

THE



Issue 40.09



BULLETIN

September 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

“SINKHOLES 101” IDENTIFICATION, REPAIR AND COSTS

The POA has received a number of inquiries as to how to identify a sinkhole and how much the repairs we have heard about actually cost. We invited Jay Silver, President of Helicon Property Restoration, the Company which filled the large sinkhole which appeared on Chalmer Terrace in March, to speak at the POA July meeting on this topic. You will find some of the highlights of his presentation below.

What are the warning signs and what should be your first steps?

Some of them will show on the interior of your home such as cracks in the drywall and around the windows and doors and windows and/or doors binding. On the exterior you may see cracking in the stucco or block, driveway, walkways or patios. If you observe any of these things, don't ignore them. **You need to monitor them by measuring them with a ruler every month to see if the crack is increasing or expanding and record your findings each month.** All of these are signs that the home is shifting and that there is movement occurring, but it does not necessarily mean you have a sinkhole. It can be caused by other forms of settlement of organic matter in the soil.

Likewise, you could have a major sinkhole forming under your home with none of the warning signs identified above. For example, this is what occurred in the Chalmer Terrace

incident. They had no cracking anywhere in or around the home. What they actually experienced was a depression in their front yard.

Once they noticed it, they continued to monitor it and eventually they contacted their insurance carrier.

If you see some of these warning signs, what should you do? Should you call Helicon, an engineer, your insurance company, or who?

The first person you should call if you have insurance would be your insurance company – let them know what you are experiencing out there and ask for help in assessing what is causing these “signs”. They will then assign an adjuster to come out and verify the same damage that you are visually observing. Once

this damage is confirmed by an adjuster the insurance company will then contract a professional engineering firm and geologist to come out and do a thorough investigation on the house. (You need to make this contact if you do not have insurance coverage.)

(Continued on page 2)

Is The VCCDD Getting A Jump On The IRS???

On August 7, 2014, the Village Center Community Development District (VCCDD) voted unanimously to refinance nearly \$300 million dollars of its municipal bonds. Earlier in the day, the Amenity Authority Committee also agreed to begin looking into refinancing bonds in hopes of locking in a lower interest rate. The bonds in question were issued to pay for utilities such as sewer and water lines, as well as amenities that include pools, executive golf courses and recreation centers. Refinancing the bonds would mean that holders of the current bonds would be paid off and, according to our sources, might no longer be responsible for any back interest due to the IRS, and new bonds would be sold.

All of these bonds were initially issued as tax-exempt bonds and are the center of the current IRS investigation. They will all be re-issued as taxable bonds. Gary Moyer, Vice-President for Development at The Villages and a VCCDD Supervisor, made the motion

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Tuesday, September 16, 2014

POA GENERAL MEMBERSHIP MEETING

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

Laurel Manor Recreation Center

Handling and Avoiding Contractor Disputes

Presented by

Joseph Shoemaker, Attorney at Law of Bogin, Munns & Munns, PA

Followed by Questions & Answers Audio and Visual in Overflow Room

Donuts & Coffee After the Meeting!

All Residents Welcome - Come and Join Us!

Sinkholes 101

(Continued from page 1)

What will the engineer look for and what type of tests will be performed?

The first step for the engineer is to verify the same damage that you are seeing – the signs. Second, the engineer is going to perform a Ground Penetrating Radar (GPR) study around the property. You will see a device which looks similar to a push lawn mower that the engineer will drag along – back and forth – around the entire property. The GPR looks for anomalies or voids. The machine directs radar down approximately thirty feet into the soil and if they find any anomalies or voids these will be areas of concern that will require

Correction

1) A telephone number published on page 10 of the August Bulletin listed a telephone number for information on Sumter County Amnesty Days for disposing of Household Hazardous Waste. We have been advised by several residents that the number we provided, which we acquired from the Sumter County website, is not operational. The County has now updated the number on their “flyer” which you will find on page 11 of this Bulletin. The **Public Works Hazardous Waste Department correct number is 352-569-6700**. The next Amnesty Day is scheduled to be held from 9AM to 3PM on October 25, 2014, at The Villages Sumter County Service Center, 7375 Powell Road, Wildwood.

2) A correction published on page 2 in the August POA Bulletin contained incorrect information. Dennis E Broedlin is a candidate for CDD 7, Seat 1. This seat was vacated by the incumbent and Mr. Broedlin is running against candidate Joseph Schlosser. □

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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further deep testing. The second major part of the sinkhole investigation is called a soil penetration test (SPT). The SPT is typically done in the areas where they found problems when using the GPR. This test takes a physical core sample of the earth by which they can identify voids. These will show up because the actual testing pipe they use will just drop under its own weight and that indicates a very loose, almost sinkhole type space. At the end of their investigation the engineer will provide a very detailed report. It is a data based factual report on your property, and based on the SPT test, they are going to recommend one of three main repair techniques:

1) **Compaction grouting**, which is actually cement, is the most common technique used for a **sinkhole repair**. Concrete is injected under high pressure underneath the ground and this process will be thoroughly explained below.

