

THE



Issue 40.07



BULLETIN

July 2014

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Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

Resales in The Villages Why Do Resale Home Purchasers Need Two Real Estate Agents?

We asked **Debbie Okrulika**, (known throughout The Villages as “Debbie O”) co-owner of **Realty Executives** in The Villages, to speak to us about purchasing a resale home in The Villages. Before coming to The Villages she had a very successful ReMax franchise in Ohio. When she arrived here there were only two resale offices in The Villages, Sun Central and First Village, both owned by the Developer and members of the Multiple Listing Services (MLS). However, they were not permitted to sell new construction.

When Debbie arrived she took a position with ReMax, a company she had worked for before, and began selling in The Villages. It appeared that The Villages had thought the resale realty market was all theirs and that no other realty company was supposed to come in and tread on their listings.

Debbie made her listings easy to show because she put a lock box on hers, while The Villages Realtors were still using a pocket full of keys. As time went on, other realty companies were doing well. Then one Saturday morning, October 1, 2004, she learned that during that night, The Villages had closed down both of their resale offices and moved everybody into Properties of The Villages (POV). They pulled completely out of the

MLS, leaving all MLS realtors unable to sell any of The Villages resale listings.

That next year, for all MLS realtors in the area, it was like starting all over again. People were confused - The Villages was no longer a member of a MLS. They were no longer realtors. They were no longer members of the National Association of Realtors (NAR), the Florida Association of Realtors or the local Board of Realtors. These entities govern realtors to make sure they are doing the right thing and you can lose your license if you fail to do the right thing. The local Board has the authority to look at ethics violations with the

power to suspend realtors for a period of time.

The rules of the NAR that govern the behavior of their realtors benefit the consumer. It requires them to be truthful and knowledgeable about their market. This enables MLS realtors, when preparing a market analysis for a client, to provide you with a correct valuation so as to protect your resale value and not come in too high or too low.

The unfortunate outcome of the withdrawal

(Continued on page 2)

May and June Forums Q & A

1) Where the cart path crosses Delmar going to Chula Vista - there is a street sign there that totally blocks your view. Can something be done about this? A) Brittany Wilson, Janet Tutt's executive assistant who attends our meetings, will see that this situation is reviewed and addressed by District staff.

2) On Buena Vista Boulevard there appears to be a little tiny strip that is 20 mph and the rest of it says 35 mph. What is the purpose of this 20 mph strip? A) You must be leaving Marion County and entering Sumter County where you will see a sign stating 20 mph unless otherwise posted just as you cross the Sumter County line, and then a short distance from that, a 35 mph speed limit sign. The reason for the dual signs is that Sumter County roadways in The Villages have a 20 mph speed limit unless otherwise posted, and that

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Tuesday, July 15, 2014

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 P.M.

Laurel Manor Recreation Center

SINKHOLES “101”

Identification and Repairs/Costs

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Restoration Representatives**

**Followed by Questions & Answers
Audio and Visual in Overflow Room**

**Donuts & Coffee After the Meeting!
All Residents Welcome - Come and Join Us!**

Resales in The Villages

(Continued from page 1)

of the Properties of The Villages from the MLS is that they do not let MLS realtors show their listings and as a result the MLS realtors decided the POV could show their MLS listings, but they would not be eligible for a commission.

This situation was due to the action of The Villages Properties. The unfortunate outcome is that individuals looking for a resale home must select an agent from both the (POV) and from one of the MLS Realtors in order to be able to see all of the homes they wish to evaluate. It is important to understand that you, as a homeowner, deserve a choice. You can go with the POV or with an MLS Realtor servicing The Villages. It would be interesting to know how many resale home buyers were even aware that in order to see all of the resale homes that were available, they would need to get both an MLS realtor and an agent from Properties of The Villages.

Q & A with Debbie "O";

1) I came here about 18 months ago not knowing much about The Villages, so I went to The Villages Sales Office. Never was I told that they would only show me listings that belonged to Properties of The Villages. I only found this out after the fact and that is rather a thorn in my side and not only that, but I felt

Correction

A story published on page 9 in the June POA Bulletin contained incorrect information as to the web address of the US Consumer Product Safety Commission. The address actually is cpsc.gov. □

The POA Bulletin is published monthly by the Property Owners' Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the Editor postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources.

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that it was not really the way a business should be conducted. A) That's why I am here at this POA meeting. We truly try to spread the word that in order to see all of the resale homes available you need to have two agents (MLS and POV).

2) I know there is a very large rental market and I wondered if there are any facts and figures from the taxing authority as to whether or not proprietors are paying taxes on the rental income. A) The rule is that if the lease is for less than six months it falls under the classification of 'tourist facility' and it is treated like a hotel, and then you must pay the 'hotel tax'. If it is six months and one day or longer it becomes long term and there is no tourist tax on it.

3) When we were looking for a home we had gone to The Villages and went through the bus trip and everything else, and then several years later we came back and were looking at resales. We found our agent through the internet and were very surprised after we bought our home in Marion County, which I am very happy with, but we were looking in Lake County and our agent never told us that there was no bond for people who lived in Lake County. Are your agents trained to do that? A) Yes, they are. In fact, that is one of the selling features in Lake County, but Marion County has a low bond anyway.

