



POA Bulletin

POA4US.org

DECEMBER 2022

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UPCOMING POA GENERAL MEMBERSHIP MEETINGS

December 20, 2022 • 7 pm

LAUREL MANOR RECREATION CENTER

Florida Department of Transportation
Update on US 441 Project

January 17, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Patrick Walsh
Covanta Energy

February 21, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Villages Public Safety Division

March 21, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Cheryl Chestnutt
Chief Clinical Officer
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POA General Membership Meetings*



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2022 POA Watch List *Year In Review*

Each year the POA Board of Directors identifies issues and topics it believes may impact residents, the quality of life in The Villages and property values. The POA is a watchdog on behalf of the residents and takes that responsibility seriously. Occasionally the POA takes a stance on issues that may be unpopular to some. However, rest assured, despite criticisms of those who simply don't like what the POA has to say, the Board of Directors remains committed to analyzing the issues and providing factual information to residents. While the Board may make recommendations, it sees its first role as providing the facts and allowing residents to make up their own minds.

Following is a summary of the 2022 issues the POA Board of Directors identified last year.



Big Shoes to Fill

When Richard Baier suddenly resigned as District Manager at the end of 2021, Deputy District Manager Kenny Blocker was named as his replacement. He came in after a lengthy and sometimes contentious battle over ambulance transportation services and a threat by Sumter County to combine the fire departments into one department run by the County. The Sumter County Board of Commissioners ultimately kept the departments separate, terminated the private contract for rescue transport services with American Medical Rescue and gave each department responsibility for rescue transport.

During the Sumter County Ad Hoc Committee's discussion of the ten options presented to resolve the ambulance transport issue, The Villages Public Safety Division (VPSD) proposed a new Independent Fire District for The Villages. Even though the ambulance issue was resolved, VPSD, led by Mr. Blocker and Chief Edmund Cain, spent a year presenting what they saw as the benefits of the proposed district. The referendum to fund the proposed district ultimately fell short (see page 2).

Review continued on page 2

Mission Statement

The Property Owners’ Association, Inc. (POA) is the original property owners’ group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

Vision The Property Owners’ Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Goals The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

Independence	Honesty	Fairness
Objectivity	Respect	

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we’ve cherished and nurtured it ever since.

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 POA 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. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only. The POA reserves the right to remove and/or discontinue any advertisement or advertiser from its *POA Bulletin* at any time at its sole discretion.

Review continued from page 1

Mr. Blocker reorganized his management team that included his Deputy District Manager, two Assistant District Manager positions, and divvied up the enormous number of CDD and other committee meetings among them. Mr. Blocker now staffs only a few committees including the “parent” boards, the Sumter Landing Community Development Committee (SLCDD) and Villages Center Community Development District (VCCDD).

The SLCDD and VCCDD are the boards that really call the shots, hiring management staff and have most of the ultimate decision-making authority. Mr. Blocker also oversees the new numbered districts south of CR 44.

The Villages was hit with the effects of two hurricanes in 2022, thankfully creating only minimal disruption and damage.

Overall, it was a busy and challenging year for the new District Manager, and Mr. Blocker met those challenges well. His deep financial background and his years as the Deputy District Manager allowed for a seamless transfer of leadership in the District Management office.



Independent Fire District

Legislation was passed at the state level that paved the way for a referendum in November on a Special Independent Fire

District, which would be funded by property owners in the Fire District territory and operated by The Villages Public Safety Division (VPSD). A major concern regarding ambulance service was resolved when the Sumter County Commissioners voted to allow VPSD to pick up the ambulance transport function and create a separate service for the rest of Sumter County.

VPSD and District Staff made dozens of presentations and held open houses at many fire stations before the referendum was defeated by a slim margin. The POA Board of Directors published its opinion that an Independent District was not needed at this time.

While there will not be an Independent Fire District for The Villages, the same quality services will be provided by VPSD. Nothing, contrary to what those who supported passage of the referendum stated, will be lost.

Review continued on page 3

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Review continued from page 2

The referendum was NOT a referendum on the quality of The Villages Fire Department, its personnel, or any of the services provided. The District was proposed amidst the firestorm created by poor service from the private ambulance service, American Medical Rescue. The VPSD proposed the Independent District when Sumter County Commissioners asked the Ad Hoc Committee to consider 10 options, 5 of them that included combining The Villages with the Sumter County Fire Department. Those options were never given any real consideration.