2) **Underpinning** is used if the foundation is shifting because the **upper level of soil is loose**. In this technique, brackets are installed up against the foundation of the home and then a hydraulic cylinder is slid under the bracket with a big hydraulic ram on the top, which will put four foot sections of steel pipe inside the frame. The hydraulic ram will drive that down four-foot section after four-foot section until they reach limestone. It **lifts and re-levels homes** and safely and permanently transfers the foundation’s weight load.

3) **Chemical grouting** is generally the **best solution for shallow sinkholes**. It is also a good remedy for problems that occur close to the surface where compaction grouting is not an option.

If the engineer does confirm that there is a

(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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VCCDD - IRS

(Continued from page 1)

to begin the refinancing process, and stated that, “The reason for this quite simply is we have incredibly low interest rates.”

Recently, it has become pretty clear that the IRS has declared these bonds as ineligible for tax-exempt status. In an official memorandum, the IRS claims the Village Center CDD is not a division of state or local government and not a political subdivision for purposes of issuing tax-exempt bonds, though that matter is still unresolved. Additionally, the IRS has asserted that any future bonds issued by the Commercial Districts will need to be issued as taxable. The biggest disagreement right now appears to be whether or not this IRS determination could be applied retroactively to all of the bonds already issued, or if this IRS interpretation can only be used going forward.

Mr. Moyer also stated that in regard to the IRS dispute, “I can’t frankly see this coming to a conclusion in the near future.” This would indicate that if the final IRS ruling in this dispute is that the IRS interpretation is upheld and deemed to be enforced retroactively, the Village Center District would take it to the courts.

Refinancing now while the rates are favorable could be beneficial if it does go to the courts and the IRS prevails. That decision, which would be sometime in the future, could be made at a point in time when the interest rates are much higher than they are now and a required recall and reissue would be much more costly to the amenity and utility funds.

For more information about the IRS dispute go to the POA website (poa4us.org) and click on current issues in the left hand column. □



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POA Membership Benefit

We initiated our e-mail contact program three years ago with an announcement reminding members of the speaker and date of the upcoming monthly POA membership meeting. If POA members have provided an e-mail address and have not received monthly E-Alerts, please 1) be sure and look in your junk mail or in your spam folder for the POA E-Alert, 2) be sure that your mail box is not full as this will also cause you not to receive the POA E-Alert, and 3) if you have a high level filter, the e-mail may be blocked so please add the poa@poa4us.org to your safe email list. If you still do not find an E-Alert from the POA, please read about how to update your contact information on page 7.

In addition to the monthly speaker reminder, we inform you of any matters that we believe you should be aware of on a more timely basis than what our monthly Bulletin can provide. For example, rather than have to wait three or four weeks to provide you with our input on IRS findings, we will be able to send you our analysis by e-mail immediately. (You must be an active POA member to receive the POA E-MAIL Alerts.) Thank you to all who have responded to our invitation to join the Property Owners Association of The Villages. We have a record number of members this year. If you have not yet joined, and you appreciate the efforts the POA is making on your behalf, please join now – the membership application is below. □

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

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(DIFFERENT LAST NAME)

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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: \$ _____

THANK YOU FOR YOUR CONTINUING FINANCIAL SUPPORT.

Dues Paid Date _____ (Office Use Only)

Sinkholes 101

(Continued from page 2)

sinkhole, that is when you want to contact Helicon (or another property restoration company) who will come and educate you on all of your facts and all of your options. This will help you make the best decision.

What actually happens on a compaction grouting site?

The **first step** is to install the steel casing all the way down to the limestone – the drilling phase. This is accomplished by a very state of the art compact drill called the TRX1000. As an example, the limestone layer at the Chalmer Terrace site was about seventy feet down. The steel rods are about a three inch casing and they are threaded into each other and the drill rig will zip those down via four foot sections all the way down to the limestone. This is done around the entire perimeter of the house and each point is alternating from straight up and down vertical to angled. The reason for this is to be able to get the compaction grout underneath the entire footprint of the property. The rods are inserted approximately ten feet apart. The average home requires 30 to 35 of these injection points. The reason they drill down to limestone is that it is the load bearing foundation. They cap it with the concrete in order to seal the limestone layer.

The **second step** is the grouting preparation phase. That is when you see the large cement trucks dumping the concrete into a specialized pump called the TK40 Putsmitzer and that is no more than an industrial concrete pump that will pump the concrete through a line that will connect to the grout point that is all the way down to the limestone. The steel casing pipes are completely removed through-

out the process until there is no more compaction grouting drill casing in the ground.

