This is one of four pages used for the inspection. The other three pages identify the house and list some general characteristics, as well as the address, size of house, etc.

The key point to notice here is the comprehensive nature of the inspection. Notice the many issues that are part of the inspection.

This form was developed from the 150 or so initial inspections completed by the Vinyl Siding Committee. The Vinyl Siding Committee was able to identify over 20 key problems that exist in the houses inspected. And, there were no vinyl-sided houses that had no workmanship problems from the installation.

The inspection should take less than an hour and may be combined with the Wind Mitigation inspection preformed by the same company. AmeriPro is working on a tight time schedule, so the ability of the inspector to stay longer and answer questions will be limited. Homeowners should walk around their house with the inspector if possible.

Vinyl Siding Inspection Form Used in The Villages AmeriPro Inspection Corporation



Below is a copy of a letter I wrote to Ms. Janet Tutt about the beauty of Lake Paradise and my hopes that it will be restored without adding any financial burden to us.

Dear Ms. Tutt,

Joe from POA suggested that I speak with you about a concern that I have. As I look out at Lake Paradise, I am heartbroken because I see shoots and patches of grass that were not here when I arrived almost 2 years ago. Even from hwy 441/27 at the golf cart bridge, the view is now disturbed because of the grass that covers the area.

When I first saw my home, I knew it was the answer to a prayer that I had (for 30-years) to live in a house by the water. As I reflect back to my first year, I remember that every evening after work, when I had a moment, I would just sit and admire the spectacular view. It was so fantastic. I watched the rays of the sun glistening on the water which seemed to appear as sparkling diamonds. Later, when I drove over the Schwartz' bridge, I noticed that the lake on the other side was being overcome with grass. I prayed that I don't want that to happen to our side. I couldn't understand how that could possibly have happened here in the Villages.

Well, two years later, it's happening right before my eyes, and, presently, I don't know how to stop it. I wonder if the other residents around the pond also feel that the quality of the pond is going down? I haven't discussed it with them, but I am almost sure that all would agree that it's not the same view they purchased. Please tell me that we were not deceived.

I would sincerely appreciate it if you could check into this matter for me. I pray that something can be done before it's too late and too far gone.

Allennita Cooks

Top

Village Greens

In mid-July, Florida Governor Crist convened a two-day Summit on Global Climate Change. Eleanor Strickland and Sue Michalson were privileged to have been among the 600 attendees.

The summit featured scientists, alternative energy experts, corporate leaders, non-profit environmental organizations and environmental officials from across the country as well as representatives from Germany, the United Kingdom, and Brazil.

Governor Crist shared the spotlight with Arnold Schwarzenegger and Robert Kennedy Jr. Governor Schwarzenegger is recognized as a national leader on statewide solutions to environmental problems. Kennedy is known particularly through the environmental community for initiating successful legal actions defending the environment and for authoring a number of highly regarded books concerning the environment.

The Summit's goals included addressing the serious impact climate change would have on Florida's economy and life style, and how to reduce the negative effects. Everyone agreed that going 'green' is not only crucial for our survival but it is also good business and will boost the economy by bringing new environmental solutions to the market.

Experts looked at the impact "sprawl" has had on our way of life. They looked at the many gas-guzzling miles people put on their cars driving to work and running errands. (80% of all car travel is for errands.)

They looked at how driving has contributed to the obesity problem we have here in the US. The impact of the population explosion was not overlooked; specifically Florida's need to supply potable water to thousands of people moving into the state daily.

A number of different sources of renewable energy were widely discussed including solar power, wind, ethanol, biomass and nuclear to name a few. The development of a diversity of these renewable energies was recommended.

There is no question that we are looking at a time in the near future when we are going to have to make adjustments regarding our expectations. It is going to take time to develop these renewable energy sources. Perhaps we will never again reach the level of cheap energy created from fossil fuel. As of now, 70% of Florida's electricity comes from coal and gas.

Governor Crist signed an agreement with representatives from the United Kingdom and Germany to work toward an international system of carbon trading to reduce the emissions of CO2, a major cause of global warming.

Earlier this year European Union officials met with California officials to link their so-called cap-and-trade agreements. Such pacts cap the amount of pollution businesses are permitted to create, but allow them to buy or trade for credit with someone else.