4) During the past year it seems like the value of properties has increased tremendously. Do you believe there is a bubble now going on or do you believe it is sustainable? A) I do not think that there is a significant bubble going on. I am pleased with the recovery of our housing market. However, the patio villas are starting to scare me a little bit be-

(Continued on page 4)

POA Mission Statement

The Property Owners' Association of The Villages is an independent organization devoted to our home ownership experience.

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 governments are responsive to the needs and interests of residents.

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

The POA also functions as a "watchdog" organization overseeing the actions of our Developer and our local governments.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is focused on the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our Developer.

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



The POA, founded in 1975, is the original homeowners' organization in The Villages. Membership is open to all Villages residents. □

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the Developer and our local government officials.
2. Have decision making authority for important issues in our community.
3. Elect our top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict of interest issues.
6. Be charged honest monthly amenity fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, unslanted news reporting from local news sources.
10. Be informed beforehand by the Developer on any major change in our community. □

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Rich Lambrecht

Update from his wife Anne

Rich is improving a little each day. He recently had a “swallow test” at the Villages Hospital where he had to swallow different thicknesses of various radiated liquids that showed up on the X-ray machine. None of the liquids went down the “wrong pipe” so he passed the test. However, he still needs work with his chewing and swallowing properly before he can actually eat any real food.

Rich remains paralyzed on his left side and has daily therapy with two very upbeat, pleasant, young therapists. They tape his hand to a board and then ask him to throw his arm out sideways. They have him standing on both of his feet, holding onto a surface. He’s a good student and wants to do well. UF Shands has scheduled an appointment for Rich for next month and we are excited that he might get some further intense therapy there. After that we’ll decide if he should come back to the Club or to a different rehab/nursing facility.

In the meantime, Rich still has his memory but struggles with confusion in the present. Once his digestion situation is resolved, he may be a different man altogether. I can see the time when I wheel him around the farmer’s market and choose some vegetables for him. He does not like that idea at all! □

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THE POA HAS YOUR BACK, DO YOU HAVE OURS?

We still have concerns in The Villages – the eventual outcome of the ongoing IRS investigation; the desire for the creation of a resident elected Amenity Authority Committee for the Sumter Landing Community Development District residents, unavailability of sinkhole insurance, roofing defect issues, to name a few.

The more members the POA has, the better able it will be to help manage good results for residents if there are problems. We are supporting you. We urge you to support us.

We put a Bulletin on almost every driveway in The Villages every month. We believe it is important that all residents have all of the in-

formation about happenings and events in The Villages as they make decisions on various issues. The POA has no ties or obligations to the Developer which might compromise the POA position or its advocacy of Residents’ Rights.

We are making every effort to research the issues and advise you of any pertinent information which may not have been included in the various Villages media outlets. If you believe we are providing a service and you read the Bulletin, we urge you to become a POA member. (Membership form and information below – annual membership year is from January 1 through December 31.) □

MAKE AN INVESTMENT IN YOUR FUTURE

POA 2014 MEMBERSHIP – NEW/RENEWAL & DONATION FORM

Please complete each section and return to: **The POA, P.O. Box 386, Oxford, FL 34484**

New Renewal Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____
(SAME LAST NAME)

NAME(S)(2) _____
(DIFFERENT LAST NAME)

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

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(We respect your privacy. Your email address is for POA Official use ONLY)

1. MEMBERSHIP NEW/RENEWAL: Please enroll my POA membership for 2014 at the **Annual Rate of \$10 per household.** A check payable to POA is enclosed. Memberships are for Households and run annually from **JAN 1ST to DEC 31ST** (check the box that applies)

I will include a **stamped, self-addressed envelope** with this form and my check. Please mail my Membership Card to me using the address above.

Please hold my POA Membership Card for me to pick up at one of the monthly POA meetings.

2. ADDITIONAL DONATION:

Please accept my additional contribution to the POA in the following amount: \$ _____

3. TOTAL CHECK AMOUNT: \$ _____

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Dues Paid Date _____ (Office Use Only)

Resales In The Villages

(Continued from page 2)

cause they have really increased in price this year, but I do think that the demand is there and when you have demand, that is going to drive the prices up. I can handle a healthy percentage on appreciation a year as four to five percent at the most and really healthier would be two and three percent. When you get to twelve and thirteen percent we might be heading for trouble. I don't want to see that again. I am still doing Comparative Market Analyses on homes for people who owe more on the home than it is now worth, and those are the homeowners I feel sorry for.

5) Do you see that in the future when new homes are not available that we will see an increase in the resale market? Have you seen any investors, people who do not plan to live here, buying the homes here with the idea that in five years or so they will significantly appreciate? A) We went through that phase that drove the prices up several years ago and I will give the Developer credit for seeing this coming and thwarting it by requiring new home buyers to hold the property for at least one year. I have not seen many investor purchasers, but there are always people who want to buy now because they want to stabilize their investment by purchasing now because they are afraid that the prices might go up. These are usually individuals who are going to retire in two or three years, or whenever their home sells.

You questioned property values after build out. I think that is why the POA is so important because if the amenities are not maintained at the level they were when you purchased here the property values will definitely be negatively impacted. That is why I am so grateful for the wider golf cart paths that the POA was instrumental in securing the funds for and for the renovation of the Paradise Rec Center, as well as all of the upgrades now going on at the older recreation centers, and the construction of new, larger recreation centers for the old one room centers at Tierra del Sol and El Santiago, which were all made possible because of the class action lawsuit monies. That, along with the beautiful landscap-

ing and flowers provided by residents annual CDD maintenance fees, should maintain the "Disney World for Adults" image into the future.