In this step the pump operator starts pumping the concrete downward, capping the limestone layer, and he is looking for two main indicators as follows: a) High pressure gauge indicator which tells the operator when it is full; and b) The operator looks at the red marks on the house and these are very important for the operator to monitor so that he avoids heaving (lifting) or damaging the house. When he reaches either of the two, he tells his operator on the extractor to go ahead and break two pieces of casing off so they will pull it up eight feet and break off two four foot sections of pipe and re-hook up the hose from the concrete pump. They repeat the process and they do this all the way around the whole perimeter until the pipe is extracted completely. The grouting stops at about fifteen feet from the surface because compaction grouting is done under very high pressure so it is not safe to do it any closer to the structure than fifteen feet to the surface. The upper fifteen feet zone is filled with chemical grouting which is a light polymer chemical made up of two chemicals which when combined, the material hardens as hard as a rock, but it is very light. This is done to remediate any loose soils up in the top zone.

In summary, compaction grouting is a ground stabilization technique which is intended to stabilize, strengthen and compact soils, whereas underpinning is a structural repair technique to lift and level. This means that if a corner of a house had settled down, the only way to structurally lift that with precision is by using underpins, but it will not fill or fix sinkholes. It is only intended to fix the structure for any settlement or damage that the structure may have incurred by downward mitigation. Chemical grouting is generally the best solution for shallow sinkholes.

The average time to complete a standard job is about five to ten days and uses about 300 cubic yards of grout. To put that into perspective, each cement truck carries ten cubic yards so most jobs average about thirty trucks.

These three repair techniques are the most commonly used in this business. By far, probably 80-90% is compaction grouting and chemical grouting with only about 10% requiring underpinning. This is due to the fact that most of the time structures are not structurally damaged, there are just problems with loose soil and sinkholes.

The average compaction grouting job cost throughout Florida is approximately \$75,000 - \$80,000. When you start approaching an esti-

(Continued on page 5)

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Sinkholes 101

(Continued from page 4)

mate of over \$150,000 that is when there is a BIG sinkhole job. The one on Chalmer Terrace (see Before and After images on this page) was probably close to our biggest residential sinkhole repair job to date, and it approached the need for 150 cement trucks. Fifteen hundred cubic yards of grout was forced underneath the foundation of that home.

In Helicon's experience of repairing sinkholes, they have had a ZERO reoccurrence rate on these. *Unfortunately, however, neighboring homes are negatively impacted by some people's perspective.* The houses are so close, so if you are only twenty feet apart or across the street from an event like the Chalmers site, you are almost forced into having your house tested. That is one sinkhole sign that I did not mention and that is sinkholes in your neighborhood. The closer it is to your home the greater the chance that you are also probably experiencing some type of sinkhole problem, as well. You can help maintain your property value by having your home tested by a reputable firm and their reports can be passed on to prospective buyers.

QUESTIONS AND ANSWERS

By Jay Silver

(1) I was unfortunate enough to live next door to a home that had a sinkhole. It started as a depression about three feet around and five feet deep in their backyard. Initially they

said just fill it up – there is no damage here. Then they came back to say there was some serious damage, but not to the structure itself, but underneath it. They drilled all the way around the home and used 37 truck loads of concrete to fill up the voids. I didn't do anything. After what you just said, should I have had the engineer check my property? **(A)** How close was that hole to your structure and was it on your property? **Response:** No, it was probably twelve to fifteen feet away from our property. **(A)** If there is a sinkhole on property adjacent to me within a small vicinity of space, I would definitely want to have mine checked out for my own peace of mind. Additionally, if you don't have it checked out, you can be negatively impacted when you go to sell because you will need to disclose that to the next buyer. **Response:** I asked the engineer where all the concrete was going and he said that it sometimes takes the course of least resistance and some of it may be under your house.

(2) What kind of cost is involved in having your home tested? **(A)** The cost that the engineers charge to do the sinkhole evaluation ranges from about \$10,000 to \$15,000. Depending upon your insurance policy and the

(Continued on page 6)



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Sinkholes 101

(Continued from page 5)

location of the sinkhole, this may or may not be covered by your insurance company. If you are covered, you would be responsible for up to your deductible amount.

(3) Once you have a repaired sinkhole, will you be able to get sinkhole insurance on your home? (A) Once it has been repaired and certified by the engineers some carriers will continue insuring you and others will not. We have seen cases with American Strategic Insurance where after the repairs are done they continue the insurance. Also, sometimes the carrier just drops you even after you have been repaired.

(4) If you live near water, such as one of the golf course retention ponds, will that increase your chances of having sinkhole problems? (A) A lot of the lakes in Florida are natural sinkholes, whereby you could have an increased risk of having sinkhole issues. However, many of the retention ponds on the golf courses are manmade and not natural sinkholes. Another contributing factor to triggering a sinkhole event could be poor drainage. We always recommend the best practice is to drain the water away from the foundation. If you have water continually running by the

foundation of your home, over time it is going to erode and could cause some wash out and cause the house to possibly settle from that.