Crist also signed executive orders that mandate sweeping changes in Florida's energy policies:

- Requiring utilities to reduce their greenhouse emissions by using alternative renewable energy.
- Imposing higher mileage requirements on cars.
- Revamping building codes to require greater energy efficiency (including solar panels where possible.)

In addition, the executive orders set strict standards for the state government to conserve resources.

On July 12th Florida's Senator Bill Nelson filed legislature that would force federal officials to act within a month to allow states to adopt emission standards more stringent than those provided in the Clean Air Act. California and at least twelve other states (including Florida) are currently waiting for the EPA's decision.

Should the legislation fail, Governor Schwarzenegger is prepared to pursue legal action. As he said "California will not wait for our federal government to take strong action on global warming." Crist has declared that he will support California and other states in asserting their rights to set higher standards.

It is encouraging to see our Republican Governor in Florida as well as the Florida Democratic Party working to achieve the same goal. I trust their leadership will send a message to our counties as well as The Villages, and we will see accelerated efforts at our local level to be more active participants in working towards achieving more sound environmental practices.

The aim of the Village Greens is for Villagers to become aware that our actions are meaningful.

Our meetings are always geared to bring new information in understanding the cause and effect of climate change and what we can do to stop it.

We discuss ways we can incorporate conservation measures into our daily lives and be a voice of encouragement and leadership.

The next meeting of The Village Greens will be Wednesday September 26th. On October 13th we will be hosting the first Environmental Expo here in The Villages. Check the newspapers for more details.

Sue Michalson

Top

Anti-Hometown Democracy Petition Launched

An effort to hijack the Florida Hometown Democracy amendment in the form of a competing petition was filed in June by Floridians for Smarter Growth with the State Division of Elections, according to attorney Lesley Blackner.

Blackner, who is president of the popular Florida Hometown Democracy campaign said, "I want to alert Florida voters to this new petition. It should not be confused with the real one sponsored by Florida Hometown Democracy, which can be reviewed at the website mentioned below. The Floridians for Smarter Growth petition is a blatant attempt to confuse the voting public.

The Florida Hometown Democracy petition calls for a constitutional amendment requiring that any significant changes in a county's development plan be approved by voters in the area. This would allow the local voters to decide what should and should not be developed in their communities. This would take the decisions out of the hands of uncaring county supervisors and special interests.

POA members may remember Lesley Blackner as a speaker at one of the POA membership meetings last year.

The Florida Chamber of Commerce has vowed to defeat the Florida Hometown Democracy campaign. While Division of Elections filings do not directly connect Floridians for Smarter Growth to the Florida Chamber of Commerce, recent press reports indicate a strong connection.

Blackner observed "It doesn't take Nancy Drew to connect the dots and figure out that the Chamber is behind this Trojan horse."

She cited a June 20, 2007 column by Larry Thornberry in the Florida Real Estate Journal. It covered a speech given last month in Tampa by Mark Wilson, executive director of the Chamber, detailing the Chamber's plans to spend \$65,000,000 (million) to defeat Florida Hometown Democracy. The article states that the Chamber is "undertaking1/4an education campaign, under a coalition to be called Floridians for Smarter Growth."

Blackner says further, "The Florida Chamber of Commerce has called our petition drive a 'scam.' Florida voters should ask themselves 'Who is running the real scam?' Given that the Chamber has long represented the wealthiest developer corporations in this state, destroying the citizen right to amend the Florida Constitution has been its number one goal for the past several years. Their participation with the petition campaign of Floridians for Smarter Growth is totally hypocritical in view of the Chamber's ongoing war against citizen initiated constitutional amendments, and reveals the extent of their desperation to defeat Florida Hometown Democracy."

Interestingly, the FREJ article notes that a recent Chamber poll found that more than 60% of Florida

voters support the Florida Hometown Democracy amendment. Faced with the realization that many voters want the FHD amendment, the Chamber has concocted a "Trojan horse" petition designed to trick Florida voters, with the ultimate goal of defeating the Florida Hometown Democracy amendment. ...their petition expressly states that "[t]his amendment is intended... to pre-empt or supersede recent proposals to subject all comprehensive land use plans and amendments to vote."

