POA Logo

The POA BULLETIN

The Property Owners' Association of The Villages

| <u>lssue 33.09</u> | Champion of Residents' Rights Since 1975 | <u>5</u> |
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September 2007

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Archived Bulletins

The POA Bulletin is published monthly by the Property Owner's Association of the Villages, Inc. Articles in the Bulletin represent the opinion of the POA, except Letters to the Editor, which represent the opinions of the writers. Care is taken to insure that all facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

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POA vs. the VHA What's the Difference?

The question comes up often in conversations among Villages residents: What is the real difference between the Property Owners' Association (POA) and the Villages Homeowners' Association (VHA)?

There are fundamental and important differences between the two organizations. And, these differences drive right to the heart of the definition of what a homeowners' organization should be.

Consider the stated mission and objectives of the two organizations:

<u>The POA Organization</u> - The POA is an independent organization devoted to the home ownership needs and interests of the residents of The Villages.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents' Rights are respected, and local government is responsive to the needs and interests of residents.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is directed at Community Development Districts (CDDs) and the Florida Chapter 190 law that regulates CDD operations in The Villages.

The POA serves Villages residents through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA has no ties or obligations to the developer of The Villages that might compromise the POA position or its advocacy of Residents' Rights.

The POA was founded in 1975 as the original homeowners' organization in The Villages. Membership is open to all residents of The Villages.

The POA is dedicated to maintaining or improving the quality of life in The Villages for the benefit of all residents. Specific objectives are as follows:

1. Reform the Florida State Law, Chapter 190, that created Community Development Districts, to achieve the following:

Popular election of the District Administrator by all residents in The Villages,
Popular election by all residents in The Villages of the supervisors in each of the two main central districts (VCCDD and SLCDD),

- Resident approval for any significant spending programs or purchases of facilities,

- Resident approval of any bonds issued to purchase common facility for which residents would be obligated for the payoff,

- Market-based appraisal system for the purchase of any properties or facilities from the developer,

- Conflict-of-Interest regulations applied to developers, lawyers, consultants,

commissioners, supervisors, vendors, government officials, and other involved CDD operatives,

- Code-of-Conduct regulations applied in all business dealings with the districts,

- Full disclosure for Monthly Fees and use only for designated and residentapproved purposes.

2. Promote Objectivity in the news reporting function in The Villages as performed by the local newspaper, TV station, and radio station.

3. Support and promote the efforts to improve full disclosure and explanation of monthly and annual charges for bonds, assessments, fees, taxes, etc., in The Villages.

<u>The VHA Organization</u> - The VHA was formed in 1991 to represent homeowners in The Villages. The organization's blue tri-fold publicity brochure states that:

- The VHA board meets with the developer and the Central District Governments to suggest community improvements, resolve issues and concerns of the membership, and promote harmonious relationships with the developer and the Central Districts.

- The VHA works to promote good relations between Village residents and local governments.

- The VHA is a constructive, informed, positive thinking organization. In addition, the VHA sponsors a variety of programs to welcome new residents and helps to instill a sense of welcome, community, and belonging for the many new residents.

The VHA also facilitates the information flow between the developer of The Villages and residents. It has sponsored fund-raising activities that have benefitted the new hospital as well as the Sept. 11th fund. It runs valuable safety clinics. The VHA has sponsored scholarships for local students. It has identified improvements in Village facilities and used its influence with the developer and the Central District government to get these passed or implemented.

These activities are worthwhile. However, in the opinion of the POA, a homeowners' organization needs to do more to represent the best interests of the residents it serves.

<u>**Historical Background</u>** - The POA was formed in 1975 as an independent homeowners' organization representing the residents in the early days of The Villages. The POA at that time had almost all residents as members and a good working relationship with the developer, Mr. Harold Schwartz.</u>

However, the POA and Mr. Schwartz had a falling out over the issue of promises made to residents as inducements to buy houses in the Villages. The developer reneged on the promises in the late 1980s and tried to charge residents for amenities that had originally been contractually promised for free.

The POA organized a legal challenge to the developer's decision. The result was a legal settlement that allowed those early residents to continue receiving the promised amenities.

A further result was that Mr. Schwartz and the developer's organization cut all ties with the POA, tried to take over the POA and thus dissolve the organization, advised new residents to avoid membership in the POA, and

eventually formed the VHA in 1991 as an alternative to the POA. The developer also started a policy of refusing to meet with the POA on any subject.