(5) Does the pumped in concrete go into a hollow cavity or a void, and if so, does that material fall into the aquifer? (A) No, it does not go into the aquifer. Once you reach the limestone area it can be hundreds of feet further down before you actually reach the aquifer. The limestone layer looks similar to Swiss cheese. What you saw on Chalmer Terrace was a "cover collapse sinkhole" where the overburdened soil all of a sudden just gives way and totally collapses. That is only five percent or less of the cases we see. The only reason you guys see that is because it is what makes the news – it is unusual. The majority of the sinkholes we do, and we do thousands of them, are subsidence sinkholes and in these cases the water migrates through the soil. It turns slightly acidic and it will slowly erode that limestone layer and over time it will bow it down to where the upper soils will slowly migrate down into the limestone layer. The theory behind compaction grouting is that it seals and caps that Swiss cheese so that we can build a base on top of it and stop that erosion from that acidic water that is traveling down through the soil layers.

(6) Who takes care of the above ground cosmetic restoration and damage inside the home? (A) The sinkhole repair project is a two phase project. The cosmetic restoration is the second phase which is typically done about thirty to sixty days after the below sub-surface work is completed.

(7) Can you tell us how many sinkholes your company has renovated in The Villages? (A) Probably a little over a dozen, but I can't provide you with an exact figure on that. Response: How about a ballpark number? (A) I would say it is somewhere in the range of twenty to thirty.

(8) When you perform a sinkhole restoration project what type of warranty do you provide? (A) At Helicon, we back our work with a twenty year warranty which is 100% transferrable over and over again. If any reoccurrence should happen, we will come out and fix it at no cost to the homeowner. □



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TECH CORNER

From Ken Copp, POA Database Manager:

Is Your POA Membership Profile Up To Date?

“Need to change or update information in your **POA profile**?”

We have four different ways to help you change or update your information.

1. The best and fastest way is to go to the POA website www.poa4us.org and scroll down the left side of the home page till you come to “Membership”. As you hover you

will see the second menu and “Profile Update”. Click on the “profile update” link and it will display a form you can fill out and submit to change or update your information.

2. The monthly POA E-Alert you get each month (if we have your E-Mail address) has a link on the bottom of the page “Unsubscribe/Update Profile”. Click on the “Update Profile” link, fill out the form and submit.

3. If you do not have a computer, you can mail Changes or Update information to: Database PO Box 386 Oxford, FL 34484. Please include your name and address to make sure I change the correct profile. The items you can change or update are: First Name, Last Name, Village ID #, New Address (Give us your Old Address Also), Phone Number, New Village, City, State, Zip.

4. On the Renewal Form we send out to you if you still owe Dues. Please check the information for accuracy and return with your Dues payment.

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Amenity Authority Committee (AAC) Meeting Highlights August 6, 2014

Audience Comments:

- Two residents complained about the length of time it was taking to re-open the Silver Lake Recreation Center. Staff advised that they were waiting for the completion of the installation – into the structure – of the folding door which will be used to divide the large room into two smaller rooms.
- A resident requested that staff develop a maintenance contract to be completed by the vendors hired to maintain the billiard tables, and that a District employee inspect any completed maintenance and make sure the con-

tract requirements were addressed prior to the vendor leaving the facility.

Old Business:

• Capital Project Update:

1. Chula Vista – currently on schedule for a September 14th opening. (\$569,231)
2. Gate connectivity – Staff will continue to work with the contractor to adjust camera angle/focus, etc. Staff agreed to provide a sampling of pictures that will be able to be taken by the new camera angle to the Committee.
3. The Tierra Del Sol Recreation Center renovation project is set to begin Aug. 25. The existing building will be demolished and replaced with a new structure. Tierra Del Sol Recreation Center will be closed during the renovation. The closure will include the swimming pool, bocce courts, horseshoe pits, shuffleboard courts and tennis courts. (Demolition - \$7,500)

(Construction - \$1,200,000)

- **Golf Management Solutions** advised a test was completed at two courses using six inch golf holes. The AAC approved the daily utilization of the El Santiago golf course throughout the month of September as a test location. The course will be removed from the “All courses” and “North of CR466” groupings in the tee time system. If you wish to play El Santiago, you must add it to your tee time request.
- Staff reported that the estimated cost of improvements to the approach to the **crosswalk at Wales Plaza and Hwy 441** would be \$16,000 to \$18,000. The AAC asked that consideration of moving landscaping instead be addressed, and requested Staff provide possible alternatives and a diagram of the location for additional discussion at the September meeting.

Reports and Input:

Staff reports:

The AAC Budget Workshop has been re-

(Continued on page 9)



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AAC Meeting

(Continued from page 8)

scheduled to August 27th at 9AM in the Sumter Landing District offices

Supervisor Comments:

Mr. Moyer advised he requested Staff begin discussions with its bond consultants to achieve a refinancing of the existing recreational amenities bonds to take advantage of the historically low interest rates and it was approved by the AAC.

Please go to the districtgov.org website for the Official Minutes, Agendas and Meeting Schedule.

NEXT AAC MEETING – WEDNESDAY SEPTEMBER 10TH, 9:00 A.M. AT THE SAVANNAH CENTER. □

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Rich Lambrecht Update

From His Wife Anne:

Rich is now at Lady Lake Specialty Care, a Skilled Nursing Facility next to North Lake Presbyterian Church in back of Home Depot.