While the "Ballot Title" deceptively touts the purpose of the proposal as "Giving Citizens the Right to Decide Local Growth Management Plan Changes," the devil is in the details. According to Blackner, the details are highly un-democratic. Actual application of this proposal would result in the likely failure of every attempt to invoke the referendum process. The proposal would require proponents of a referendum to gather petitions from 10% of registered voters. Incredibly, these voters may only sign a petition "at the office of the appropriate County Supervisor of Elections or City Clerk." This draconian petition-signing requirement is unprecedented.

Blackner noted, "What about people who work and can't get to the supervisor's office during business hours? What about people who are house-bound or don't have a car or a ride to the supervisor's office? Why can't petitions be circulated freely the way they always have been? The Chamber's proposal is a throwback to a time when the power structure did everything it could to erect barriers to stop voters from participating in their democracy."

Blackner added: "The Chamber's connection to Floridians for Smarter Growth demonstrates its hypocrisy. It only wants to preserve the power of its client-developers to continue to ruin this state. It will do anything to protect the status quo, including abandoning our constitutional 'core principles.' Developers are terrified of the Florida Hometown Democracy amendment because it goes to the heart of their power - their ability to control city and county commissions."

The main objective of Florida Hometown Democracy is to take local growth decisions out of the hands of special interest groups driven by profit objectives and put it back into the hands of the citizens. The FHD movement is attempting to put Florida voters back in charge of controlling the destiny of their state.

Contact: Lesley Blackner, President of Florida Hometown Democracy, Inc.

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Top

Letter to the Editor: Lightning Rods and The CSST Settlement

The purpose of this article is to provide an update on the Corrugated Stainless Steel Tubing (CSST) gas pipe class action lawsuit and to respond to the author of a letter-to the-editor of "Lightning Rods #1" in the July issue of the POA Bulletin.

CSST UPDATE

The CSST class action lawsuit that was adjudicated in an Arkansas circuit court is a nationwide lawsuit as can be verified on the CSST Settlement website, www.csstsettlement.com. CSST gas pipe has been installed across the county and is allowed by the plumbing codes in all 50 states.

As of July 16, 2007, 1,372 Village residents completed Step One in the process of filing a CSST Settlement Claim Form for the monetary benefit under this lawsuit. The claim filing deadline is September 5, 2007. This is a one time opportunity to have a code-compliant lightning protection system (LPS) installed with a significant discount.

Once the claim is approved by the CSST Administrator in Portland, OR, you will receive a CSST Settlement Payment Voucher. Next, you will need to complete Step Two, a one page Good Faith Estimate Questionnaire. There are 138 Villagers who have completed the Questionnaire. You have until the end of 2007 to complete Questionnaire.

Based on your input to the Questionnaire you will then receive a quote for a LPS or bonding and grounding from the court appointed Third Party Vendor (TPV), Bonded Lightning Protection Systems of Texas. To date, 59 Villagers have received estimates for a LPS which they can accept, seek an alternative quote from a "qualified bidder" that proposes to replicate the TPV scope of work, or do nothing. You have up to one year to act on the TPV's quote.

The court has not yet decided if there is to be a monetary benefit for those homeowners who have existing LPS. It may be prudent to file a claim before the September 5, 2007 deadline and to monitor the CSST website.

RESPONSE TO LIGHTNING RODS #1

In the following responses there is a need to understand the two different ways lightning can impact your home. "Direct lightning" is the less frequent but usually more destructive strike to the roof with ensuing fire. "Indirect lightning" may be more frequent but possibly less severe that can enter your home via the utilities (electric, gas, telephone, cable, etc) causing harm to appliances, the heating/cooling system, and sensitive electronic equipment in the home.

All fire departments get warnings of potential hazards and none were issued for CSST.

Response: I am aware of three fire departments (one in FL) that had no knowledge of the CSST issue until late 2006 when notices were published at the direction of the court in People, Reader's Digest, and National Geographic, among other publications. Unfortunately, there was no court sponsored notices after the judge made his final ruling to proceed with the class action lawsuit on March 9, 2007. Just because there was no warning by the fire department does not mean that there is no problem with CSST.