The developer helped establish the VHA as an alternate to the POA on the explicit understanding that the VHA would not confront the developer with any complaints of Villagers. The developer did not want another pro-active, pro-resident owners' association comparable to what the POA was at the time.

Essential Differences - To summarize the key differences:

- The POA is an independent organization with no ties to the developer that might compromise its ability to support Residents' Rights;

- The VHA is a developer-sponsored organization that avoids any issue that might be adverse to the interests of the developer, even if issues of Residents' Rights are involved.

The VHA position goes against the very idea of what a homeowners' organization should be -- that the Rights of Residents should be the primary objective of a homeowners' organization rather than the rights or best interests of the developer.

Examples - Listed below are some examples over the years of the VHA avoidance of Residents' Rights issues and opposition to the POA and its positions:

- The VHA did not support the POA call for a moratorium on VCCDD purchases of various assets from the developer at inflated prices.

- The VHA did not support the POA call for popular election of the VCCDD District Administrator in an effort to make that individual more responsive to the needs and interests of residents.

- The VHA did not support the POA call for resignation of VCCDD supervisors with potential conflict-of-interests ties to the developer.

- The VHA did not support the POA call for election of Central District supervisors by all residents in The Villages.

- The VHA did not support the POA call for the Right of Residents to approve the purchase of new facilities and the assumption of the debt repayment obligation by residents.

- The VHA did not support the POA call for use of the comparable properties appraisal techniques, rather than the income-approach appraisal technique (which inflates prices), for purchases of facilities from the developer.

- The VHA did not support the POA in its call for defeat of the Sumter County Hospital Tax proposal. On the contrary, at least three VHA members were on the five member board appointed before the vote and who voiced support for the tax before the official vote was even counted.

- The VHA said nothing and never supported the POA's call for the Leesburg Regional Medical Center (LRMC) to quit stalling after the defeat of the Sumter County Hospital tax and either start the expansion of The Villages Hospital or sell the hospital to some other hospital management company which would start the expansion.

- The VHA did not support the POA in its call for rescission of the infamous Activity Policy passed by the Central Districts which would have seriously abridged Resident Rights by severely regulating our Constitutional guarantees of Freedom of Speech and Freedom of Assembly.

- The VHA did not support the POA in its call for the developer to pay the \$165,000 repair bill for a sinkhole on its Nancy Lopez golf course rather than sticking residents of Marion County with the bill.

- The VHA never supported the POA call for and the battle for the renovation of the Paradise Recreation Center. Nevertheless, the VHA president showed up at the opening ceremony as an honored guest and participated in the official ribbon cutting.

- The VHA never supported the POA call for locating the Bob Evans Restaurant away from the residential areas on the east side of highway 441/27.

- The VHA never supported the POA's position that the developer's closing of the popular Chula Vista Club was wrong and should not have been allowed to happen.

- The VHA never voiced its opinion on the Straw Vote that would have given residents north of highway 466 voting control of amenities in the VCCDD. The POA supported the proposal and said so; the VHA was suspected of being against the idea because of its half-hearted neutral position.

- The VHA tried to mislead residents over the vinyl siding repair issue by blindly supporting the developer's position without even understanding the issues or making the effort to learn more from the residents who were experiencing the problems. The POA, on the other hand, has been an advocate for Residents' Rights on this vinyl siding issue.

- The VHA president, Mr. Roger Kass, has not resigned, as called for the POA, after his conflict of interests problem on the vinyl siding issue surfaced.

- <u>Conclusion</u> - It looks like the VHA ignores any Residents' Rights issue that it thinks might offend the developer or go counter to the developer's interests. And, Residents' Rights are often ignored as a result of this VHA support for the developer.

The POA speak out on important issues for residents and supports Residents' Rights.

Now What? - The question for you, the Village resident reading this article, is whether you want to belong to an organization that represents your Residents' Rights and best interests (POA) ... or whether you want to belong to an organization that ignores your Rights and best interests in an effort to coddle up to the developer (VHA).

The POA general membership meeting is held on the third Wednesday of each month in one of the recreation centers (Paradise Center in September and Laurel Manor in the months afterwards).