The POA was present at EVERY Ad Hoc Committee meeting and supported Chief Edmund Cain and VPSD every step of the way. This Bulletin even created a special section in its September 2021 about VPSD during the Ad Hoc Committee meetings and strongly advocated that the department remain separate from Sumter County. The Page 1 article in that same issue featured a joint statement from the POA and VHA supporting VPSD's independence as a department.

When the ambulance transport issue was resolved and the District acknowledged that if the referendum for the Independent District passed, nothing would change, the POA could not find a good reason to suggest that residents pay more for the same services. If the relationship with the Sumter County Commissioners deteriorates in such a way that it affects funding negatively in any way for the VPSD, the POA will be the first in line to support an Independent District. And we will work to defeat the Commissioners that vote to diminish funding.

Many people are asking if the Independent Fire District will come up for a vote again and the simple answer is no one knows. Unless a special election was paid for, the next opportunity for a referendum in a general election will not be until 2024.



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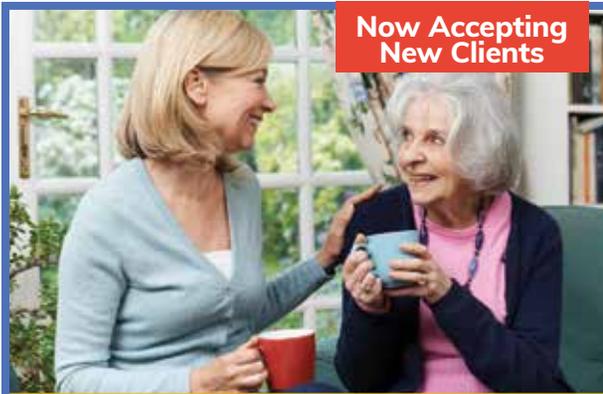
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Review continued on page 6

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Why Can't the AAC Freeze the Amenity Fee Rate for a Year?

For the past couple of months, the Amenity Authority Committee (AAC) has discussed the possibility of reinstating a Deferral Rate cap on the monthly Amenity Fee paid for each residential home north of CR466 by the property owner(s) for the amenities provided in The Villages. These include recreation centers, executive golf courses, swimming pools and facilitating lifestyle group activities, among many others. AAC members have been concerned that with inflation rates so high and residents taking financial hits on just about everything, the soaring inflation rates that topped 9% earlier this year were an additional burden for which the ACC could provide some relief.

Amenity fees are adjusted annually, based on the Consumer Price Index (CPI), on the anniversary date of the home's purchase. A Deferral Rate or cap was removed by both the AAC and the Project Wide Advisory Committee (PWAC) in 2019. Prior to that for a number of years, the rate was capped at \$155. Since its removal, Amenity Fees in the AAC's territory north of CR 466 range from, \$40 - \$210, with the vast majority being in the \$160 - \$179 range.

At the September meeting, staff proposed consideration of a one-year freeze while inflation cools down, an idea that appealed to AAC members. However, the AAC attorney, Kevin

Stone, said the AAC could not act on its own, and that the Project Wide Advisory Committee (PWAC) also had to agree to a freeze, pointing to a clause in the AAC Establishing Resolution. But this opinion does not seem consistent with the discussions that occurred in 2019 over the removal of the Deferral Rate cap or other sections of the Resolution.

For example, Section VII states: "The Amenity Authority Committee shall be authorized to establish from time-to-time a maximum Amenity Fee for the Center District Service Territory such that increases in Amenity Fees whether by Consumer Price Index, resale of a home or

otherwise will not result in an Amenity Fee for a particular homesite within the Center District Service Territory having to pay in excess of such maximum amount."

Mr. Stone appeared to be referring to a clause in Section 8 that states:

"8. Limitations on Amenity Authority Committee Powers.

G. To continue to provide a seamless community, all policies, procedures, fees, and services relating to Amenity Fees and Amenity Services provided to residents by Sumter Landing Community Development District and Center District be identical, ..."

However, the last sentence of that section and of Section H each state: **"It is understood that the Amenity Fee rate applicable throughout the Village Center Service Territory varies and nothing contained herein shall be construed to mandate a uniform Amenity Fee."**

Additionally, history shows that the AAC passed a resolution in 2010 implementing a Deferral Rate cap, while PWAC didn't act until 2012 to pass a similar resolution. How could they do it back then, but not now? What has changed? We hope that the AAC will ask Attorney Stone these questions.