6) Debbie's husband, Frank got the microphone and made the following comments: When we first came down here and went into this market, The Villages resale market was charging 7% commission to sell your house. With free enterprise, now they only charge 6 percent. That's why you want competition, such as Realty Executives and the other MLS Realtors, because that's what free enterprise does. Also, when agents enter your home to give you a valuation of your home they have to go in and search the records and the appraisers must also see these. However, The Villages does not let the appraisers have access to their records. So the only ones they can rely on are the ones that an independent agent sells. That hurts you as a homeowner because the appraisers do not have all available information to make their valuation.

7) In regard to appraisals, where I have lived in the past they have been based on square footage. Appraisals here seem to be based more on emotion. A) Some of the important things on an appraisal include: Making improvements such as room additions, adding a golf cart garage, enlarging the lanai, adding

granite counters and backsplash, etc., which will add to the valuation, but required maintenance of your home, such as replacing carpets, a new roof, a new air conditioning unit, etc., will not likely increase the value of your home. These maintenance items will help maintain the value of the home, but they will not usually increase it. When we do our comparative market analysis we do the plus/minus, plus/minus. For example, you have a golf cart garage, this one does not. It is not emotional.

8) We live in a community where there was a recent sinkhole. How will this impact the value of the other homes in this area? A) Sinkholes are certainly an issue and a problem. I have had a home listed that had had a sinkhole and it was a tough sell. Undoubtedly, it will bring the price of the home down. The other issue is sinkhole insurance, but here is what I tell everyone, - if your issue has been resolved with the sinkhole you probably have a sounder foundation than most of the homes in The Villages. There should be no further problems with your home as you are literally sitting on a big rock, but the potential of a sinkhole problem with nearby properties continues because they will need to disclose the sinkhole information when selling the property if they are aware of it. □

May And June Forum:

Questions & Answers

(Continued from page 1)

20 mph sign is the **notice** to drivers leaving Marion County and entering Sumter County.

3) I would like information about the addition of the six inch golf hole cups on the executive courses which they are going to start on the first of June. **A)** First of all, let me give you a little background on that. This is an experiment which is being done by the Golf Management Group. Championship courses are for those needing more of a challenge and the executive courses, just like our recreation centers, are for recreation purposes and for a lot of residents who play the executive courses they can be very challenging. They may be taking four and five putts on a hole and that slows the play down considerably. So, there are two factors here. One would make the game more enjoyable for those who are not as skilled and the other would be to potentially speed up play on those courses which tend to slow down because of the number of strokes people are taking. It's an experiment and it is only being done on one course north and one course south of CR466 and it will only be done on two dates for each course during the month of June. Residents who do not want to play with a 6 inch cup should not schedule a tee time on those courses on those dates. (Results were not in at press time.)

4) Who owns the country club pools? **A)** The Developer owns all of the country club pools, restaurants and golf courses. The coun-

try club pools are only available to priority golf and pool members. Where there is a bar and food service, anyone can sit in those areas, but they are not permitted on the pool deck or the use of pool lounges and tables. The restaurants are open to any paying customer.

5) Is it legal for contractors to leave their trailers on the road - unattached to a vehicle? **A)** If you see this, we would suggest you contact Community Watch and they should be able to contact the appropriate authorities, if the trailer is parked illegally.

6) I see more and more gravel and dirt going down the storm sewers. What happened to the street cleaners that used to come around? **A)** During construction, the Developer supports street sweeps, but once construction is completed on a street, the sweeping is discontinued. Those streets are now owned and maintained by the counties, with the exception of CDD4 streets, which are owned by the residents of CDD4. **They have encouraged their residents, when having their home power washed, to have the gutters in front of their home power washed as well. If everyone did that in our neighborhoods, it would really improve the appearance of the neighborhood streets.**

7) Who is responsible for cleaning out the

leaves and debris in the tunnels? **A)** The maintenance of the tunnels and trails north of CR466 is the responsibility of each individual CDD. South of CR466 the Project Wide Fund is used to maintain the trails and the tunnels. We would suggest that you call the Property Management Department (753-4022) and advise them of your area of concern. You can also contact and advise them of overhanging tree branches that are hitting the tops of golf carts, and overgrown shrubbery on the recreation trails and in the medians.

8) I am relatively new here. I purchased a resale and I am wondering how I find out if I might have a shingle problem. **A)** The shingles in question are the Owens Corning (OC) Oakridge shingles which were installed between January 1, 2007, and December 31, 2009. If you meet this criteria, contact Home Warranty at 753-6222 and ask if your property was on the list sent to OC that needed to be inspected. If your house is on the list, contact OC at 1-800-ROOFING and file a claim.