He would love to see some of his old friends and he has not made any limitations to visitors. Please give a call first to his direct line: 352-350-8150, just to make sure he’s not in therapy.

He has a roommate, Alan, who is a very nice man. Rich continues to be paralyzed on his left side, however, we have recently met

with a team of therapists and nurses and we’ve come up with a care plan to make him feel more comfortable. He had his hair cut and it looks really nice. Rich has trouble seeing the left side of words, so reading is still a challenge, but the therapists are working with him on word games to help improve his skills.

At a recent visit, he asked me to lean closer so he could whisper, “why don’t you go to the jewelry store and get yourself some earrings for our anniversary” (which is at the end of August). It broke my heart.

Regarding AAC and CDD4 Boards:

Rich Lambrecht, after suffering a stroke on April 29th, resigned from his positions as CDD4 representative to the Amenity Authority Committee (AAC) and as a CDD4 Supervisor on July 9th.

At the August 8th CDD4 meeting, Don Deakin was elected by the CDD4 Board to complete Rich Lambrecht’s term, which expires in 2016, as the CDD4 representative on the Amenity Authority Committee (AAC). Don served on the Resident Advisory Council, the AAC predecessor, with Rich. Don has been a regular at the AAC meetings ever since its creation in 2008. Also on August 8th, Jim Brockman was elected to fill CDD4, Seat 1, until the 2016 resident elections. He has been attending CDD4 meetings regularly. □


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Villages Political Signage/Polling Activities

Every election period raises questions about allowable campaign activities within the Village Community Development Districts. To help all candidates, the overview below was created by the Villages Community Development District Staff:

“Ahead of the heating up of the political

season, guidelines are being offered on political signs and campaign activities within the Village Community Development Districts.

Signs

1. As it relates to political signage, the Declaration of Restrictions provide that no exterior signs will be permitted without the express written consent of the Developer. The Developer has provided consent for properties north of County Road 466 for the placement of one professionally prepared sign not exceeding 24” x 24” affixed to an exterior window of a residence.

2. Signs may not be affixed to the exterior walls of District-owned property.

3. Signs may be affixed to golf carts or Low Speed Vehicles or held by candidates or their supporters.

Election Day Polling Places

1. All activity at any polling place shall be in accordance with the interpretation of state statute or local ordinance by the applicable Supervisor of Elections.

2. Persons in support of candidates or issues shall not interfere with voters attempting to enter the polling places.

Community Development District Public Facilities

1. Candidates and their supporters are allowed to stand on the exterior of district owned facility property (i.e. postal facilities, recreation centers and at public events) in compliance with the Rules of the District.

2. Candidates and their supporters are not allowed to interfere with persons attempting to access District facilities and activities.

3. Candidates and their supporters are not allowed to implant or affix, in any way, any signage at these facilities. Signs may be affixed to golf carts, Low Speed Vehicles or held by candidates or their supporters.

Any questions with regard to activities allowed or prohibited should be directed to Janet Tutt, District Manager or Diane Tucker, Administrative Operations Manager at (352) 751-3939.” □

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Miscellaneous Notices from District Staff

RECYCLE BAGS

There has been some misunderstanding in regard to recyclables being placed in clear bags. Several of our local stores offer the bags for recyclables that have a blue tint. While Sumter Sanitation prefers that the clear bags be used, they will pick up the bags with the blue tint **AS LONG AS YOU CAN SEE WHAT IS IN THE BAG.** The sanitation hauler must be able to see what is in the bag to ensure that the items are recycling items

and not regular household garbage. For more detailed information, please visit the District website at www.districtgov.org/community/sanitation.aspx

YARD TRASH

If you have landscape trimmings or other landscape items and are placing them at the curb for pickup, the tree limbs or branches may not exceed 4 feet in length and they **must be bundled and tied.** Lawn and shrub clippings and similar yard waste should be placed in biodegradable bags.

UTILITY WATER SYSTEM

Lead and Copper Sampling

The Federal Clean Air and Water Act require all water utilities systems conduct a lead and copper sampling program. It requires the water systems to sample residential locations inside at the tap to measure the amount of lead and copper in the water that the resident consumes.

This testing is required every 3 years for the Village Center Service Area (VCSA), Lit-

tle Sumter Service Area (LSSA), and North Sumter Service Area (NSU) and annually for the Central Sumter Utility (CSU).

Over the next several weeks’ technicians from the utility and maintenance contractor, CH2MHill will be in the VCSA area and the CSU area requesting participation from residents. The CH2MHill technicians will be wearing blue and white shirts with a CH2MHill logo, identification badges and driving a vehicle (car or truck) with CH2MHill markings on the side.

The technicians will spend time explaining the program to the residents electing to participate. The sampling program must be completed by September 30, 2014.