Now is the time to learn more about the POA and its support of Residents' Rights for all Villagers.

Come join us and lend your voice to the effort to promote Residents' Rights and make The Villages a better place for all of us. Stand up for your Rights. And, stand up for The Villages -- it's your community now.

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Vinyl Siding Integrity?

The Vinyl Siding Committee and AmeriPro, an independent inspection firm from Jacksonville, have looked at more than 300 homes in The Villages over

the past year. Regretfully, we haven't found even one home that was sided correctly according to the manuals of several major siding manufacturers, including Alcoa and the Vinyl Siding Institute. Even the shutters are installed incorrectly on these homes.

Each homeowner needs to make their own decision: Is your home one that is sided properly? That may be against the odds.

The Siding Committee members and AmeriPro's inspectors have rarely seen such apparently shoddy work. It's a disgrace that such poor workmanship should be so prevalent here in The Villages.

We wish we could be finding and spreading "FUN" as Mr. Joe Lutgen admonished in his letter to the editor in last month's POA Bulletin. Unfortunately, Mr. Lutgen, this is reality and you must be living in denial. While there are unquestionably wonderful aspects to living in this community, and we love it here, that doesn't mean we should ignore the problems or accept bad workmanship as the price for living in The Villages. We believe in honesty and integrity and respect. We expect the same from those who sell us or repair our homes.

Mr. Lutgen sounds like Mr. Roger Kass, a Villages employee who has used his position as president of the Villages Homeowners Association (VHA) to try to minimize the extent of the siding problems. Although Mr. Kass is a Villages resident, he is getting his information from only one side of this matter, the developer. And he has chosen to deny the problems and not to respond to our invitation to have some of our committee members show him the problems.

Three hundred homes so far, in about ten different neighborhoods. One hundred percent with siding installation defects. Is this "overblown?" Do Mr. Lutgen and Mr. Kass really expect us to ignore this?

Even Home Warranty doesn't go that far. They have been referring the problems back to the contractors and subcontractors for repairs which seem to have varying degrees of quality. Sometimes the workers have to come back four or more times, because they're still trying to take shortcuts and don't do a proper repair job the first, second or third time. It is tedious for the homeowner to call Home Warranty repeatedly to fix what should have been done right the first time.

We do have some good news, though. The Siding Committee has been watching the repair work for some time now and has noted a father and son outfit named New Look Exteriors who appear to be doing a thorough job. We like their work and their attitude of doing the job right, even though it takes a little more time. We hope they will get an opportunity to work on new construction after all the existing problems have been cleaned up. And if so, we hope they'll be allowed to continue with their "do it right" method, instead of using just the "do it fast" technique that seems to prevail here.

The committee will continue to check on repair work, as we have been doing, and report our findings in the POA Bulletin.

We would also like to commend Dean Carter, one contractor who has been doing a great job overseeing the rework of his siding crews. We have heard from homeowners that Mr. Carter is a man with integrity who is willing to stand behind his homes and take responsibility. That's something we need a little more of in The Villages: INTEGRITY! Thank you, Dean Carter. The Vinyl Siding Committee

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September Meeting of The POA is at The Paradise Rec Center

The POA will have its September 19 meeting in the Paradise Recreation Center at 7:00 p.m. in front Auditorium room.

The speaker for the evening will be Mr. Will Pruitt, local business owner, gubernatorial appointee, and citizens advocate in the Florida and Federal Legislature. He has been invited to discuss the legislative process and how it affects the POA.

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 September 19. Complimentary Ollie's Frozen Custard will round out the evening. And, the discussions and opportunity to meet fellow Villagers make for a thought-provoking and interesting evening.

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Cheers and Jeers

Jeers - To the censors of the developer for banning the Michael Moore film "Sicko" from being shown at the two theaters in The Villages. No matter what your politics, you have to be upset that you will not be able to see the movie, if you wanted to, at our hometown theaters because of our hometown censors.

Cheers - To The Villages Entertainment Department for the great entertainment programs throughout The Villages. This includes entertainment on the Squares, Katie Belle's, the Church on the Square, Savannah Center, etc. Please keep up the great work!

Jeers - To all the residents who put out yard debris for pick-up days before the scheduled pick-up. Please, keep debris on the side of your yard and just put it curbside the evening before the Wednesday pick-up day. CDDs now have the lawful authority to enforce Covenants and Restrictions, and we may start seeing fines for violators.