9) We are relatively new here and wonder why all of the recreation centers, as opposed to just the regional recreation centers, do not offer Wi-Fi in the public areas. I believe that we could have better utilization of neighborhood rec centers if they had Wi-Fi. Has the

(Continued on page 7)

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AAC Meeting Summary June 11, 2014

Audience Comments:

- A resident advised that a committee had been established by the billiards players. He provided a summary of his requests and stated he would provide the information to Staff to be distributed to the Committee members for their consideration. Additionally, he asked that the AAC consider replacing the billiard tables prior to the Silver Lake Recreation Center opening. This request was not granted by the Committee.
- A resident asked when the pool lighting installation at Paradise, Hilltop, Chula Vista and Southside pools would be completed. Staff advised that the hold up was due to the review process going on to determine whether the current lighting could be grandfathered. The cost for upgrading is approximately \$25,000 for each pool. A question was raised as to whether it was necessary to continue lighting these pools and Janet Tutt advised that it was neces-

sary because by contract with the transfer from the Developer the District agreed to do so. (Exhibit Q of each amenity transfer Agreement states, "...Make available to Current Residents and Future Residents the Facilities, and provide recreational services and activities of approximately the same quality, frequency, character and duration as is currently being provided as of the Closing Date..." Staff agreed to add the item to Old Business for updates.

New Business:

- The proposed budgets for the Recreation Amenities Division Fund (\$41.8 million) and the Mulberry Fitness Fund (\$152,655) for the Fiscal Year 2014-15 were presented and approved and no discussion occurred.

Old Business:

Capital Project Update:

- Chula Vista – currently on schedule for an August opening.
- El Santiago – project completion date will be determined during the RFP process.
- Silver Lake – Due to unforeseen construction items related to the mechanical room and other necessary alterations, the project completion date is now expected to be in July of 2014.

- Tierra Del Sol – The RFP for reconstruction of this facility will likely be presented at the August 6, 2014 meeting and thereafter a completion date will be determined.
- Lindsey Lane – The necessary permits have been issued and the project is ongoing.
- Gate Connectivity – The Fiber has been installed at all gates on the east side of U.S. 441 and installation has begun in the Marion County portion of The Villages.
- Paradise Park Area B – The pre-bid meeting has been held and it is expected that Staff will present the award of the RFP to the Committee at their July meeting.
- El Santiago Recreation Center Layout – Staff reviewed and revised the exterior layout of the facility to improve the view from the proposed patio area.
- Discussion of the Legal Memorandum regarding District 3 Hawkes Bay / Saddlebrook
- Retention Area maintenance responsibility. The Committee agreed to hold off discussion until the July meeting to allow the District 3 Supervisors to discuss the item further at their June meeting.

Reports and Input:

Staff Reports:

- The Long Term Investment Portfolio Workshop will be held on Wednesday, June 25, 2014, at 2:00 p.m. at the Laurel Manor Recreation Center.

District Counsel Reports:

- Legal counsel advised the AAC that he will provide his legal review of the District No. 3 Water Retention Area maintenance.

(Continued on page 7)

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AAC Summary

(Continued from page 6)

nance responsibility at the July meeting.

Supervisor Comments:

- Supervisor Bell requested discussion regarding the Interlocal Agreement pertaining to the striping of the multi-modal paths in CDD4. Supervisors Forrester and Weber continued to oppose the Agreement because of their desire to have continuity throughout The Villages, so a consensus to proceed was not received.
- Vice-Chairman Weber requested the Committee review the use of Diamond lights over the billiard tables at all recreation centers north of CR466 where they are not currently in use (Chatham, La Hacienda and Saddlebrook). The recommendation was approved at a cost of approximately \$18,000 (\$1,000 per installed lighting unit.) and staff will provide the item on Old Business for updates.

PLEASE GO TO THE districtgov.org WEBSITE FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE.

NEXT AAC MEETING – WEDNESDAY JULY 9, 9:00 A.M. AT THE SAVANNAH CENTER □

May And June Forum: Questions & Answers

(Continued from page 5)

POA ever looked into that? A) No. There are two factors that come to mind, namely, the expense which would be paid for with amenity funds and the regionals have various lobby areas with seating arrangements and small tables where people come in and use their laptops, etc., which are not present in the smaller rec centers. If you are interested in having that looked at you need to contact a member of the Amenity Authority Committee (AAC) for rec

centers north of CR466 and the SLCDD for those south of CR466. □

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2014 CDD-AAC Election Candidates

General elections on November 4th are a few months away here in The Villages and elsewhere throughout the state and nation. Local, county, state and federal elected positions will be up for grabs where qualified electors will decide the fate of elected officials. The filing date of June 20th for prospective CDD candidates has passed and has revealed competition in certain districts. Other Districts have little to no opposition and the likelihood that most incumbents will retain their seats is inevitable. The POA, both this election year and the preceding 2012 election year, encouraged community involvement by actively soliciting residents to run for these District positions. In the last elections, candidate backgrounds, skills and experiences were published in the monthly POA Bulletin.

In The Villages, there are 29 seats open on

the various local boards, Districts 1 – 10 and the Amenity Authority Committee (AAC). On average, half of the board elected seats are open for challenge every two years. Normally, Boards convene once a month and occasionally assign miscellaneous commitments to sub-committees relative to board responsibilities.

The only Districts with partial competition are in 1, 5, 6, 7 and 8 where not all seats available on those boards are being challenged. All three AAC positions have been challenged. Below are the Districts and seats where incumbents will have opponents to face in this fall election.