This is a voluntary program and residents are not required to participate. However all residents participating in this testing will receive a copy of the analytical results at no cost to them. If you have any questions please feel free to contact District Customer Service at 352-753-4508 or Utility Billing and Customer Service at 352-750-0000. □

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Sinkhole Insurance Coverage Update

In the August POA Bulletin we advised you that we were going to continue our efforts to find some means to make sinkhole insurance coverage available to more Villages residents. Remember, every Florida homeowner policy is required to provide catastrophic ground collapse coverage on the structure, but in order to collect on it, the structure must be condemned. Thus, you could have a sinkhole which causes severe structural damage, but if the home is not deemed unsafe, unstable, unlivable and the property has not been condemned, the required catastrophic ground collapse coverage will not be applicable and you will be on your own nickel.

In response to our article we were contacted by several residents who had worked in the insurance industry and wanted to help. We have met with them and are extremely pleased with their qualifications. If they cannot figure out a way to make it happen, it's likely not possible.

We agreed that the first step would be to try to get an idea of how many residents had the sinkhole insurance rider, how many requested it but were denied the sinkhole rider, how many were just not interested in purchasing it and a ball park idea of what residents

might be willing to pay in terms of an annual premium.

We decided to use the POA membership as our test group and have emailed them a short survey. We requested that they email the completed survey in no later than August 30th. We should have the tabulation in from the survey company we hired sometime during the first week in September.

The next step will be for our "Sinkhole Insurance Committee" to review the results and make a recommendation for the next step.

Stay tuned! □

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Letter to the Editor:

Golf Cart Accidents and Pets

On Sunday, July 20, 2014, a beautiful Japanese Chin named Sasha passed away in a golf cart accident. She went for a long ride every Sunday with the owner's brother. This Sunday was different though - even though she was tied in with her leash, the leash was left too long. She lost her footing on the seat, fell to the floor of the cart, and out from the side onto the concrete.

The only emergency vet office is at Buffalo Ridge on 466. The brother was located on Hillsborough Trail and Buena Vista and ran to the gatehouse for help. The person at the gate

house was of no help and there was no emergency vet any closer. He called his sister and she and I drove as fast as we could from Amelia and picked them both up and drove to Buffalo Ridge on 466. By then it was too late.

I want all golf cart drivers who take their dogs out for rides to be aware that their dogs should be secured so they can sit or stand only on the seat. There should be no give in the restraining device to allow them to jump down on the floor of the golf cart. I have seen many owners take their dogs out with no restraining device assuming the dog will always sit quietly on the seat. Dogs like to interact with other dogs so what is to stop them from leaping from the cart to visit another dog?

Another reason I am writing this is for suggestions from any of you in The Villages

about some kind of satellite emergency vet centers that could be located throughout The Villages. I am on a mission for safety in golf carts for dogs and more emergency vet centers. Suggestions of restraining devices are also welcome since they can help other dog owners realize how important it is for your dog to be restrained.

I welcome all your suggestions at debingen@embarqmail.com. Debi Bingen

Editor’s Note: We are sorry about your experience and we will put excerpts from your letter in the next Bulletin. □

Letter to the Editor:

Trash on the Curb

One of the reasons that I am joining is because I am sick and tired of seeing residents put out garbage way before 5PM on Tuesdays. Before pickup and all through The Villages you see security riding around and they do nothing about it. David Small

Editor’s Note: You have raised two points. First of all, the deed restrictions state that, “trash must be placed curbside no earlier than the day before the scheduled pickup.” Thus, in your example, a resident would be permitted

(Continued on page 17)

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Letter to the Editor (continued):

Trash on Curb

(Continued from page 16)

to put the trash on the curb anytime on Tuesday in preparation for a Wednesday pickup.

Note, however, we agree that it is not a pretty site and hope that whenever possible residents do not put the trash out until the evening prior to pickup. Secondly, the security trucks you see driving around, Community Watch drivers, are not responsible for reporting infractions of the deed restrictions.

We live in what is termed a “complaint driven” community. Any resident can report an infraction and this can be anonymous. Upon receipt of the complaint, a member of the staff of the Community Standards Department will go to the scene and **as long as the violation is observable** (i.e. – trash is on the curb on Monday for a Wednesday pickup), they will commence the deed violation notification process. (You can contact the Community Standards Department at 352-751-3912 to file a complaint.) □

Letter to the Editor:

Bulletin Delivery And No Throws

We joined the POA a few months ago, but have not yet received the paper. Others on our block, even those who have left for the summer, get it delivered. Who do I need to contact?
Donna Brown

Editor’s Note: Thank you for contacting us. Actually, we place a Bulletin on all 50,000 plus driveways each month, unless the homeowner has contacted us and requested that we stop delivery, or the home looks like the residents are away. We are hopeful that residents who receive and read the Bulletin will want to support the POA and will use the membership application which is always on page 3 of each Bulletin to join.

