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# The Bulletin

The POA – Champions of Residents' Rights Since 1975

JUNE 2018

POA4US.org

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## UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, June 26, 2018 • 7 P.M.

Eisenhower Recreation Center

### Lightning Matters!

Presenter: Len Hathaway & Bob Freeman

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## 2018 MEETING SCHEDULE

July 17	Laurel Manor
Aug 28	Eisenhower
Sept 18	Laurel Manor
Oct 23	Eisenhower
Nov 20	Laurel Manor
Dec 18	Laurel Manor

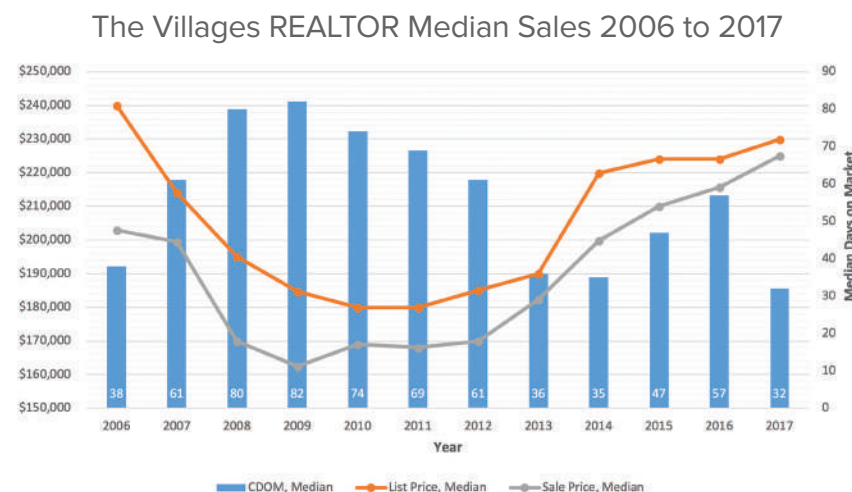
## Real Estate Sales and Property Values Back to Peak Levels

Glenn Stein, Broker/Owner of Glenn Stein Realty Executives, had good news for Villagers who attended the May 15 membership meeting at Laurel Manor: home sales and median sales prices are back at peak levels. The last peak levels were seen in 2006 before the dips began in 2007 and continued through 2012. Since 2012 the market has been on the rise again, and Mr. Stein said his company has had record performance, seeing a 48% increase in sales volume since 2016.

He described The Villages as the “most unique and best community” in the country, and pointed out the uniqueness of the real estate industry here, with The Villages Listing Service (VLS) and the Multiple Listing Service (MLS). Of course, VLS only allows its agents – they are not realtors who are members of the National Realtor Association – to show and represent their listings, while all other real estate companies that are members of the MLS can show and list any that are non-VLS listings.

Mr. Stein said some realtors suggest you might need to have both an “Agent” to handle bonds and other complexities, as well as a “Realtor” who is licensed and upholds a code of ethical behavior to treat everyone with honesty, whether representing them or not.

There are four potential forces of impact, according to Mr. Stein, that may affect real estate values in The Villages: sinkholes, season, new build/construction, and migration patterns.



Sinkholes are nothing new in Florida, and their impact may only depend on the psyche of the buyer. He said the month after the latest sinkholes in Calumet Grove was the largest month of the year in sales. Sinkhole impact on home values is largely local with “specific issue” impacts.

Property Values continued on page 2

## 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.

*Property Values continued from page 1*

Mr. Stein advised that if there has been a sinkhole on your property, it must be disclosed. It is also “supposed” to be disclosed if adjacent to your property. The problem is the ambiguity in the term “adjacent.” The Florida legal definition is “close to.” He recommends going by the rule of full disclosure – anything they know, they will disclose.

There also doesn’t seem to be any set rule on how to value a sinkhole that has been mitigated/ repaired. Sometimes there is no deduction in the price of the home; other times there is significant reduction. Appraisers also don’t have a true calculation for sinkhole impact.

“Season” used to have more of an impact on sales volume, with the highest periods being January – March, when snowbirds were here and buying

**Home values are seeing positive annual increases across the board:**

Courtyard villa	3-4%
Designer	5%
Manufactured	2%
Patio villa	4.5%
Ranch/cottage	6.5%+

homes before they went back north. Not so any more, with June 2017 having the highest activity and sales volume. Mr. Stein said it is now a more rounded market.

The impact of new construction on home resales also seems to have changed. Previously new homes directly competed with resales because they were being built near existing homes, as different sections of The Villages were being built. Now, however, because of the distance to the new areas south of CR 44, there seems to be less impact. Mr. Stein believes this will help in the short-term.

It is yet to be determined what the impact may be when there is transportation connectivity via multi-model paths, tunnels and bridges.