District	Seat	Incumbent	Challenger
1	2	CORA, ELLEN	ESTEP, CRAIG
1	4	LONG, CLYDE	PITTSBURGH, PETER
5	2	KNOLL, GERALD E.	REICHEL, CAROLYN
6	4	D'EMIDIO, RUSS	KEMPA, DONNA M. & CARLETON BERNARD
7	1	BROEDLIN, DENISE*	SCHLOSSER, JOSEPH*
7	3	RUGGERI, RONALD X.	WOODS, JOSEPH
8	3	RAY, VICTOR *	WEDDING, DICK *
8	4	JOHNSON, DUANE	BANKS, RAY J.
AAC	Lady Lake/Lake County	BARKER, LOWELL*	JONES, RICHARD* KIRSCHENHEITER, FRANK*
AAC	1	BELL, CARL	FETHERLING, TOM
AAC	2	FORRESTER, ANN	ROTHBARD, MARTY

* Seat vacated by incumbent with two or more challengers.



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Owens Corning Update

We continue to receive inquiries regarding the 2007-2009 OC defective shingles problem. Note: We have inquired of the Developer regarding his negotiations with OC, which it believed would be completed by early April, but have not yet received any additional information.

We continue to think that the Developer would have the leverage to insist that OC make good on both materials and labor where there are defective shingles. Additionally, if the Developer cannot persuade them to do this, then the Developer should step up and pay for the labor and any other costs which resulted from not only the defective shingles,

but MORE PARTICULARLY, the failure of his Home Warranty Department to notify residents who they knew might have defective shingles of this possibility. Further, in the Friendliest Hometown, Home Warranty should have followed up and assisted each of them in filing a claim with OC so that all would be within the 5 year window which would require OC to pay for materials and labor. □

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Lightning Strikes Another Villages Home

On June 15, 2014, an apparent lightning strike destroyed a home in the Village of Pinnellas. While this severity of damage is unusual, it is the second one in the last thirteen months. The current cause of this fire is still under investigation according to acting fire chief Edmund Cain, but he added that, “We’re thinking it’s lightning, but we can’t really confirm that.” The May 18, 2013, strike in Calumet Grove was determined to have been caused by lightning striking the home and igniting a gas line. (See letter to the Editor on page 11.)

If this second hit triggers any residents into thinking more about the installation of “lightning rods”, be sure you select a company that has proper credentials. The industry polices itself through the Lightning Protection Institute (LPI) and Underwriters Laboratories (UL). As a matter of convenience below you will find an alphabetical list of the three companies working in the area of The Villages which are properly credentialed, but remember, it is always advisable to get more than

one quote:

- A-1 Lightning Protection Services, 1-866-465-0620
- Advanced Lightning Protection, 875-4884
- Triangle Lightning Protection, 483-7020 □

Annual CDD Maintenance

The POA would like to congratulate the 10 residential CDD Boards of Supervisors and District staff who just completed their annual budget workshops and who all determined that there would be no increase in their maintenance fees for the 2014-15 fiscal year.

Adoption of the final budgets will come during public hearings in September, but by law, district boards can only adopt the same or lower maintenance assessment rates that they approve at their regular June meetings.

District Manager Janet Tutt cited three reasons for being able to hold rates steady as follows:

- 1) A working financial model;
- 2) The CDD Supervisors’ oversight in each District; and
- 3) The cooperation between supervisors, District Management and the residents to maintain the district in a financially responsible manner. □

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The Resident Academy leads you through the mechanisms by which our CDD’s function. By law CDD’s have specific powers:

- Water management and control
- Water, sewer, and wastewater management
- Bridges and culverts
- Public transportation and parking
- Investigation and remediation of environmental contamination
- Conservation areas, parks and recreational facilities
- Fire prevention and control
- School buildings and related structures
- Security, but not exercise of any police power
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Learn more about how these functions are managed in The Villages. The RESIDENT ACADEMY is a six week course that introduces resident to how our local government manages these areas. Students meet the staff that manage these functions and learn how they implement their responsibilities.

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LETTERS

Letter to the Editor:

Lightning strikes and CSST gas lines

I have written this article out of concern that the next homeowners involved in a house fire might not be as lucky as we were. You have my permission to use it however you please, as a letter or as an article. I just hope that you will run it as a wake-up call to others who have CSST gas lines in their attic.

Naomi Wilson-Oates - (Calumet Grove)

Editor's Note: Thank you for sharing your experience. Additionally, we have asked Len Hathaway, The Villages 'guru' on the dangers of the CSST gas lines, to respond to your experience.

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Are The Gas Lines Safe in Your Villages Home?

When we bought our 4 year old home in Calumet Grove, the possibility of losing everything we own in a house fire never occurred to me. After all, our house had all of the latest construction techniques and preventives, ie, fire and smoke alarms, large exit windows or doors in each room and it was built of concrete block. Additionally, the fire station was less than 5 minutes away on Highway 42 and there was a fire hydrant in the neighbors yard next door. I did not know that the gas line was in the attic and I had never heard of CSST gas lines which are used to supply natural gas to the appliances in most new homes. I have learned about these hazardous construction materials because the unimaginable happened

to us.

On the night of May 18, 2013, lightning struck nearby and arced to our gas line in the attic, blew the line apart from the regulator and our attic was immediately engulfed in flames fed by the raw gas coming from the broken line. We did not know that our house was hit until I smelled smoke and started looking for the source of the smell. The kitchen ceiling had a black circle about 48 inches wide and I could see it getting bigger. I realized we had a major problem and my husband and I ran across the street to call the fire department.