Cheers - To all the residents who pick up litter in our community. This is personal pride and responsibility in our hometown. Thanks.

Jeers - To skateboarders running amok on the Squares. You may think you are having fun; but, we think you are hazards.

Cheers - To the new members of the Resident Advisory Council. Thanks for coming forward to serve on this important Board. This is civic pride at its best.

Cheers - To the Sumter County Board of County Commissioners for the revised agreement giving our residential CDDs additional funding for more mowings of our roadways.

Cheers - To the Sumter County Commissioners for their efforts to lower our County Property Taxes.

Cheers - To Sue Michalson for pushing the idea of garbage re-cycling in The Villages through the Village Greens organization. It looks like The Villages may finally be picking up on this idea. Let's believe it when we see it.

Cheers - To the Chicago Cubs for giving us an early case of World Series Fever.

Jeers - To the Florida Legislature for their dubious work on Home Insurance Reform giving us rate relief in the form of 40% or more rate increases! Who are they trying to kid? (Hint: Us!) These legislators are looking more and more like the Keystone Kops.

Cheers - To the Central Districts for painting those yellow center stripes on the Recreation Trails. This should help safety. Now we need to slow down, also.

Cheers - To the Town of Lady Lake Board of Commissioners for taking over the responsibility for roads in the Lake County Villas. The developer didn't want to mess with the roads any more, but Lady Lake came to the rescue. Thanks.

Cheers - To the local police and sheriff's departments in Lady Lake and Sumter County for putting out those road-side trailers that tell you your car speed by radar. This is a great way to get the point across about slowing down.

Jeers - To golf cart drivers who allow the towel on their golf bag to drape over the stop light or turn signal of their cart, thus causing a potential dangerous situation. It is best to tuck the towel into the top of your golf bag whenever you drive with it.

Jeers - To golf cart drivers who slide past stop signs without coming to a full stop. The police are starting to give out tickets for this -- and, they are expensive.

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CSST Stainless Tubing Lawsuit

Here is information on the Corrugated Stainless Steel Tubing (CSST) gas piping class action lawsuit.

The deadline for filing a claim under the Corrugated Stainless Steel Tubing (CSST) gas piping class action law suit is fast approaching. If you have CSST and your home was built before September 5, 2006, and you intend to take advantage of the monetary benefits of this law suit, you must file your claim by September 5, 2007. This is a one time opportunity to have a code-compliant lightning protection system installed at a significant discount.

Additional information can be found at:

http://www.pddocs.com/csst/documents/Class_Action_Notice.pdf and on the POA website (www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at http://www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at http://www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at https://www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at https://www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at https://www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at https://www.poa4us.org) under Links for the August issue. If anyone has questions contact Len Hathaway at https://www.poa4us.org) and I will do what I can to help.

Question: How would I know if I have such pipes in my house?

Answer: You will need to gain access the attic above your garage. You should find a yellow plastic-jacketed pipe coming from your exterior gas meter into a gas manifold with four (or more) yellow plastic covered pipes splitting off from the manifold that supplies gas to your furnace, hot water heater, stove, dryer, and any other gas appliances.

The plastic-jacketed pipe will have the manufactures name stamped on it and in all likelihood it will be one of the four defendants in the lawsuit; probably "Wardflex" by Ward Manufacturing.

You will need to take a picture of the gas manifold to submit with your claim along with two external pictures of your home as called for on the Claim Form.

Editor's Note: Thanks to Maxine at JMAX and Len Hathaway, a resident, for this information.

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Letter to the Editor:

VHA President Just Doing His Job

It is apparent to me after reading the latest issue of the VHA bulletin that their objective is totally the opposite of the POA.

From reading their latest bulletin it appears it is a public relations forum, or cheerleading club to blow the horn promoting the developer. Therefore it would be logical to expect Mr. Kass to support the developer in a good light to its readership since the VHA bulletin is an arm of the developer to spread its good will. It is obvious the VHA bulletin prints all the good the developer is doing. Therefore, perhaps Mr. Kass does not have a conflict of interest after all. He is just doing his job promoting the developer.

While the VHA is looking out for the good of the developer, the POA is looking out for the good of the residents.