In your situation, it is likely that the previous owner of your home had requested “No Throw” status. You can be placed on the “No Throw” list or removed from it at any time by contacting our Distribution Manager, Shelley

Pfaff at 352-325-1540, or emailing her at delivery@poa4us.org with your name, village, address, and the months you will be away, and she will add or remove your address from our “No Throw” list for that period of time. □

Letter to the Editor:

Villages Concerns

I have two questions regarding The Villages. (Editor’s Responses in Red)

1. I have seen MANY lawns that are quite overgrown with grass and weeds. Would it be beneficial to have the Neighborhood Watch write down the addresses of these properties on their rounds through the neighborhoods? I can’t think of anything else they might be doing during their drives. **(A) We are in a complaint driven deed restricted community. Anyone can call Community Standards (352-751-3912) and file a complaint against a home owner who has violated the deed restrictions. The philosophy is that if the neighborhood is not concerned about it, nothing is done about it. It is up to a resident to file a complaint (which can be anonymous) and is not the responsibility of Community Watch.**

2. The last I remember reading in the POA was that the AAC turned down an offer from the Developer to turn the Church on the



Square into an entertainment venue. What happened to that? They are now building a monstrosity of a building for the very plan that was turned down. Not to mention the removal of even more parking in the square.

(A) The difference is that the Developer is paying the \$5-6 million dollars out of his own pocket. Several years ago he tried to get the AAC to agree to use the amenity fees paid by residents North of CR 466 to pay for the construction and the Developer would provide the land on behalf of the residents South of CR466. The AAC rejected the proposal.

Thank you for the POA. There have been some very interesting articles of late.

Lenore Igleheart □

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Letter to the Editor:

Lightning Questions

I read it in one sitting and totally enjoy the informational and educational articles: HVAC Air Duct Cleaning, Lightning Matters, Sink-hole Insurance, Imposter Scams . . . to name a few! Thanks also for the large **BLACK** print! The bulletin is easy to read and handle.

When Len Hathaway writes about lightning again, could he address what to do if our house is hit? I know, of course, to replace sized routers, TVs, etc., but will the SPDs and Point of Use Protection need to be replaced or reset? Also, could he discuss any pros and cons of living along the power lines. Is it more likely that lightning will hit the power line (much higher than my house)? Since the power lines are so close, would lightning rods (properly installed) even be effective?

Thanks AGAIN for all you and the directors do for us.
Ardy Schiller

of the house and call 911. If you are dealing with sacrificed surge protectors, they need to be replaced. If you obtained your surge protectors from SECO or Duke you need to contact them to determine if the warranty applies. If you have significant damage to TVs, computers, etc. you need to report it to your homeowner insurance carrier if you believe that the replacement cost will exceed your deductible. If you have experienced or suspect damage to your electrical system you may need to contact a licensed electrician. The same applies to other utilities as well.

Len Hathaway’s Response: Thank you for your inquiry. It sounds like you have already provided for some level of protection against an indirect lightning strike that damages/destroys sensitive electronic equipment. This includes primary protection on your electric meter or electric panel and secondary protection in the form of a combination of power strips and point-of-use surge protectors for all electronic equipment that you value.

REMEMBER: Lightning Loves Technology! If you believe that your home was struck by lightning (see or smell smoke or experience any other highly unusual condition related to a strike), of course, get everyone out

You also inquired about living near electric utility transmission lines. The 75 ft transmission towers that traverse The Villages from north to south have their own version of a lightning protection system. It can be seen by observing the two wires at the very top of each tower called static lines. The static lines protect the current carrying conductors suspended from the arms at a lower elevation on each tower.

Remember lightning is highly **UNPREDICTABLE** and does not always strike the highest object in the area. Therefore, do not assume that you will receive any benefit from the lightning protection on an electric utility transmission line. □

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Mystery Phone Charges Cramming Explained

Could your mobile carrier be hiding third-party charges on your phone bill that you never authorized? On July 1, 2014, the Federal Trade Commission (FTC) alleged that T-Mobile has done just that. The agency says that T-Mobile charged consumers not only for regular phone services, but also for third party content – including monthly subscriptions for ringtones, wallpaper, horoscope texts, flirting tips, and celebrity gossip – that consumers neither knew about nor agreed to. This is known as ‘cramming’.

Cramming happens when a company uses your mobile or landline phone bill like a credit card, and adds a charge for services to your bill that you didn’t agree to or use. The most common dollar amount for a cramming charge is \$9.99, a relatively small amount which is easy to overlook. Some charges sound like larger fees you do owe, making it tough to pick out the phony charges, especially if your mobile phone bill varies month to month.

If you don’t recognize or understand a charge on your phone bill, ask your phone carrier about it. Your carrier should be able to tell you more about the charge, and your statement should tell you how to dispute errors on your bill. If you suspect you’ve been a victim of cramming, file a complaint with the FTC online or by calling 1-877-FTC-HELP (1-877-382-4357). You can also visit your nearest Seniors vs. Crime Office for free help.

To spot cramming, make it a habit to check all charges on your phone bill each month for products and services you haven’t ordered. Some charges may appear only once; others might be “subscription” charges that show up every month. Keep an eye out for generic-sounding services and fees like *Min. Use Fee*, *Activation*, *Member Fee*, or *Subscription*; as they may be services you haven’t ordered.