Minutes from the 2019 AAC meeting during which the removal of the cap was being considered, AAC member Ann Forrester reminded the committee that the AAC and PWAC did not have to "follow the same path." There was nothing in the minutes indicating a different opinion from legal counsel.

Good for the AAC for trying to help ease the pinch of inflation for its residents. It seems that there are conflicting statements in the agreement and in past actions that deserve another look. It would also be great if PWAC would meet in December to consider the same action. Then any interpretations would be moot, and all residents could feel some relief from the inflationary burdens. That is unlikely, however, given the substantial size of PWAC's bond debt for the amenities within PWAC's purview and the costs to maintain the aging facilities between CR 466 and CR 44. ■

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Review continued from page 3



Elections

The Sumter County Commissioner races took front and center as the 2022 Elections kicked off with the August primary. An unprecedented four seats were up for grabs as Seats 2 and 4 were also on the ballot due to the suspensions and replacements by Governor Ron DeSantis of the two Commissioners elected by the voters in 2020. Landowner elections were also held for two seats on the Amenity Authority Committee (AAC) that has responsibility for the management of the amenity facilities and fees north of CR 466.

The POA Board of Directors conducted two Candidate Forums and published biographies for each candidate who provided one. The Board also made several endorsements. Here are those outcomes:

- Two of the POA’s four endorsements for County Commissioner – Andrew Bilardello and Jeff Bogue – won their seats. Governor DeSantis’ appointments, Roberta Ulrich and Don Wiley, retained their seats. With the defeat of Doug Gilpin, it is important to note that all five of the commissioners who voted for the 25% raise in property taxes in 2019 are now gone from the Sumter County Board. Mr. Breeden did not seek re-election.
- Reb Benson won the District 2 seat on the AAC.
- In the North Sumter County Utility Dependent District (NSCUDD) races, Ellen Decker won Seat 3 and Daniel Warren won Seat 5.
- Linda Grzesik won the CDD 6 - Board of Supervisors, Seat 4 race.
- The referendum to fund the Independent Fire District was defeated by a slim margin. ■

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Important POA Membership Dues Announcement

Since 1975, The Property Owners' Association, Inc. (POA) has been a champion for the rights of residents of The Villages. The POA brings attention to and acts on issues that may impact property values and quality of life.

Every month, the POA publishes a 20-24 page Bulletin, delivering to nearly every driveway and more than 4,000 electronically.

We are all feeling the impact of inflation and rising costs. The POA is no different. Since 1975, annual dues for membership have been \$10 per household.

After absorbing many increases in our costs to produce the Bulletin over the last several years, we have just been notified of a 20% increase in our printing costs, negotiated down from a proposed 38% hike!

In order to continue delivery of our important POA Bulletin, the Board has made the difficult decision to raise the membership dues to \$15 per household, starting January 1, 2023. The extra \$5 will help us supplement this staggering print cost increase and allow us to continue to keep Villages residents informed of issues that may affect their property values and quality of life.

If you renew your dues by January 1, 2023, you will only pay \$10 for the year – pay for one year or 10!

We are grateful for all the residents who have and will continue to support the mission of the POA.



2023 POA Watch List *Coming Soon*

Coming in the January Issue!

The POA Board of Directors will be meeting in December to discuss topics and issues to keep an eye on in 2023.

Every year, as the only watchdog for property owners, the POA Board tries to anticipate issues that may affect the quality of life or property values in The Villages. 2022 was an especially active year with the Independent Fire District referendum and elections.

Who knows what 2023 will bring?
If you have something you think the POA Board should be aware of, please contact President Cliff Wiener at 1presidentpoa@poa4us.org.





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Door Slams on CDD 7 – Again

The Developer has spoken. Again. This time through the SLCDD attorney and its own Villages Daily Sun newspaper.

Days prior to the October Community Development District (CDD) 7's October Board of Supervisors meeting the Sun published an article that suggested 10,000 residents may be in danger of losing services provided by The Villages District staff. CDD 7 was set to discuss a resolution to take legal action through Section 164 against the Sumter Landing Community Development District (SLCDD), the "parent" of all CDDs between CR 466 and CR 44.