Sym Terhune

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Letter to the Editor: Vinyl Repairs Done Right

Our new house had a totally inadequate siding installation. Waves, nail spacing, tight nailing, no nailing, improper undersill and eave channels, etc., were all prevalent. It was so bad siding would even fall off the house.

My wife and I quickly recognized this as a problem along with many other Villagers. After complaining to The Villages Warranty Department verbally and in writing, our house was subsequently selected for correction and repair. As a result our house was completely resided to meet the manufacturer's specifications.

We wish to thank the POA of The Villages for their dogged pursuit for repair for those of us with the problem and The Villages Warranty Department for their commitment to make it right.

Special commendation is also given to the company "New Look Exteriors, Inc." which was responsible for all the re-siding and clean up. They were professional, courteous and very pleasant to work with.

Ron and Carol Johnson

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Letter to the Editor: Vinyl Repairs???

My vinyl-sided home was constructed in 2006 by the builder known as "McDowell." When I purchased it in December, I noticed siding had fallen off the house behind me, which was unoccupied. That home was also built by McDowell. Since February, I have had various pieces of siding fall off my house, or be loose enough to be hanging from one end. It has been a nightmare for months. I've lost track of how many times it has been "repaired." It is either five or six, and I've been through three different siding contractors.

Whenever I have asked why it cannot be repaired properly, so that I don't need to keep going through all this, the answers have always been the same. McDowell sets the rules for what will be done for repairs, and my house needs repairs not approved by McDowell.

I paid for an independent inspection of my siding, and after all these "repairs," significant defects were found on all sides of the house.

We homeowners are told that siding is only cosmetic, so it doesn't matter. One more attempt has been made by a siding contractor to fix my home, but it still looks as though the siding is water on a disturbed lake, as it is very wavy and irregular. McDowell will not spend the money to fix the problems with the framing under the siding, which is causing the defective appearance.

When is the developer of the Villages, currently represented by Mr. Morse, finally going to heed the hundreds of homeowners trying to have proper repairs done on their homes? New homes are being constructed, again using the improper techniques that have been identified for months. Do Morse and McDowell think we are blind, as they pretend to be deaf?

Gail Kennedy

Letter to the Editor: How Did He Get the Bulletin?

The Letter to the Editor for August, 2007, entitled "Bulletin Calms Down" gave me a good chuckle.

The writer was referring to an opinion a year ago that the Morse Family had a large yacht, and maybe they should put that money into reducing our amenity fees.

After reading that article, he wrote and requested his POA Bulletin no longer be dropped in his driveway. According to him it was stopped, but now he writes and said the Bulletin articles have calmed down.

First, I'm stumped as to how he knows this if he took the pains to stop a free publication from being delivered to his home. Second, I just wondered if when he was a kid if he picked up his ball and went home if he wasn't winning.

Keep up the good work POA.

Jack Holycross

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Hometown Democracy Petition

This is an article about the Florida Hometown Democracy movement written by Howard Troxler, Staff Writer for the St. Pete Times, and published August 9, 2007:

Can citizens govern themselves wisely? Or should somebody else make decisions for them?

Florida Hometown Democracy is a group that wants to give voters control of major growth decisions in our state. The group is petitioning to put a constitutional amendment on the 2008 ballot.

Countless times over the past 25 years, we have watched opponents show up

at public hearings, angry, energized, saying the same things to fight a proposed development.

Their City Council or County Commission shrugs and says, "Where were you when we were drawing the maps? Our maps tell us that we cannot say no."

So here is the genius of Hometown Democracy: It says that voters get to draw the maps in the first place.

The group's amendment would require local voter approval for changes in a community's "comprehensive plan."

Voters may like it because: (1) many voters are flat-out sick of local government saying "yes" and (2) because the opponents are frothing with ridiculous overstatement.

"This will lead," warns a builder-funded group with the ironic name of Floridians for Smarter Growth, "to less planning, increased urban sprawl, more traffic, higher property taxes and anemic municipal services."

Holy cow! All that, just from letting voters control growth in their own community.

Floridians for Smarter Growth has a proposed counter-petition. It, too, claims to give citizens the "right" to control growth, but it sets up roadblocks to keep them out.

Oh, and this rival amendment also says that if both it and Hometown Democracy pass, then Hometown Democracy won't count. Sneaky!

So if somebody asks you to sign a petition to "control growth," make sure you know which one you're signing.