By the time we went out the front door, within 10 minutes of the strike, black smoke was coming out around the top of the garage door and the house was beginning to fill with

(Continued on page 12)

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Letter to the Editor, cont:

CSST Gas Lines

(Continued from page 11)

smoke. None of the SMOKE OR FIRE ALARMS had been activated at this point. So, if you are relying on these alarms to warn you of a fire, don't count on it!!! If you are unable to move quickly enough to get out within 15 minutes, your life is at RISK!! If you are asleep and don't smell the smoke or hear the fire crackling, YOUR LIFE IS AT RISK.

AND, don't count on the fire department. There is only one engine at Highway 42 (and most other fire stations in The Villages), and it had been dispatched to a flood. Before the first fire truck arrived, flames were shooting 30-40 feet into the air and the house was totally engulfed in flames. All they could do was contain the fire and protect the adjacent houses from being damaged or destroyed. Because our house was built of cement block, flames went up, not out, so our neighbors

homes sustained only minor damage, mostly, the vinyl siding melted. With vinyl sided houses, the fire would probably have spread to neighbors houses. We back up to a vacant field so there was not a concern for homes that are back to back. What I am trying to emphasize is this; you are extremely vulnerable if your house catches fire or if your neighbors house is on fire.

CSST (corrugated stainless steel tubing) is the equivalent of 4 sheets of paper or 3 sheets of aluminum foil encased in plastic. Try this; take 3 pieces of aluminum foil and roll into a tube then wrap in plastic. THAT IS ALL THAT SEPARATES YOU FROM THIS LETHAL SUBSTANCE. Any source of fire can ignite the plastic.

One of the houses in The Villages that was destroyed by fire was started by an electrical short in the wall between the garage and the living space which spread to the CSST Gas line. When that occurs, the fire is fed by raw gas. Our home was destroyed in 30 minutes.

(Continued on page 14)

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Letter to the Editor, cont:

CSST Gas Lines

(Continued from page 12)

Once we got out of the house, we were unable to go back in to get items that are irreplaceable or valuable to us. The insurance company declared our house a total loss.

I have only one reason for reliving this experience, painful as it is, and that is to make you aware of the danger that lurks in your attic if your house is fueled by gas.

The CSST is a recent development that is approved by most building codes. Unlike copper or black pipe which carried natural gas into our homes before this tubing was available, this material is flexible and can easily go around corners and other obstructions making the time and expertise needed to install gas lines much less. Another safety feature of copper pipe and black pipe that was compromised when replaced by CSST is they act as grounding lines in the event of a lightning strike. The State of Florida experiences a high

incidence of lightning strikes, which makes us even more vulnerable to CSST fueled fires. In the research I have done, the CSST product was never tested for durability or resistance to lightning strikes.

I suggest that you contact a plumbing contractor that is also licensed to do gas pipe to replace all of the CSST in your attic with heavy wall pipe, either black iron or galvanized pipe. I understand that some homeowners in The Villages have had this done. Don't wait, your life may depend on it.

Len Hathaway Response to CSST Letter to the POA Editor

The author makes a number of valid points about the risk of lightning breaching Corrugated Stainless Steel Tubing (CSST) gas pipe that should be understood by all Villagers who have natural gas or propane (LPG) in their homes. For the benefit of those homeowners who may not have heard of this issue and particularly for those that have purchased resale homes with gas, here is some background in-

formation.

CSST came to the US from Japan about 25 years ago as a less expensive easier to install alternative to traditional rigid steel pipe. Before being accepted in the plumbing codes of all 50 states it was subjected to a series of qualifying tests. As Mrs. Oates points out, lightning was not one of those tests. Today, CSST is installed in five million homes across the nation with over 23,000 here in The Villages. CSST is installed in attics because we do not have basements.

A decade ago fire investigators in Texas linked residential fires to lightning strikes (either direct or indirect strikes) that breached the CSST gas lines releasing gas resulting in a destructive home fire. This led to a 2007 class action lawsuit where the court found, “CSST poses unreasonable risk of fire due to lightning strikes” and the public had not been warned. There was no product recall. The remedy was a voucher towards a lightning protection system (i.e. lightning rods) installed

(Continued on page 15)



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Letter to the Editor, cont:

CSST Gas Lines

(Continued from page 14)

to NFPA 780, *Standard for the Installation of Lightning Protection Systems*, by a court authorized Underwriters Laboratories listed contractor.

CSST is installed by licensed gas technicians/plumbers who have been specifically trained by the CSST manufacturer in the proper installation techniques. For the benefit of the homeowner, at the completion of the installation, they are to post a yellow “information card” that states in part, “CSST’s wall thickness may make it more likely than rigid steel pipe to be punctured by a nail or other sharp object, or by other extraordinary forces such as a lightning strike”. It goes on to say, “In order to maximize protection of your entire structure from lightning damage, you should consider installation of a lightning protection system per NFPA 780 or local codes, particularly in areas prone to lightning”. Of course we are in the most lightning prone state in the US. We have yet to find a homeowner who recalls seeing the information card.

At the time, the class action lawsuit was

publicized in the POA Bulletin and the VHA Villages Voice. An estimated 2,000 Villagers applied for the voucher, however many became discouraged with the process and only 800 managed to receive the voucher.

Over the last 10 years we have seen eight homes destroyed by lightning. They had four things in common:

- No lightning protection system
- CSST gas pipe
- In seven cases eye witnesses describe the initial fire being centered in the garage attic.
- In no case did any “official” report that we are aware of link CSST as being a contributing factor.