The average age of Villagers is Male 62 and Female 60, with an average of 20 people moving to The Villages every day. In other parts of the country, more people are leaving an area than are moving in. But here, more are moving in than leaving. There is an obvious baby boomer impact and Mr. Stein expects that to continue for several more years, before slowing down.

## Questions and Answers

**Q Is there data to show increases in home prices by zip code?**

Yes, prices are generally higher in newer areas.

**Q What impact does the bond have on ability to sell and price?**

There is more sensitivity about the bond, how much is remaining or if it is paid, by residents who have been here and have already been paying on a bond. It is a factor and it needs to be marketed correctly.

**Q How does lot location, i.e., golf course view, water view or preserve, impact the home’s value?**

Since each of the specialty lots have a unique aspect, it is sometimes difficult to determine what value or premium a buyer might place. In general, there is less inventory of homes for sale right now, and specialty homes will stand out.

**Q What is the difference between VLS and MSL realtors?**

MSL realtors focus on resales. [Note: The Multiple Listing Service is a broker-to-broker exchange of properties available for cooperative sale. If you are excluding other brokers, the property cannot be listed on the MLS.]

**Q Is it common to find cracks in floors and other areas?**

Yes, cracks in the concrete are common in floors because most homes in Florida are built on sand. However, if other more serious cracks are detected, it is best to get a settlement expert to come and inspect to see if there are other issues.

**Q Are there a lot of foreclosures in The Villages?**

We never saw as many as other parts of the country during the severe housing downturn.

*Property Values continued on page 3*

Property Values continued from page 2

**Q What concerns are there about timing – people have moved to The Villages in big waves. As baby boomers exit and not as many come, what will be the impact?**

There are a lot of factors. Right now, we're in a good economy, which we know never lasts forever. We may, in fact, be in the best cycle ever. Feeder markets for The Villages are coming from elsewhere – most from east of the Mississippi. The markets are also good in those areas and people are able to sell their homes for top dollar. The feeling in the real estate industry is that there will be 3 more years of this strong cycle. There will be a baby boomer slowdown in the next 3-5 years.

**Q It is the seller's responsibility to disclose issues about their home. What if they don't?**

This is a tricky question that we deal with all the time, and it comes down to how much research a realtor should do and if they miss something. The realtors at Realty Executives disclose as much as they know.

**Q What do you do to verify seller information?**

We often check on various aspects and some things may be revealed in the title search. However, we always recommend that the buyer conduct thorough due diligence and get all the appropriate inspections.

**Q If a seller knew something and didn't disclose it, how long are they liable?**

The difficulty is in proving they knew something they didn't disclose.

**Q What does "As Is" mean?**

It means the seller is not intending to give any credits for any issues that are discovered in inspections, but the buyer can still back out of the offer, prior to closing, if something is found. ■

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## POA 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162  
Please print on this form, or use the online form at [POA4US.org](http://POA4US.org).

New  Renew How Many Occupants: \_\_\_\_\_ Member ID (if known) \_\_\_\_\_

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FULL NAME(2) \_\_\_\_\_

ADDRESS \_\_\_\_\_

VILLAGE \_\_\_\_\_ VILLAGES ID# \_\_\_\_\_

CITY/STATE/ZIP CODE \_\_\_\_\_

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**MEMBERSHIP DUES (Please Select One):**  One year – 2018 - \$10 per/household  
 Two years – 2018/2019 - \$20 per/household  
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Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check.  
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Please hold my POA Membership Card for me to pick up at one of the monthly POA Meetings.

# Community Standards Ensure Aesthetic Values for Property Owners

The mission of the Community Standards Department is to assist residents in upholding the aesthetic value of their property in The Villages. Administrative Operations Manager for the District, Diane Tucker, and Candy Dennis, Manager of the Community Standards Department, spoke to residents at the POA's May 24 membership meeting at Eisenhower Recreation Center to help residents understand the Deed Restrictions and Architectural Review processes.

Every homeowner signs a legal contract, known as the "Declaration of Covenants and Restrictions," upon closing on the purchase of their home, through which they agree to certain standards of maintenance and aesthetic guidelines for their property. These restrictions are a primary reason people move to The Villages, because they establish a level of quality that must be maintained, and help to provide a reasonable assurance that property values will not decline because of poorly maintained properties.

Each residential District adopted guidelines, known as "External Deed Restrictions Standards" to identify, clarify and interpret the adopted Rule to Bring About Deed Compliance. These relate only to the exterior appearance or use of real property

within its boundaries. These are the guidelines used by the Community Standards Department in responding to complaints, and are also used by the Architectural Review Committee (ARC) when considering applications. It is easier to read than the actual Deed Restriction document and provides a matrix to help residents determine if they are impacted by a particular rule.

The Adopted Rule and Architectural Review Manual for each residential district can be found on the District website [DistrictGov.org](http://DistrictGov.org); select 'Departments' and 'Community Standards.'