This isn't black and white. We know many smart people who think Hometown Democracy is a bad idea.

So by all means, if you think that decisions about growth are best made by "professionals" and local elected officials, then you should oppose Hometown Democracy.

After all, they've done such a good job so far.

HELP SAVE WHAT'S LEFT OF FLORIDA. LET THE PEOPLE VOTE to control growth! Help put HOMETOWN DEMOCRACY on the 2008 ballot. Please download and SIGN THE PETITION at: www.FloridaHometownDemocracy.com.

The Hometown Democracy offices are located at: PO Box 636, New Smyrna Beach, FL 32170-0636.

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The POA Has A New Select Sponsor

The POA is happy to announce a new Select Sponsor - the Cebert Wealth Management Group, Inc.

Cebert is a local organization specializing in financial planning for individuals. The company is located in the office building just west of the new Hampton Inn on Highway 466.

In addition to placing a full page ad in the Bulletin (see page 9 on the right), the company will attend each of our monthly meetings starting in September. That will provide an opportunity for members to talk to Cebert staff, ask questions, review literature, and learn about personal financial planning matters.

The company will also take the podium for a 3-5 minute talk about some current topic of interest in personal financial planning. Time will also be allowed for a Q & A session.

Cebert joins Partnership Realty as our second Select Sponsor. Partnership will also take the podium for a short talk and a Q & A session each meeting.

Please join all of us in congratulating Cebert, and also Partnership, for their new roles in supporting the POA and its many members.

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Pre-Inspection Inspection

This week I'm planning to have a whole house inspection by AmeriPro. My year will be over at the end of the month, and like so many other homeowners here in the Villages, I have many concerns about the quality of construction of my home.

As for what I have found on my own, it's bad enough! Originally, last year I found attic insulation on some knee walls had fallen out because it was not secured, and in some areas of the ceiling bays it was missing altogether.

Also in the attic, the ground wire to the gas line had never been connected. Where was the electrical inspector? Last fall I asked Lee Hartman, Sumter County's Chief Building Inspector, to find out who signed off on the electrical inspection for this house. He never got back to me about it.

I never looked further back in the attic because there were so many other

issues to deal with at the time: no shims or blocking in the doors, a 40-foot long crack in the foundation going through three rooms, vinyl siding that had to be redone (with a great deal of resistance from the siding subcontractor), fascia and drip edge issues, a dryer vent that was never even attached, a doorbell and cable boxes badly installed, and much, much more. And then I noticed all the bad siding throughout the neighborhood. Needless to say, I have been very, very busy this past year.

With the approach of the one year anniversary for the purchase of my home, I decided that, even though I have years of experience in construction, I'm going to have AmeriPro do a whole house inspection for me. They will look at the construction of my home objectively and provide documentation and credibility because they are licensed by the State of Florida and have the experience, the knowledge and the ability as well as the proper equipment to do a good, through job.

In anticipation of AmeriPro's inspection, I took another look in my attic, going further into the more remote areas. In just 20 minutes I found some more major problems: there were two bathroom vents resting on the insulation and one tube is crushed, so it's not venting properly. Furthermore, all the moisture from these vents is going on my insulation, not out the ridge vent. To the best of my knowledge, heat, moisture, and lack of ventilation equal three things: MOLD, ROT and INSECTS.

Insulation is also missing over the guest bedroom and in two knee walls. In some areas, insulation batts were split horizontally into thinner layers to use less material. Instead of an R-30 insulation factor, now it's only half of the proper insulation value. This translates to higher electrical costs for cooling the living area and a waste of precious energy resources. No wonder my AC unit is running all the time! We have to wonder if this is another "mistake" because someone spent the time to split those insulation batts.

More insulation problems include material packed too tightly over soffits so there is no air flow. A properly ventilated attic will be cooler, will keep the home cooler, and will prolong the life of the roof. Restricting the air flow by packing insulation in the soffits traps heat and moisture in the attic. As noted above, this should be avoided by installing the insulation properly and maximizing air flow in the attic.

Where I come from, there is an inspection of the insulation before the house is completed, before the walls are even closed up. Were our houses here ever inspected? This work would never, ever pass inspection, in my experience.

Again, this is shoddy, careless work, that is unlikely to be caught unless homeowners have a thorough inspection.