A forensic engineering firm investigated lightning induced CSST fires. Their report, Investigating the Causal Link Between Lightning Strikes, CSST and Fire, noted that CSST is not as robust as conventional rigid steel gas pipe that had been used in the past. The report states that, "CSST is exceedingly thin" and can be easily perforated if it becomes energized by lightning. Once perforated, gas is released, ignites, and spread fire to the homes investigated. A scenario similar to this occurred in The Villages during the May 13th Mother's Day storm and is under investigation. An alert homeowner discovered gas burning along the CSST gas line in the attic but fortunately caught it in time before the fire could spread.

The forensic engineering report gave three options to mitigate CSST induced lightning fires: (1) convert to all electric, (2), replace CSST with conventional steel gas pipe, or (3) provide a LPS. The least disruptive and most cost-effective option chosen by the court was a LPS.

Please note that CSST has not been recalled and continues to be installed. The only change is that those of us with homes built before September 6, 2006, were not warned of the lightning induced fire hazard. Those with homes built after that date are to receive a written warning about the hazard of lightning.

Most homes are built with "natural" lightning rods via the concrete slab to ground.

Response: While homes are designed to meet the National Electrical Code for grounding for safety reasons they are not designed to handle the massive induction of energy from an indirect lightning strike to the incoming utility lines or a direct strike that is capable of initiating a roof fire that has the potential of spreading to the entire home.

If it was that simple and the "natural" lightning theory was correct, there never would be a need for a LPS. Apparently, the developer does not believe in this theory; otherwise they would not have provided lightning protection systems for a growing number of commercial and infrastructure facilities including the Savannah Center, the main fire station on Bonita Blvd., many of the pumping stations, both radio studios, nearly every building in Sumter Landing including the entertainment Pavilion, the four libation stations, and even the 12 car executive parking shelter in the parking lot behind Starbucks!

The decision to install at LPS is the homeowner's and the homeowner's alone. Residential LPS are not required by any federal/state/or local building code. Every homeowner needs to consider his/her own risk and make a fact-based informed decision.

Homes do not have a history of attracting lightning. Only three have been hit. The latest one only put a 1 inch hole in roof.

Admittedly, the chance of a home receiving a direct lightning strike is very low even in a lightning prone area like Central Florida. But that is only part of what you should consider. The other part is the severity which can result in the total destruction of the home and loss of your possessions. Of the three homes that I know of that have been destroyed, two have been rebuilt and now have a LPS. Unfortunately, the third was damaged by the tornado.

Best protection against possible fire is to install surge protection.

Response: Surge suppression mounted on incoming service lines protects a structure from indirect lightning strikes to utility lines or the earth where underground lines may pick up lightning voltages by direct attachment or induction. The national standard on lightning protection calls for surge protection. However, this does nothing to protect against a direct lightning strike to the home itself. A complete LPS includes direct strike protection, along with bonding of other grounded systems. Interconnecting grounded systems stops lightning from jumping or "side flashing" between systems in a structure.

Surges can be more frequent but less severe than a direct lightning strike to the roof. Homeowners should note the statement in the SECO HomeGuard Defender literature that states surge protection is not a substitute for a LPS.

Court rulings in one state do not apply in another.

Response: I am not an attorney but as stated in the CSST Update above this is a nationwide class action lawsuit even though it originated in another state. It makes sense that the case is resolved in one state rather than 50 states separately, which would drive up the cost of the litigation to unnecessary levels.

The Consumer Products Safety Commission web site www.cpsc.gov makes no reference to CSST.

Response: Just because CSST may not have been addressed by the federal CPSC does not mean that there is no problem. To determine if the CPSC has had any role in this matter may require the filing of a Freedom of Information Act request. At this late date, I think that their involvement is moot.

Letter to the Editor: Developer Doesn't Wait To Repair His Homes For Sale

We live in the Village of Duval next to and also across the street from Villages model homes. All day yesterday (Monday, July 9), Schnettler Construction, LLC (352-637-4627) was here working on repairing the vinyl siding on The Villages house next to us at 1305 Murrells Inlet Loop. Today (Tuesday, July 10), just minutes ago at about 8:15, the same company arrived to work across the street on the vinyl siding at The Villages property at 1304 Murrells Inlet Loop.

Thought you might be interested that The Villages is recognizing the vinyl siding problem and is repairing its own houses.

We are members of POA and are having AmeriPro inspect our house tomorrow. Thank you for helping us along with solutions.