The Community Standards Department assists residents interpret the deed restrictions for their district, research deed compliance complaints, and help with ARC applications.

Ms. Dennis reported that from April 1, 2017 to March 31, 2018, the department received 26,590 phone calls and had 7,738 walk-in customers. She said they average 140-150 phone calls and walk-ins per day. Residents can call 352-751-3912 or stop in at 984 Old Mill Run in Lake Sumter Landing.

## Follow the Rules: Get Approval First

An application to the Architectural Review Committee (ARC) is required because the (Deed Compliance) "Rule" states:

"Homes: No reconstruction, additions, alterations or modifications to the (exterior) of the home, or in the locations and utility connections of the home will be permitted without written consent of the Architectural Review Committee.

"Villas: No Owner shall make any structural alteration, or shall undertake any exterior repainting or repair of, or addition to his residence, which would substantially alter the exterior appearance thereof, without the prior written approval of the Architectural Review Committee."

In other words, don't do anything to the exterior of your home or property without first going through the ARC for permission, or risk a deed compliance violation that may result in removing the alteration and/or a costly fix.

*Standards continued on page 6*

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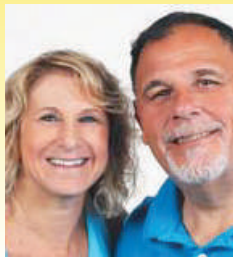
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Standards continued from page 4

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The ARC is comprised of eleven volunteer residents, one from each residential district (1-10) and Lady Lake/Lake County. They meet every Wednesday at 8 A.M. for 3-4 hours and typically review approximately 100 applications every week. Agendas are posted for each meeting, and results of the application reviews are posted the following Thursday after 12:00 P.M. The meetings are open to the public and are held at the District office at 984 Old Mill Run in Lake Sumter Landing. Committee members do not see the applications prior to the meeting. The Committee’s function is administrative only, and after review, it either approves or disapproves a modification request.

Appropriate work permits must be obtained by the associated county and/or municipal government.

Applications and instructions are available on the District website **DistrictGov.org**. Click on ‘Departments’ on the top menu and select ‘Community Standards.’ From the left column menu select ‘Architectural Review.’ Ms. Dennis advised that the application must be submitted by the homeowner, and should include the site plan or boundary survey of the property and building plans if available. Staff is available for assistance in filling out the application.

Among the more common reasons for getting approval from the ARC (and to avoid a deed compliance violation) are landscaping and trees.

ARC approval is NOT required for tree removal from villa properties. However, homes are required to obtain approval before removing any tree with a trunk of four (4) or more inches in diameter. These trees cannot be “effectively removed” through excessive injury (trimming, cutting roots, etc.) without approval. If the request is to remove a canopy tree, the

application must first be submitted to the District’s certified arborist for their report, prior to being submitted to the ARC.

Florida law says that a deed restriction or covenant may not prohibit or be enforced to prohibit any property owner from implementing Florida-friendly landscaping. Florida-friendly landscaping refers to the utilization of drought tolerant “plants,” but it does not mean that sod may be replaced with rocks, decorative stone, pine straw, mulch, pine bark or similar non-plant material. However, these non-plant materials may be used as an accent around these plants.

Ms. Dennis further explained that “ground cover” material can be used, and is defined as one species that will not grow taller than 12 inches. They are looking for a “lawn-like” appearance.

There are also very specific rules covering placement of structures in easement areas, and are often a source of complaint that leads to deed compliance violations. It is very important that homeowners discuss these guidelines with the Community Standards staff and get ARC approval. This includes landscaping walls, curbing or edging, placement of patio areas, pool equipment, pavers and concrete pads.

The ARC is not an enforcement committee; enforcement remains with the respective District’s Board of Supervisors, who are not allowed to be present during ARC discussions of applications in their respective District. This is because any appeal of an ARC denial goes to the District Board of Supervisors. Keep in mind, however, that the appeal process only applies if due process was not given to the homeowner, i.e., the homeowner was not informed as to when their application would be reviewed; or the case can be made that the rules were not applied properly. The appeal process does NOT allow a District Board to overturn an ARC denial for any other reason.

Between April 1, 2017 and March 31, 2018, the ARC reviewed 5,393 applications.

Standards continued on page 8

Criticism?  
Defensiveness?  
Contempt?  
Stonewalling?

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## May Membership Meeting Forum Q & A

Each POA General Membership Meeting features a Forum for residents to ask questions. We try our best to provide answers. If we don't know the answer, we'll find out. Sometimes, unfortunately, there is no answer or one we don't like. Here's what was on people's minds in May.

**Q In the Village of Dunedin, how can we get our Village name added to the entry sign?**

Go to the District 10 Board of Supervisors to make the request.