Further, we are aware of another six indirect lightning events where the homeowner either heard or smelled something and investi-



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gated; found fire burning on the CSST gas lines and either shut off the gas or called the fire department saving the home. In another two cases the gas pipe was breached following an indirect lightning strike but fortunately the escaping gas did not ignite.

The probability of your home being destroyed by lightning is very, very, low but as described by Mrs. Oates, and the data cited above it is not zero. Therefore, it may be prudent for all applicable homeowners to consider and take the appropriate action based on their own threshold of risk posed by CSST gas pipe and lightning. □

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Letter to the Editor:

Sinkhole Insurance

We continue to receive numerous letters and telephone calls on this issue with all in favor of some type of voluntary “Villages Property Owners Sinkhole Insurance Fund”. Below are two samples of letters we have received:

1) I read the "Letter to the Editor" column in the June Bulletin with a great deal of interest. Our appreciation goes out to Gary Heller, author of the letter. Quite a number of my neighbors and myself have been discussing this very same topic for several months and I can assure you that we are unanimously in favor of creating a Self Insured Fund. \$50.00 - \$100 per house would yield a Fund approxi-

mating \$2.5 - \$5.0M, which could be evaluated annually and deferred should there be little to no drawings under the program. Only to be re-instated if a higher number of sinkholes than normal develop in a given year and the Fund drops below a specifically defined and agreed upon level. We applaud the effort.

Tony Perna, Village of Mallory Square

2) My name is Steve Adochio and along with my wife, Sharon, live in Glenbrook. I

read with much interest the article about self insured sinkhole coverage and would like to further discuss this potential fix to the insurance issue. Our group of residents is called the Shorewood club and there are about 40 households who belong. Can you please direct me to the proper person to ask more questions?

Editor’s Response: Note that \$50 was just a figure thrown out by the initial letter writer - research would need to be done regarding the prevalence of sinkholes in The Villages and the costs of sinkhole mitigation before any dollar amounts could be determined. The question is - do we want to investigate the possibility of a self-insured sinkhole fund for Villages properties? If many do, that's when the work on it would really begin, as it will not be an easy task.

As we indicated we would do in our article in the June Bulletin, the POA is continuing to study the possibilities, but there are many Florida laws regulating the provision of insurance. A review of them and trying to fit our scenario into them is a huge task. We have also looked at the possibility of setting it up as an IRS 501C3 or 501C4 association, but each of these has requirements which could potentially eliminate them as possibilities, as does

(Continued on page 17)

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Letter to the Editor, continued:

Sinkhole Insurance

(Continued from page 16)

setting it up as some type of Co-operative Membership Insurance Fund.

We are hopeful that the Developer will take the leadership in coming up with a solution for the continuing number of Villages residents who are unable to purchase the 'extended sinkhole insurance rider' which has resulted because the Florida legislature recently provided insurance companies tremendous leeway in determining to whom and where they will offer the 'extended sinkhole insurance rider'. They also gave them the ability to "non-renew the policies of policyholders currently maintaining sinkhole coverage at the option of the insurer".

To date, the Developer has looked out for the residents in almost every area, be it the appearance of The Villages, the amenities, the physical health of the residents via the Hospital, the Moffitt Center, and now the primary health care centers, but an issue which is now surfacing is the need for assistance with their mental health. Many residents are fretting and fearful of what could happen to their 'happy retirement' should they, or someone close to them have a sinkhole. Many have tried to pur-

chase the 'rider' and been denied. This anxiety could be relieved if they and any Villages resident were able to purchase a 'sinkhole rider' similar to what is currently being offered by insurance companies, especially if they were able to secure a significantly lower deductible.

From the Developer's point of view, he would not only have happier and calmer residents who would not panic every time they

hear there is a sinkhole somewhere in The Villages, but think what this could do for sales in the future, as well as increase overall property values, as there would be increased demand to buy into the ONLY DEVELOPMENT in Florida where residents could protect themselves

(Continued on page 18)

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Letter to the Editor, continued:

Sinkhole Insurance

(Continued from page 17)

against sinkhole losses that are not catastrophic, and thus not covered under their homeowner’s insurance policy.

We sincerely hope that the Developer, who is already aware of the evolving inability of residents to acquire adequate sinkhole coverage, is looking for a way to solve this problem. □

Letter to the Editor:

Handicap Parking Violations



Parking a golf cart in the access lanes near handicapped parking makes it very difficult for persons with disabilities to get to and from their car. Using these access areas as a parking space is both selfish and discourteous. This photo was taken at Publix in Spanish Plaines shopping center on May 26 at 12:50 p.m.

John E. Peters

Editor’s Note: It is not only selfish and discourteous, it is against the law. See below:

F.S. 316.1955 - Enforcement of parking requirements for persons who have disabilities...

(1) It is unlawful for any person to stop, stand, or park a vehicle within, or to obstruct, any such specially designated and marked parking space provided in accordance with s. 553.5041, unless the vehicle displays a disabled parking permit issued under s. 316.1958 or s. 320.0848 or a license plate issued under s. 320.084, s. 320.0842, s. 320.0843, or s. 320.0845, and the vehicle is transporting the person to whom the displayed permit is issued....