Check out each section of your mobile phone bill, but note that crammers tend to target some “hot spots.” Pay special attention to

sections labeled “Miscellaneous,” and the “third-party” charge sections on your bill. Some mobile phone carriers send their customers short bills with few details, but may offer more detailed bills online or upon request.

Suspect cramming if you don’t recognize or understand items or charges on your mobile phone bill? First, ask your phone carrier about it. Your carrier should be able to tell you more about the charge, and your statement should tell you how to dispute errors on your bill. Then, take the final step in fighting a cramming charge: file a complaint. Even if you get a refund, if you suspect you’ve been a victim of cramming, file a complaint with the FTC.

Often, there’s nothing you can do to prevent a scammer from adding fake charges to your phone bill. However, you can avoid giving would-be scammers the opportunity by keeping these tips in mind:

- Don’t enter your mobile phone number on unsecured websites. If you do, it’s likely to be compromised.
- Unsolicited text messages could be a sign of a scam. A text message from someone you don’t know could be a signal that you might be signed up for a service you didn’t order or agree to.
- Ask your phone carrier about services it offers to block third-party charges. Many carriers offer this third-party blocking service for free.

Ask your mobile phone carrier for its policy on refunds for fraudulent charges. Some carriers have a 60-day period for refund requests. Many have a policy of partial refunds for detected fraudulent charges – no matter how long the cramming charges have occurred.

If you have a prepaid phone plan, check that you’re not losing pre-paid minutes to pay for unauthorized third-party charges. Stay on top of your calling minutes, and make sure that minutes don’t go missing due to deductions unrelated to your regular phone calls.

The bottom line is that it is your phone bill. No one is in a better position to monitor your phone bill than you. No one will watch out for your interests better than YOU. When in doubt as to whether you’ve been crammed or not, you can always contact your local Seniors vs. Crime office for advice or assistance.

There is never a charge for their services. Seniors vs. Crime 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. To keep up with the latest scams, **LIKE** Seniors vs. Crime Region 4 on Face Book. □

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The POA Discount Partner Program is a continuing benefit for POA members. Just show your current year POA Membership card when ordering the product or service listed here. And, please say “thanks” to our Discount Partners for participating in this program. (* = new this issue)

All Things Fine - 1171 Main St., Spanish Springs, 259-7384. 10% POA disc off regularly priced merchandise. Excludes sale items. Not valid with other offer.

Alpha & Omega Insurance Group - Auto, home, health, life, mobile homes. Any policy written for a POA member receives a \$25 gift card. Anna, 352-245-0267.

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Comfort Suites - 1202 Avenida Central, 259-6578. 25% POA discount through 12/31/14. Reservations based on availability. Excludes Leesburg Bike Week. Must call in advance for individual reservations.

Cozco Handcrafts - 1121 Main St., Sp Sprgs, 352-430-0386. 10% off non-sale items.

Custom Screens - All Repairs - 10% POA discount. Kenny 352-680-1836.

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Edible Arrangements - Southern Trace Shopping Center, 391-1334. \$3 off order greater than \$25.

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Golf Cart and Club Security System - E-mail us at yunk38@embarqmail.com, 352-391-9488. \$3.00 POA discount (approx 10%) for Golf Cart and Club Security device.

(Continued on page 21)

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Discount Partners

(Continued from page 20)

Golf Clubs & Bag Lock - Gator Jaws, \$30 each or 10% POA disc off on 2 or more. 352-750-0488.

Grandma's Crafts & Treasures - Personalized gifts & custom embroidery, specializing in baby gifts. Rosemary, 352-350-7124. myshopping14@comcast.net, 10% POA discount.

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.

I. Stern & Co. - 10% off Hi Quality Golf Clothing, #200 Hwy 484, Ocala. 352-307-4878.

Jackson Hewitt Tax Service - \$25 off tax preparation for POA members. Must present POA card. 888-282-1040.

Johnny Rockets - 976 Old Mill Run, Lake 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 hour of service.

Kitty Camp & Resorts - JUST for CATS, a Lovable Lakeside Cat Resort & Retirement Home. 15% POA Disc. Call 205-4284.

Kilwin's Chocolate and Ice Cream - 1108 Main Street, Spanish Sprgs, 352-430-3600. Buy two slices of fudge, get one slice free." One offer per family membership.

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MOE'S Southwest Grill - Rolling Acres Plaza, 430-3610. BOGO free every Saturday w/purchase of two medium drinks! Not valid w/any other offer. One offer per POA family.

Ollie's Frozen Custard - Across the street from Lowes Building Supply. Use the Ollie's Coupon (See pg 23) or get POA 10% off.

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

Panda Jewelers - 16770 S. Hwy. 441, Baylee Plaza, 352-307-3846. 20 to 40% POA saving off retail price; all watch batteries \$3.

(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, 753-1306. \$1 POA disc off regular price of silver/gold wash. See pg 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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