**Q What is the status of the Morse Bridge embankment project and where is the funding coming from?**

Lake Sumter water levels are still too high after Hurricane Irma to begin the project. New pumps are being installed to bring the water levels down. It will be a period of months before the project will begin. Funding is coming from the Project Wide Advisory Committee (PWAC) as a shared maintenance expense among Community Development Districts 5-11. District 1-4 have no financial responsibility because PWAC only handles maintenance issues south of CR 466. Each CDD north of CR 466 is responsible for maintenance projects in their specific district. The Developer was asked to make a higher contribution for the repair than the less than 1% paid into PWAC by the Sumter Landing Community Development District (SLCDD.) He declined. ■



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Standards continued from page 6

## Know Your Deed Restrictions.

Remember, every homeowner signed a Declaration of Deed Restrictions when they purchased their home. Because there is a great deal of diversity in each Declaration document, Ms. Dennis advises each homeowner to become familiar with their set of Declarations. Your Declaration document can be downloaded from the District website [DistrictGov.org](http://DistrictGov.org). Click on ‘Departments’ on the top menu and select ‘Community Standards’. On the left column menu click on ‘Download Your Declaration of Restrictions’ and follow the instructions. If you need assistance, you can call the Community Standards office at 342-751-3912.

Ms. Dennis stressed that a main component of their department’s work and purpose is education. Many complaints are received due to improvements that were made without going through the Architectural Review process. Staff in the department are always available by phone or by visiting the District office in Lake Sumter Landing to assist residents, answer questions, and help them to follow the proper procedures before making a modification, and to help them come into compliance if found in violation.

Enforcement is handled on a “complaint” basis. This means that unless a complaint is received about a yard ornament, a sign, landscaping, etc. the District is not going to police all properties in The Villages. However, if a complaint is received, the Deed Compliance officers must address it, and you may receive the dreaded “knock on the door.”

Ms. Dennis said the approach is always to help the homeowner come into compliance, and to avoid writing violations. From April 1, 2017 through March 31, 2018 Community Standards received 4,449 complaints, with 759 violations written, and 25 public hearings were held.

The Community Standards office is administrative only, with enforcement authority executed by the individual numbered districts. If a violation is written, the enforcement process begins, giving the homeowner a specified period of time to bring the property into compliance. The process may end with a public hearing before the District Board of Supervisors in which the property is located. That district Board will make the final determination on the violation and may impose fines and legal proceeding as allowed in the rules.

The Declaration of Covenants and Restrictions cover external and internal restrictions; however, the Community Standards Department only addresses issues external to the home. Examples of internal restrictions may include things such as the number of pets or age or residents living in the home. If a complaint needs to be made regarding an internal restriction, that is handled through the Developer’s representative. The Community Standards office will help you make that complaint, but does not get involved in resolving the issue. In addition, external issues in residential Districts 11 and 12 are also currently handled by the Developer’s representative.

Following is a summary of many items covered in the Declaration of Covenants and Restrictions located on the Community Standards page on the District website. This summary is meant to call attention to some of the major items and is by no means a comprehensive list.

**Air-Conditioners:** Window air-conditioners are prohibited and only central air-conditioners are permitted.

**Building Repair:** Dwellings and structures must at all times be kept in good repair, adequately painted and otherwise clean.

**Garbage/Trash:** Prior to being placed curbside for collection, no rubbish, trash, garbage or other waste material shall be kept or permitted on any Homesite or on dedicated or reserved areas except in containers, as required by your sanitation hauler, located in appropriate areas concealed from public view.

**Lawn ornaments:** Some neighborhoods prohibit lawn ornaments. Please check your individual Declaration of Covenants and Restrictions.

**Maintenance:** Landscaping shall be maintained to provide a neat and clean appearance. Removal of weeds, dead plants, grass clippings, trash and debris is required to meet this objective.

**Modifications:** Alterations to the exterior of the home or lot require architectural approval.

**Motor Vehicles:** No vehicles incapable of operation shall be stored on any Homesite.

**Residential Use Restrictions:** Property must be devoted only to single-family residential use. Properties within the Subdivision are intended for residential use and no commercial, professional or similar activity requiring either maintaining an inventory, equipment or customer/client visits may be conducted in a Home or on a Homesite.

**Satellite Dishes:** Please contact the Community Standards Department for guidelines.

**Signage:** Where permitted, please check your individual Declaration of Covenants and Restrictions for size and location.

**Tree Removal:** No tree with a trunk four (4) inches in diameter shall be removed or effectively removed through excessive injury without first obtaining written permission.

Standards continued on page 9

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Standards continued from page 8

**Questions and Answers**

**Q In a cul-de-sac behind our home a bird cage is being built and the construction equipment is driving all over our property. Is this allowed?**

No, without your permission, it is trespassing.

**Q What is the time limit for correcting a deed compliance violation?**

The property owner has 6 months to fix the problem or the compliance violation process will continue.