(2) It is unlawful for any person to obstruct the path of travel to an accessible parking space, curb cut, or access aisle by standing or parking a vehicle within any such design-

nated area. The violator is subject to the same penalties as are imposed for illegally parking in a space that is designated as an accessible parking space for persons who have disabilities.

F.S. 318.18 - Amount of penalties...

(6) One hundred dollars or the fine amount designated by county ordinance, plus court costs for illegally parking, under s. 316.1955, in a parking space provided for people who have disabilities. □

Letter to the Editor:

Baby Changing Stations

During the open forum segment of a recent POA meeting, a resident stated that he was concerned because he could not locate any baby changing stations in The Villages. In an effort to help out, I have noted the following places with diaper changing stations. Most are fold-up along the wall - First Watch, Perkins, Lil' Bits, Rialto Theater, Publix, Moes, IHOP, TooJays. If I can assist in any other way, please let me know. Ardy Schiller

Editor’s Note: Many thanks for the information. □

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Seniors vs. Crime Timeshare Refund Scam

Leading the Fight Against Scams

Over two years ago, Seniors vs. Crime was warning residents about Timeshare Scams which were often disguised as Travel Clubs. This was a thinly disguised sales pitch to get you to buy a new timeshare, possibly one you did not want.

In today's economy, timeshares have developed a label as poor investments. It was very hard to get rid of a timeshare you no longer wanted. In the interim, you were stuck with your annual maintenance fees, taxes, etc. Seniors vs. Crime had warned potential timeshare owners that your buy-in is only the start. You're also on the hook for various "maintenance" fees and assessments. The operator typically reserves the right to increase these payments without your approval or right of refusal. All of this made it very hard to sell a time share.

That was a problem. To every problem, scammers can come up with a solution. For this 'problem' some scam artists were offering to "sell" your timeshare for you. They required money 'upfront' for advertising and other such nonsense. Warnings were published – this is a scam. Never pay for timeshare sales up front. Treat it like a real estate transaction – costs of the sale are collected at closing. Some didn't listen and they were scammed.

In June 2013, the FTC sued several companies that scammed timeshare owners. The companies claimed they had interested buyers for timeshare properties. As it turned out, if timeshare owners paid, they found out there

was no buyer – and they couldn't get a refund. That was a problem. Did we mention that for every problem scammers can come up with a solution? For this 'problem', up steps a new breed of scam artist – one who promises to get your money back

This new breed of scam artists is trying to rip off those same victims – our overburdened timeshare owners – again! The FTC advises that several people who had previously been scammed by the Timeshare Sale Scam have reported that someone recently called them claiming to be an attorney working on a case against the company that scammed them. The caller tells the timeshare owner that they are eligible for a refund, generally \$1,000 to \$4,000 - if they first pay a "bond" or "fee" of around \$800 – in advance, of course!

Does that sound familiar? Do you know how many times we advise against paying in advance, especially paying in advance to get money as in lottery winnings or, in this case, a timeshare sale refund? It's a refund scam, designed to get more money from people who lost money from the original timeshare resale scam. People who pay will lose more money.

How do you fight it? One defense, the best one, is to hang up on them. You may be reluctant to do that. What if it is a legitimate offer? Actually, there are three chances that it

is legitimate – FAT, SLIM and NONE! Nevertheless, an alternative defense is to advise the caller that they can collect your refund, deduct their "bond" or "fee" from your refund and send the remaining balance of the refund to you. If you stick to that scenario, it should result in them hanging up pretty quickly.

If you know anyone who lost money to a timeshare resale scam, please let them know that scammers are hard at work trying to get more of their money. They may call claiming to be able to get your money back if you pay a fee. When the FTC is able to refund money to people who have been scammed, the agency never requires them to pay. If you get such a call, report it to the FTC.

Remember, no one will watch out for your interests better than YOU. When in doubt as to whether a time share or time share scam refund offer is another scam or not, you can always contact your local Seniors vs. Crime office for advice or assistance. There is never a charge for their services. They can be reached at 352-753-7775 at the Marion County Sheriff's Office, 352-689-4600, Extension 4606 at the Sumter County Sheriff's Office, or 352-750-1914 at the Wildwood Police Annex in Brownwood. Volunteers at all three offices are ready, willing and able to assist you. □



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(Continued on page 21)

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Discount Partners

(Continued from page 20)

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Haagen Dazs - 1001 Lake Shore Dr, Lake Sumter Landing, 352-751-0261. 10% POA discount.

Home Power Washing - Villages resident, 10% POA discount, call Bob at 352-350-4746.

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Johnny Rockets - 976 Old Mill Run, Lk Sumter Landing, 259-0051. 10% POA discount.

Kiley & Sons Plumbing - 219 S Old Dixie Hwy, Lady Lake, 753-5301. 15% POA discounted labor on a Service Call. Coupon Required Prior to Services Rendered. Not Valid With Any Other Offer. Valid on a minimum 1 hr of service.

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Panda Express - 869 N Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% POA discount, not valid with coupons or specials.

(Continued on page 22)

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(Continued from page 21)

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Villages Car Wash and Lube - Bichara Blvd, La Plaza Grande Center, 753-1306. \$1 POA discount off regular price of silver or gold wash. Coupon on page 17.

Villages Grocery Delivery - \$5 off to POA Members (must show membership card). Please see our ad on page 7 for details. Visit us online at villagegrocerydelivery.com, use POA1 at checkout.

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