Though I'm not surprised, as usual, I'm documenting all my findings. With all the problems I noted in the attic within 20 minutes, I'm not looking forward to the inspector's list. But it's better to find out now than later.

And I trust AmeriPro to be thorough and conscientious. They will also be doing a Wind Mitigation Inspection, as they are authorized to do by the State. It will be interesting to learn whether the gable truss bracing and other factors are sufficient to meet state recommendations.

Ray Micucci

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Letter to the Editor: Winter Residents

I maybe a little late on this subject of winter residents, but I feel that not too many Village resident have a problem with the "snowbirds." After all, they pay taxes, amenities fees, utilities, etc. Sure it's hard to get into restaurants and the roads are more crowded, but it's a life style they can afford so I envy them.

Now renters!!! That is where the real problem is. I know my friends and neighbors are fed up with them. If you rent from The Villages, you can only rent for a month, and you can't rent the following year. It's the renters who use the outside agencies and can rent for as long as they want.

My wife and I played golf with a couple of renters and the conversation went like this: "We have been coming here for 7 years. We have no intentions of ever, ever buying or living in The Villages. But this is the greatest free golf vacation you can find. We get all the amenities you get as a resident, plus, we sign up for priority golf."

This is a prime example of what is wrong in The Villages and the developer let it happen and now he doesn't know how to stop it. My suggestion: All renters should be given a "renter" card, not a brown resident pass. They should be given specific ID numbers that identify them as renters. They should not be allowed to get priority golf memberships (which I understand you can't get if you rent from The Villages). When they do try to get a tee time, their number will automatically identify them as renters and they go to the bottom of the list. If there is a last minute tee time then they can be considered for it.

The developer should not be afraid of hurting anybody's feeling. He isn't making any money off these people. The one raking in the money is the homeowner whose home they are renting. A renter like the one mentioned above brings nothing to The Villages. I don't care if they spend money in restaurants and shops. They probably stay home and cook just like the rest of us.

The developer has to do something about this situation. The rental system has to encourage people to buy here not make The Villages a yearly free golf vacation.

Donald F. Easterling

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Village Greens

The Village Greens Environmental Club is happy to see that our efforts appear to be paying off. The Villages announced that it is seriously considering a recycling program for us. Details will follow.

Another one of our efforts has been to draw attention to the need to have Florida Friendly Yards permitted here in the Villages. Apparently this too is being considered and actually has been implemented is some areas. "Never let it be said that persistence doesn't make a difference."

The next meeting of The Village Greens will be held September 26th, 6:30 pm at Laurel Manor Recreation Center. Membership is \$5.00 and you will receive a free fluorescent bulb along with our newsletter distributed monthly via email.

The program will be a particularly interesting one. We are showing a wonderful film on Solar Power and the latest applications that have been found for this incredible form of renewable energy. Larry will be with us with his power charges solar Golf Cart as well as a sole tube company.

Be sure to mark your calendar for October 13th. You won't want to miss the First Environmental EXPO sponsored by the Village Greens. Lake Miona Recreation Center. 10 am to 5 pm.

We will have auto dealers, vendors with energy saving products, organic locally grown produce, representatives from non-profit environmental organizations and much more.

Call Sue Michalson for information: 352-259-1426.

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Letter to the Editor: Workmanship Is Poor

As a homeowner in Duval, I just want to comment on the problems I have had with the siding and related problems on my home.

I have had everything from loose panels, missing finish trim, stepping, buckles & bellies, and bad framing work, to insulation in the walls facing the wrong way. At every step I have had to fight to get the repairs done. I have met with developer representatives at every level, from the builder, Dodd McDowell, and his supervisor, Chris André, to the head of all the contractors, Rick Murray, and Home Warranty reps.

I have met with the Alcoa rep, Joe Breese, who turned out to be their District Sales Manager, a definite conflict of interest in my opinion.

I have met with the Chief Building Inspector for the county, Lee Hartman, who responded to the backwards insulation of my vapor barrier by saying: "I'll ask The Villages why they did that."

My research tells me that, in Florida, having no vapor barrier is OK, but if it's there it should face the right way. The builder is still refusing to complete some of the repairs. At one point I was told they would provide the lumber and I could fix it myself!