**Q What happens if a house is sold before the property is in compliance with a violation?**

The violation should have been disclosed, but whether it is or not, it will become the new owner's responsibility.

**Q What are examples of internal deed restrictions?**

The number and size of pets and persons under age 19 living in the home are two common examples.

**Q How do volunteers on the ARC know all the rules? Does staff make recommendations?**

Staff does not make recommendations, but they do answer questions and provide information to the ARC about the applicable District's rules.

**Q If a house is repainted the same color, does it need ARC approval?**

Approval is not needed if it is the same color or on the approved color list for your District. You can get that list at the Community Standards office.

**Q If removing a bush in the front yard that is only 1" in diameter, does it need approval?**

No, only trees need approval.

**Q Are ARC guidelines, manuals, rules, etc. online?**

Yes, all are available on the District website DistrictGov.org, select 'Community Standards' under the 'Departments' tab at the top.

**Q Are there agreements with counties and towns to share information about ARC approvals before permits are issued?**

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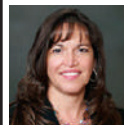
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June 16 and June 23	Paradise, John Shepard	352-399-2344
June 18 and June 21	Savannah, Charlie Webb	352-693-2562
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# Hurricane Season is Here!

While it seems like Hurricane Irma was just here, already the new season has begun on June 1 and goes until November 30. We all learned the value of being prepared, and now is a good time to start making your plan! In next month's issue, we will give you your "Hurricane Preparedness Guide." In the meantime, be sure you are signed up for these important alert systems!

## Sign Up for e-Notifications

District Customer Service Department  
352-753-4508 [DistrictGov.org](http://DistrictGov.org)

- Go to the District website, scroll to the end of the menu on the left column.
- Click on 'Sign up for e-Notifications.'
- Enter your information and choose the specific notifications you would like to receive.
- You will receive an email asking you to confirm your request. You must reply to this email before you are added to the notification.

We recommend that you sign up for **What's Happening & General Community Info** for regular monthly updates, and **Message from the District Manager** for special and important announcements. Also sign up for **Welcome Wednesday**. These handouts will update you weekly on what's happening throughout The Villages.

## County Alert Systems

The county alert systems will notify you of impending danger, storms, amber and silver alerts, etc. for your specific area.

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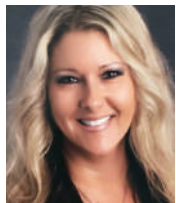
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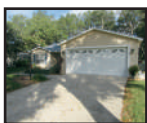
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## In Case You Missed It... News Highlights from May Meetings

### District Boards Raise Concerns about Estimated PWAC Increases

As the 2018 - '19 budget process moves forward, several Community Development District supervisors raised concerns about the estimated 14%-16% increases in allocations to the Project Wide Advisory Committee budget. The current year budget began with 6% increases and were reduced to 3% by using working capital to offset the increases, said Barbara Kays, the District's Budget Director.

*"I am a big proponent of using working capital for rate stabilization,"* said District Manager Janet Tutt at the PWAC meeting.

Several CDDs met in budget workshops the week before PWAC saw the proposed increases, and were surprised by the increases. PWAC members were also caught off guard.

Ms. Kays apologized that PWAC members weren't given the numbers, explaining the timing difference in the meetings. She assured members it would be different next year.

She also explained that as districts age, they will have more maintenance issues. Any increase or decrease in a district's allocation depends on the final project list, although costs are not allocated to the district in which the project will be done. The premise for PWAC projects is that they will share the costs on identified projects in the PWAC districts that have benefit for all the participating districts. Allocations are made based on the percentage of assessable acreage in each district.

Ms. Kays said staff is still crunching the numbers; these are best estimates right now.

District boards are now faced with having discussions – if not this year, in the near future – about increasing the annual maintenance fees to residents. Some districts, such as CDDs 5 and 6, have healthy reserves, but Ms. Tutt said not all are in the same good financial health.

Stay tuned as there will no doubt be much discussion about maintenance fees coming.

### Deal to Purchase Baptist Church on CR 42 Moves Forward

The Amenity Authority Committee (AAC) voted to recommend the approval of the purchase agreement document, allowing the District to work out the remaining details to finalize the purchase of the First Baptist Church Fellowship Hall and 19+ acres on CR 42. The agreement is to pay \$2 Million for the property, and comes after months of due diligence.

Upon signing the agreement, a 60-day formal due diligence period begins, with closing anticipated in 120 days. It will be 8 months after closing before the District will actually assume possession of the building and property, and no construction will begin before then.

District Manager Tutt said that they will begin the process right away to look at programming for the property. She said the Recreation and Parks Department already has a lot of input, but will go through its formal process to determine what features residents want. The AAC will approve the plan.