Lois and Henry Hovemeyer

Top

Letter to the Editor: Swimming Pools

Last summer the high school swim team used the Laurel Manor sports pool for their swim team practice and competitions Monday through Friday every afternoon 2-5PM August through October. Those times are tightly scheduled with many activities attended by many, many residents. I didn't understand how the recreational director (John Rohan) had the right to arbitrarily "kick out" the residents in favor of the high school students who are not residents, nor are they over 30 years old (required).

I talked with John Rohan and he explained that the high school and the rec dept. have an agreement to share their facilities. The high school facilities being used by Villages residents at the CONVENIENCE of the high school activities. So, one would assume the same is true of the reverse? Not so. Again, it is at the convenience of the high school.

If you'll compare the pool schedules for Laurel Manor against Mulberry, you'll see that Mulberry is almost entirely combo lap swimming and water walking every afternoon. However, Laurel Manor has water volleyball, synchronized swimming, exercising, etc. every afternoon. The high schoolers used to

use Mulberry before Laurel Manor was built. Now the principal says that Mulberry is too far for the parents to go to collect their children after practice, yet that was not the case in the past.

In any case, why should high school students be given priority over residents when the pools are a resident amenity? You would also think that as prospective residents are brought around by sales people to see the facilities, they would wonder why teenagers are using resident amenities. Not a good impression!

Can you please join us in this fight? Maybe you'll have more pull than we did.

Bonnie Mooney

Editor's Note: You bring up a good point. But, the administrators of the Central Districts might very well point out that as a community we should support the local students with our facilities when convenient. The problem is that almost any time could be inconvenient for someone.

If you want to pursue this, we suggest that you attend one of the Central District meetings (VCCDD or the SLCDD) and voice your concerns. These Central District government meetings are a good place for residents, who are experiencing a problem, to comment on issues in the recreation program and/or use of facilities.

<u>Top</u>

From the POA Website Forum: Dogs

July 10: I am a nine year full-time resident of The Villages. Eight of those nine years I have had two dogs, both small house pets. We live in a courtyard villa so our dogs have full-time access to the outdoor area. I fully understand the frustrations of those who do not want dog droppings or people walking on their properties. I walk my dogs morning and evenings. My dogs are trained to drop in the street and I do pick up after them. I have several friends who do the same. I have watched this on and off discussion for nine years and fully understand it. While there are uncaring pet Village residents, I believe them to be in the minority. I believe the abuses come primarily from guests, visitors and renters. I have witnessed them from rental properties in the courtyard villa area where I live. This is the problem of investment owners who are not advising their tenant guests of the covenants and restrictions. In most cases, the residents and investment owners do not themselves know what those covenants and restrictions are. I suggest people, especially landlords, open their phone books to page eleven and simply read the most abused restrictions in The Villages, passing on that information to their guests & tenants.

July 10: While renters might be the focus of blame, I still observe "year round" residents walking their pets at mail facilities (where vegetation is dying from urine) and "common" public areas. Full time residents understandably love their pets and should do their walking (bathroom visits) on their own property. I do not wish for my grandchildren or anyone's children to have to encounter manure and urine. Now understand, this is coming from someone who spent many years on a farm, loved animals, spent many hours shoveling manure and knows the toxicity of the droppings and urine. Many of you

wouldn't last a day doing such daily chores.
<u>Top</u>
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Letter to the Editor: Painted Driveways In Villas
This is a copy of a letter I sent to Monica Andersen and The Architectural Review Committee after going through a series of frustrations over having a design painted in the middle of my driveway. In spite of receiving ARC approval for the project, they reneged on the approval and demanded that the design be removed.
This is to inform you that my driveway has been changed to meet your specifications.
I am not happy with this change. I feel this whole situation was handled very unprofessionally. After receiving approval through the committee, I was then notified that I was in violation and that you have not acknowledged that I had received proper approval. Following my appeal, threats were made to the painter and then later denied having been made. Phone calls concerning this subject were both rude and unsatisfactory.
Additionally, I feel that the cost of changing the design is an unfair burden to the painter who has redone the work at her own expense.
I and many patio villa residents are in agreement that the restrictions regarding our driveways are very unfair to us. Not being able to have a simple design in the middle of the driveway is NOT designated in the Patio Villa Covenants.
We all live in The Villages and should be treated as such. We have not been given a substantial reason as to why we are so restricted when so many other things are allowed outside the patio villas.
I was not trying to open a "can of worms" but was following the painter's contract, which stated in our application: driveway in set border and stack diamonds; the application was approved as submitted, only to be disapproved after the painting had been completed.
Thank you for any consideration you and your committee may give us on this situation.
Lois Huffman and Patio Villa Owners
<u>Тор</u>

From the POA Website Forum:

The Reporter Newspaper

Jul 12: While the free paper "The Reporter" does not have a comic's section, some of the letters to the editor can give you a laugh.