The article quoted SLCDD attorney, Kevin Stone, as saying that if the CDD 7 Board passed the resolution "it might make sense for CDD 7 to be cut loose from their management agreement and allow them to hire their own management team."

As a result of the article, word grew like a wildfire through social media outlets. More than a hundred residents packed the meeting room, fearful and bewildered. District Manager Kenny Blocker took to the podium and said, "It is unfortunate that we've reached a point where your legal counsel is referring to our professional staff, saying that we are scheming, defrauding or not looking out for the best interest of your residents," declaring that nothing could be further from the truth.

The resolution cited several areas of conflict with hundreds of thousands of dollars of economic damage to CDD 7, for which the CDD 7 Board of Supervisors was asking to initiate a conflict resolution process as provided for by Chapter 164 of the Florida statute:

- Improper use of funds for reconstruction and replacement
- Improper use of funds for Sumter Landing's management and legal expenses
- Improper retention of funds for Morse Revetment Project
- Breach of duty of good faith by not causing district 14 to join PWAC
- Required reformation of the third PWAC agreement

A motion to table the issues died for lack of a second. The merits of the allegations in the resolution were never discussed.

Residents and all other CDDs from 1-12 should take note of what happened in the CDD 7 meeting. How is it that the SLCDD can declare it will cut a CDD lose from its management agreement? Here is the language in every one of those agreements, which were signed at the time that each CDD was formed and approved, before there were any residents to serve on the CDD Boards of Supervisors. Hmmm.

"Section 4. Duration of Agreement. This Agreement shall become effective upon adoption by both Boards and shall continue until such time as the Board of Supervisors of either party elects to terminate this Agreement. The terms and conditions of the Agreement shall be reviewed annually, preceding the preparation of either District's budget."

This language was confirmed in CDD 4 and CDD 7 agreements, as well as by District Manager Kenny Blocker as being consistent in all management agreements for CDDs 1-13. However, starting with agreements for CDD 14 and each one subsequent to that, the language provides for a 20-year term and termination agreed upon by each CDD.

There is a harsh reality here. Step out of line, question or challenge the terms of any agreement or action taken by the SLCDD or VCCDD, and you may also face the threat of having your residents' services provided by the District staff pulled out from under them. No notice; no time provision to enter into new contracts. Make no mistake about who the District Staff works for. They are hired by, and fired by, the Village Center Community Development District (VCCDD), the original (Grand)parent of The Villages.

The POA is NOT suggesting that the District Staff does not work diligently, honestly, or efficiently providing services to residents. They all do a GREAT job, and we are fortunate to have them. ■



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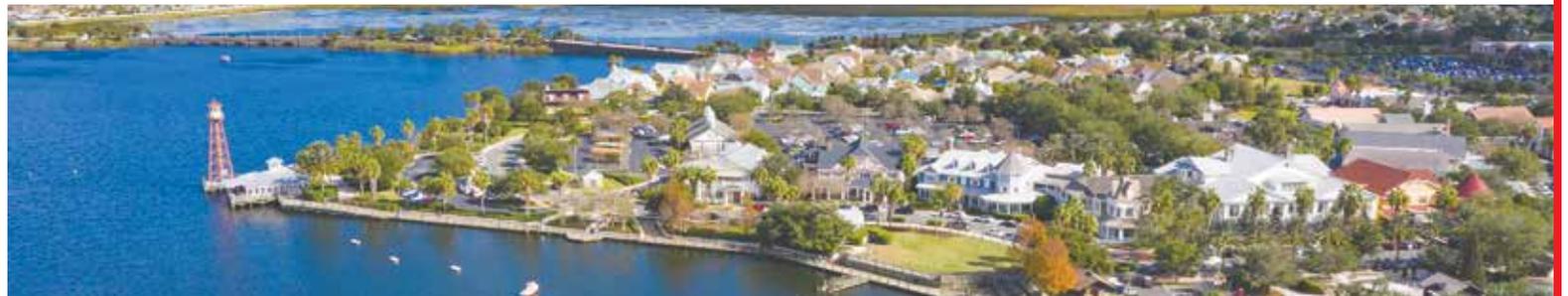
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Paradise Recreation Center Project Launches with Survey

Amenity Authority Committee (AAC) members were given results of the resident survey for the new Paradise Recreation Center at the AAC's regular October meeting. The Center, The Villages largest and oldest, is set to be torn down to make way for a new, modernized and ADA compliant facility. A resident input survey is always a first step for any new or renovated recreation center to ensure that The Villages District is meeting the needs and interests of the residents.