*Highlights continued on page 15*

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Highlights continued from page 14

### PWAC Tables Fence on South Morse

More than two dozen residents who use a large parcel of open space land on south Morse Blvd. near Hillsborough attended the May Project Wide Advisory Committee (PWAC) meeting to voice opposition to a 2-board fence the Committee recommended last month. Several residents chastised the PWAC members for making the decision based on a complaint by one resident.

Committee member Don Wiley, also the District 10 Supervisor where the property is located, assured residents the decision was not made lightly. He read a lengthy email response to a resident on the topic and said that he has visited the area numerous times. Each time, he has found anywhere from 1-4 golf carts and several dogs running off leash. He said there is no policy when it comes to the use of public space like this, and that sometimes a common-sense approach doesn't work.

Residents said they are getting mixed messages, reporting that Community Watch has told them they can drive their golf carts on the property, while the proposed fence is intended to keep them off the grass. They question what the real issue is – use of the property or noise that is bothering the homeowner.

The discussion evolved into questions and concerns about existing dog parks, such as Atlas Dog Park, which is nearest to the property. Residents said there are maintenance and parking issues, shade and seating issues, non-residents using the parks and resident ID's not being checked, and that there is no enforcement in the parks.

Specific concerns about the size and location of the fence, where golf carts would park in relationship to the multi-modal path, and ADA concerns were raised.

After the discussion, PWAC members recommended tabling the installation of the fence until more information can be gathered to address concerns at both the site, and at the dog parks. They directed staff to come back to them with a report on conditions and opportunities to improve existing dog parks. Ms. Tutt asked for



specific direction, and the committee identified issues such as ruts, maintenance, aggressive dogs, non-residents, water, shade, seating, parking during season, more monitoring and enforcement.

However, PWAC member, Jerry Vicenti cautioned that improving the dog parks will not prevent people from using the open spaces. ■

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# What Are “Inside Deed” Restrictions?

Most of us are more familiar with external deed restrictions, and what we might consider to be “violations.” We may not even think about an inside deed restriction because, after all, what people do in their own homes should be their own business, right?

Not necessarily. Included in the Declaration of Restrictions that each of us signed when we purchased our homes are items that don't reflect the aesthetics of the outside of the home or access to utility easements, but more generally things that are generated inside of the home. Among these are the number and size of pets, age of persons living in the household, operation of a business inside the home, and excessive sound. Unless there is a blatant situation that causes excessive traffic or safety issues, Villagers generally peacefully co-exist.

**However, when there are violations that do concern neighbors, enforcement is an issue.**

Chapter 190 of the Florida Statute gives District governments the authority to adopt by rule all or certain portions of the deed restrictions that “relate to limitations, prohibitions, compliance mechanisms, or enforcement remedies that apply only to external appearances or uses...” It does not give them authority for inside appearance or uses.

So, homeowners are left with two options. One is to contact the Developer's agent through the Community Standards office to make a complaint.

*Inside Deed continued on page 19*



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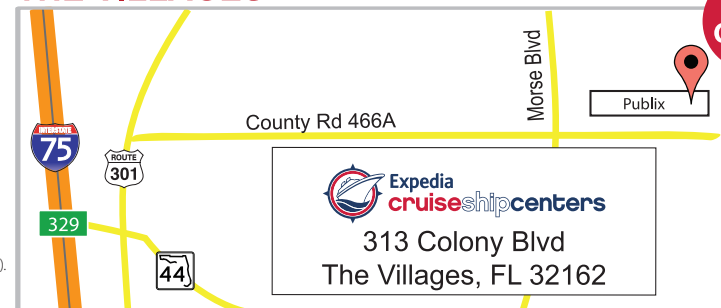
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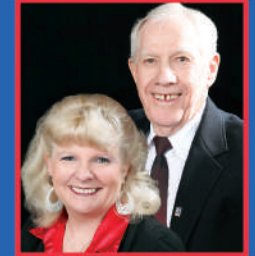
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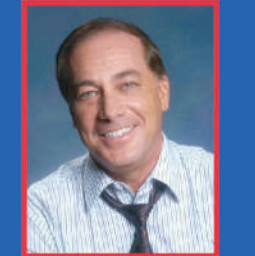
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*Inside Deed continued from page 16*

The problem here is that you may never get an answer, and the District has no authority to follow up or enforce anything on your behalf. Since they don't have any authority, they don't keep any logs or records of these inside complaints. The Developer "may" choose to enforce the restriction or ignore it.

The second alternative for the homeowner is to sue the violating homeowner, or to sue the Developer for not enforcing the restriction. Either way, you're talking about the expense of hiring an attorney and the stress that may be created in your neighborhood for taking action.

**The best outcome for all concerned is that homeowners are respectful of their neighbors and keep their homes – inside and out – in a manner that is positive for everyone in the neighborhood.** Many of these problems have reportedly occurred when a homeowner rents the house and then doesn't uphold the restrictions.