One lady complaining about her poor Sprint cell phone service asks: "Why can't the builder help us get coverage?" Maybe the builder could help reduce her income tax, get and increase in SS payments, etc. It is just so silly that the builder is always to blame (I assume she means the developer when she says the builder).

Another guy had a good idea about markings for pedestrian walkways to cross CR466. He asked at the tax office who he should contact and they told him to contact the county commissioners. So, what does he do? He writes a letter to the editor and says "please forward my concern to your readers and thereby also, hopefully, highlighting the idea to those responsible for our safety." Guess he is hoping the commissioners read The Reporter. Why didn't he just contact the commissioners?

Some would just rather whine and not take the effort to get something done.

It can be fun to read The Reporter

Top

Letter to the Editor: **Bulletin Has A Negative Tone**

I am more and more disappointed with the increasingly negative and judgmental tone of your Bulletin over these last couple of years. Your use of anger and vitriol has the effect of demeaning your purpose - unless you have the goal of simply venting your frustrations. There is an immaturity in the way your contributors make their points in print. Please improve. Take out the negative and judgmental adjectives. Leave that to your public meetings where you can say what's on your minds in the company of people of like mind and temperament. I for one am tired of those who can only find things to complain about in this community. Curmudgeons are not funny. They need to get a life.

Find and spread "FUN." If not, then move to another place where you can have "your" way.

Joe Lutgen

Top

Letter to the Editor: Bulletin Calms Down

Last year I took offense to your publication's anti-establishment views pertaining to The Villages' developers. I wrote and requested that you stop placing your paper in my driveway, which was promptly done. The particular article I took offense to had an editorial that included some nonsense about the Morse family having a large yacht and possibly that money could be better spent to reduce amenity fees.

I have been reading your paper and find it has calmed down and in fact gives the readers an alternative to "everything is great in Happyville" news.

Just thought I should let you know.

Jerry Potter

Editor's Note: Thanks.

Top

Letter to the Editor: Open and Friendly Garage Doors

I read with alarm the letter to the editor titled "Garbage" in which the writer stated that where she had lived previously you could not even leave your garage door open for any length of time.

I certainly would never want to live in a community with so little caring or understanding.

In fact, where we come from, many people get up in the morning and open up their garage doors just to let everyone know that they are home.

It is their way of saying please come in we are glad to have you.

These same people close their garage doors when they leave to let friends and family know that they are gone.

Isn't this approach much nicer and more thoughtful?

Bill Geeseman

Letter to the Editor: Warranty Department Intimidiation

Because the siding on my home has been worked on twice previously and still is clearly flawed, I requested an independent inspection of my home by the state-licensed home inspection company called AmeriPro. This was accomplished on July 18, 2007, and on the 23rd, I took the report to The Villages Warranty Department, to attempt to get repairs done properly. I have not yet received the whole house report, so I took only the part that applied to the vinyl siding.

To put it mildly, the reception I received was not welcoming. I was told that just because I had this inspection done, that it basically did not mean a thing ... that the builder had built the house to code, and that he would be the one to make the decision to fix or not to fix anything noted by the inspector.

The vinyl siding report showed numerous defects, despite having the home worked on previously to repair defects.

When I told them I would bring in the other part of the report upon receipt, they told me rudely that the inspection was just a piece of paper, and that the inspector had been told that he should not be doing inspections here. They said he was not licensed to inspect "in this county" and that things he looked at could have hurt my warranty.

I told them that the inspector said that the electric breaker switches were loose, and that one was hot. I was again told the inspector should not have looked at this ... because he was not licensed, etc., etc at which point I said "Thank you" and walked out.

Frances, a resident of Duval

Top

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