Like all the other homeowners here, I didn't move to The Villages to go through all this. I wanted to retire and enjoy life. I had my own business and worked hard all my life and paid for this home with my savings. I would NEVER have treated my customers this way!

My builder is Dodd McDowell. If I had known what I know now, I never would have purchased a McDowell home. I would have insisted on a Carter home. At least he appears to be standing behind the workmanship on his homes. McDowell seems to be doing everything he can to avoid responsibility and he refuses to fix mistakes correctly.

Vince Mazone

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Letter to the Editor: SECO Lightning Protection

Following is a letter sent to the editor of the POA Bulletin. As it turned out, the writer informed us several weeks later that the "matter has been settled to the satisfaction of both parties." We print this now as a information piece for our readers. Lightning protection is important. But, be sure you know what you are getting.

On May 13, 2007 we were struck by lightening and lost the air conditioner, computer, garage door opener, a TV a VCR, a timer for the irrigation system a

telephone and telephone answering machine.

We had a surge protector placed on the outside of the house and many outlets inside and have been paying an additional \$5.50 a month for about 10 years.

We were informed at the time of installation that it would be a safety measure for such incidents as the lightening strike.

We than had an inspector from SECO come to the house and replace the surge protector. We proceeded to send it to EFI in Utah for inspection. Their finding was the surge protector was OK so therefore we were not entitled to any claim.

If after getting hit and all those above electrical appliances were affected, please tell us what could have caused the problem. Just why are we paying the additional fee each month to SECO if when a problem such as this occurs the answer is it is not their fault?

I believe that according to the "Whole Home" Surge Protection Program which claims a 100% lifetime guarantee we should be entitled to collect for damages.

Also, anyone who is in this program and believes they are still dealing with SECO they are mistaken. SECO directs complaints to EFI in Salt Lake City, Utah.

E. Michael Stockman

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Your CDD Meetings

Starting in October, The Villages CDDs meet at the Laurel Manor district offices:

Second Friday of the month:

SLCDD at 8:00 a.m. CDD # 2 at 9:30 a.m. CDD # 4 at 11:00 a.m. CDD # 1 at 1:30 p.m. CDD # 3 at 3:00 p.m.

Third Friday of the month:

VCCDD at 8:00 a.m. CDD # 5 at 9:30 a.m. CDD # 6 at 11:00 a.m. CDD # 7 at 1:30 p.m. CDD # 8 at 2:30 p.m. CDD # 9 at 3:00 p.m. CDD # 10 at 3:30 p.m.

Please watch the Daily Sun Announcements section, or the Our Place column on Thursdays, for notices of schedule changes. Holidays can alter the schedule, and special meetings may be held at other days and times.

These worthwhile meetings show our local governments in action. Residents wanting to know what's going on should attend, ask questions, and watch the proceedings.

Also, the District Administrator's office conducts a two-hour CDD Orientation twice a week at 10:00 a.m. on Monday and Thursday at either Laurel Manor or other recreation centers. Call 751-6700 for details.

CDD Orientation is informative and provides a good basic overview of how CDDs work and are organized. The POA recommends the program for all residents.

However, the POA also recommends that, after going to this, you come to a POA general membership meeting for the rest of the story. You will not get the whole story at CDD Orientation.

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Beware of Paper In The Back Window ... Potential Car Jacking

Have you ever walked across the parking lot, unlocked your car and got inside ... you start the engine and shift into reverse.

When you look into the rearview mirror to back out of your parking space, you notice a piece of paper stuck to the middle of the rear window.

So, you shift into Park, unlock your doors, and jump out of your car to remove that paper (or whatever it is) that is obstructing your view.

When you reach the back of your car, that is when the car-jackers appear out of nowhere, jump into your car and take off. They practically mow you down as they speed off in your car.

And guess what, ladies? I'll bet your purse is still in the car.

So now the carjacker has your car, your home address, your money, your personal information, and your keys.

Your home and your whole identity are now compromised!

BEWARE OF THIS NEW SCHEME THAT IS NOW BEING USED

If you see a piece of paper stuck to your back window, just drive away. Remove the paper later.

And be thankful that you read this story.

A purse contains all kinds of personal information and identification documents, and you certainly do NOT want this to fall into the wrong hands.

Lieutenant Tony Bartolome Bureau of Investigations Florida Highway Patrol P.O. Box 593527 Orlando

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