What should really happen is that the Developer, through his representative, will respond to residents who have taken the time to make a complaint, and at least give them the courtesy of a reply. The Developer set up the Deed Restrictions, and in many instances, has left the homeowners holding the bag. This does not live up to his brand of "Florida's Friendliest Hometown." ■

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# Gardening Spot

## Live Oak Trees

by Anne Lambrecht Fanatical Gardener [mrsanne04@gmail.com](mailto:mrsanne04@gmail.com)

Our landscape is dotted with live oaks. Early settlers gave them that name because they seemed to be perpetually alive, without ever losing their leaves. Of course, we know this is not true. Live oaks lose their leaves in January-February and are considered deciduous, meaning that they drop their leaves during the winter. Live oak is evergreen, as it gets its new leaves about the same time that it drops its old leaves.

Live oaks, *Quercus virginiana*, are the most recognizable Southern oak, but they represent just one of many species native to Florida. There are nineteen species of oaks native to Florida. These trees provide valuable wildlife habitat and food. Oaks are typically strong and durable and have a long lifespan.

The southern live oak is particularly iconic of the Old South. Many very large and old historical specimens of live oak can be found today in the deep southern United States. There is a magnificent one at Lake Griffin State Park in Fruitland Park which you can see from Route 441. I've got one in my back yard. There used to be one on my street.



When pruned properly, many of the different varieties of oaks are fairly hurricane-resistant. Oaks grow relatively quickly and can provide shade for your home.

Live oak's native range begins on the extreme southeastern coast of Virginia, south in a narrow band along the coast to interior South Carolina coast, where its range begins to expand farther inland. The range of live oak continues to expand inland as it moves south, growing across southern Georgia and covering all of Florida south to the northernmost Florida Keys. Live oak grows along the Florida panhandle to Mobile Bay, then westward across the southernmost two tiers of counties in Mississippi. Live oak grows across the southern third of Louisiana.

Live oak grows in soils ranging from heavy textures (clay loams), to sands with layers of organic materials or fine particles. Live oak will survive well on both dry sites and in wet areas, effectively handling short duration flooding if water is moving and drainage is good. Good soil drainage is a key resource component for sustained live oak growth. Required precipitation range is 40-65 inches of water per year, preferably in spring and summer. Soil is usually acidic, ranging between pH of 5.5 and 6.5. Our conditions here in the Villages is perfect for live oaks.

The bark is dark, thick, and furrowed longitudinally. The leaves are stiff and leathery, with the tops shiny dark green and the bottoms pale gray. The maleflowers (yes, there are flowers on these trees!) are green hanging catkins with lengths of 3 - 4 inches (gold for the garden). The acorns are small, .4 - 1 inch, oblong in shape, shiny

and tan-brown to nearly black, often black at the tips, and borne singly or in clusters. I think they are so pretty.

Depending on the growing conditions, live oaks vary from a shrub-size to large and spreading tree-size: typical open-grown trees reach 65 feet in height, with a limb spread of nearly 88 feet. Their lower limbs often sweep down towards the ground before curving up again. (Look up the Angel Oak near Charleston, SC). They can grow at severe angles, and Native Americans used to bend saplings over so that they would grow at extreme angles, to serve as trail markers.

The branches frequently support other plant species such as rounded clumps of ball moss, thick drapings of Spanish moss, resurrection fern, and parasitic mistletoe.

The southern live oak has a deep tap-root that anchors it when young and eventually develops into an extensive and widespread root system. This, along with its low center of gravity and other factors, makes the southern live oak extremely resistant to strong sustained winds, such as those seen in hurricanes. They tend to survive fire, because often a fire will not reach their crowns.

*Gardening Spot continued on page 21*

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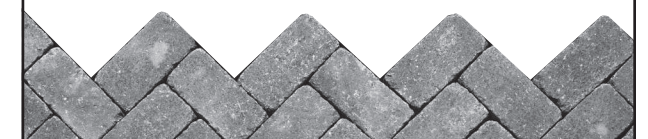
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*Gardening Spot continued from page 20*

They can withstand occasional floods and are resistant to salt spray.

The primary uses for southern live oaks today are providing food and shelter for wildlife. Among the animals for which live oak acorns are an important food source are the bobwhite quail, the threatened Florida scrub jay, the wood duck, yellowbellied sapsucker, wild turkey, black bear, various species of squirrel, and the white-tailed deer. There are literally thousands of insect species that depend on this tree as well. The tree crown is very dense, making it valuable for shade, and the species provides nest sites for many mammal species.

Many people consider live oaks to be a messy nuisance, and have them removed. But remember,

I THINK THAT I SHALL NEVER SEE,  
A POEM LOVELY AS A TREE...

POEMS ARE MADE BY FOOLS LIKE ME,  
BUT ONLY GOD CAN MAKE A TREE.

- JOYCE KILMER





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Sources:

[https://en.wikipedia.org/wiki/Quercus\\_virginiana](https://en.wikipedia.org/wiki/Quercus_virginiana)

<http://gardeningsolutions.ifas.ufl.edu/plants/trees-and-shrubs/trees/live-oaks.html>



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# Seniors vs. Crime

## Call Blocking Tactics That Stop Scammers

Nearly every single phone owner in the United States has received a nuisance telesales call during the past six months, according to latest research.

But an increasing number of them either don't know they were called or sidestepped the caller, thanks to rapidly advancing call-blocking technology.

Many of the calls are illegal robocalls, recorded messages that, in most cases, were outlawed a couple of years ago. These calls are almost certainly scams (except for permitted charity and political recorded messages.)

Many other calls made by a real person are also scams or high-pressure sales campaigns. And they arrive on our cell phones or landlines multiple times a day, in many cases.

Let's face it; we don't want any of these calls. But as long as gullible people fall for them, the scammers and sales people will continue to call.

How you block these nuisance calls depends on the type of phone service you use. Nearly all of the blocking services rely on a database of blacklisted numbers that they check against incoming calls, plus technology that can detect if the call is an automated robocall.

VOIP stands for Voice Over Internet Protocol and although you may never have heard of it, if you have a landline provided by an Internet company, such as a cable TV outfit, you're likely using a VOIP phone. Since it uses the Internet to make calls and connections, you can also use the Internet to block unwanted calls.

The simplest way to do this is via a free service called Nomorobo. There's no equipment to buy. Just visit [nomorobo.com](http://nomorobo.com), answer a few questions such as providing your zip code and service provider, and then it'll tell you how to activate Nomorobo.

Nomorobo won the recent Robocall Challenge, organized by the Federal Trade Commission (FTC), and claims to have blocked more than half a billion robocalls.

If your landline is not VOIP-connected, then you probably get your service from a regular telecom provider.

You can't use the Internet to block calls, but there's now a whole array of fairly inexpensive (under \$100) devices you can buy to help you eliminate the nuisance calls. You plug one of these into your phone outlet and then plug the phone into it. You generally can also use these devices with VOIP phones as well, enabling you to double-down on the unwanted calls. As mentioned earlier, they work chiefly by checking incoming calls against a list of blacklisted numbers.

The other feature you should be checking for with a call blocking device is the ability to add unwanted numbers with just the press of a button.

Each device tends to have its own pros and cons, so it's worth knowing what's important to you and then researching to find which offers the features you want.

More than half of American homes are now totally Wi-Fi — no landlines at all. So, it's no surprise that cell phones are now the main target for robocall scammers as well as many telesales operators.

Both of the main cell phone technologies — Android and Apple's iOS — make it fairly simple to block calls after a first attempt by the caller

With iPhones, simply go to the record of the phone call and click on "Block this Caller" at the bottom of the screen. More detailed instructions at <https://support.apple.com/en-us/HT201229>

With Android phones, you can use Privacy Mode to allow only calls from your contacts or Call Rejection to forward calls directly to voicemail.

In the case of both operating systems, call blocking services may also be available from your network service provider, such as Verizon, AT&T, T-Mobile or Sprint. Check with them to learn about their call protection services.

In addition, there are now many mobile apps and monitoring services that promise to eliminate nuisance calls. These apps include TrueCaller, Hiya, Call Control, Call Blacklist, Safest Call Blocker, and Norton Security.

Some apps can be purchased for a one-off fee, while others make a monthly charge for their service -- so, again, it's important to do your research.

As call blocking technology advances, aided by artificial intelligence, we can expect it to become more effective - and it's worth remembering that each time you blacklist a call, you likely also help other consumers because the number you blocked may be added to your provider's blacklist for all customers.

If you need assistance with understanding any aspects of the call blocking, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime can be reached at:

**The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages** – 352- 674-1882

**The Marion County Sheriff's Office in The Villages** – 352-753-7775

**The Sumter County Sheriff's Office in The Villages** – 352-689-4600, Extension 4606

**The Wildwood Police Department Annex at Brownwood in The Villages** – 352- 750-1914

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Facebook.


Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., 352-689-4606. ■

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Put decisions for care where they count. Let's compare "flight crews" and experience. **The Robert Boissoneault Oncology Institute** (RBOI) has four Villages radiation oncologists whose total expertise approaches 150 years, a nurse practitioner with almost 20 years, three PhD physicists where local competition has none, and 12 physics staff personnel. RBOI continues to hold American College of Radiology accreditation, the most respected recognition awarded a comprehensive cancer center. Since Moffitt's departure, we are now the only radiation facility on The Villages campus with such accreditation...an honor we have attained for over 22 years.

This is your life. Sound medical decisions are only found when you interact with physicians. With that in mind, bring this article to our office, and be scheduled to meet with one of our physicians for a second opinion...without cost.



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