District Park and Recreation staff reported that there were 1,294 surveys received during the survey period from October 3 – October 28. The majority of the surveys were completed online via Survey Monkey.

Topping the list for indoor facilities were table shuffleboard and gaming tables. Others getting votes were ping pong/table tennis, billiards, fitness club/exercise/gym; storage and pottery items, and an enlarged library. A climbing wall even received two votes!

Desired outdoor facilities included corn toss, lawn bowling and croquet and platform tennis. Other ideas included putt & play/pitch & putt, additional pickleball, firepit and a snackbar, grille and food trucks.

As far as pool style, a resort style pool like First Responders was the top vote getter, with a rectangular shape coming in a distant second.

Nearly 20 pages of written comments and suggestions was also received.

In August the AAC gave direction to District staff to proceed with the budgeting, planning, conceptual design, layout, demolition and construction of a new Paradise Regional Recreation Center, incorporating resident amenity desires, based on survey results. The timeline for the project from now to completion is:

November 2022 - February 2023
Architectural Concept Drawings

February - August 2023
Detailed Design Development & Review

August - November 2023
RFP Creation, Bid Process, Review & Award

November 2023 - January 2024
Permitting, Long-Lead Time & Mobilization

January 2024 - April 2025
**Construction, FF&E & Design,
Projected Goal ■**



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Florida Department of Agriculture & Consumer Affairs Offers Residents Advice

Lenora Spence from the Florida Department of Agriculture and Consumer Affairs enlightened POA members at the November membership meeting about the wealth of resources available through the department and the many protections it offers consumers.

She noted that it is odd to have “Agriculture” in the name of the department because it has little to do with agriculture, with a focus on protecting consumers.

The first aspect of the agency addresses inspections in the weights and measures category and price watching to ensure consumers are not being told one price and then having to pay another. Weights and measures is responsible for all things related to scales and weight, including truck scales, grocery store scales, etc. There are 16,345 scales in Florida that are inspected annually.

Ms. Spence said that there is a growing number of discrepancies in pricing in stores where a sign or price tag says one thing, but it rings up differently at the register. She advised consumers to pay close attention to pricing as they make their purchases. Other businesses they monitor are travel agencies, motor vehicle repair shops, moving companies, health studios (fitness & gyms), and fair rides for safety.

The movie “Identity Thief” depicted an all-to-real scenario of an elderly woman being scammed with the age old “your grandson has been kidnapped” scheme. The woman doesn’t tell her son until after she has paid the ransom! Ms. Spence also showed a video of promoting a “Free Protection Plan” scheme where personal data, including address and social security number are asked for. A person should never give out a Social Security number to anyone, not even the doctor’s office who only needs it for collection purposes.

There are any number of ways a person can be scammed:

- Phishing – pretending to be from a reputable company seeking your personal information
- Dumpster Diving – people often look through the trash for personal information documents – Shred! Shred! Shred!
- Change of address mail
- Stealing
- Skimming (at gas pumps and ATM machines)

To minimize threats, Ms. Spence advises:

- Review all bills and bank statements regularly for discrepancies
- SHRED all documents with your personal information
- Watch for “shoulder surfers” who are watching over your shoulder for pin numbers and other personal information
- Use caution when surfing or ordering on the internet
- Don’t disclose personal information to people you don’t know and only give them the information they really need to have
- Use the credit card fraud alert and freeze features available on your credit cards. You can contact each credit bureau separately.
- Access your credit reports regularly to make sure there are no issues. You are entitled to a free credit report annually from each of the three credit bureaus, Experian, Transunion, and Equifax. Spread them out through the year and you will have three opportunities for review.

If you become a victim:

- Make sure you freeze all of your credit if you haven’t already done so
- Close all accounts that have been tampered with or have been opened fraudulently
- File a complaint with the FTC at identitytheft.gov
- File a report with your local police if needed

Charitable organizations are another area that Ms. Spence advises caution. Not everyone who says they are a charity really is, and even those with 501c3 non-profit status may not be. She suggests going to the Check-A-Charity section of their website (listed below) and you can enter any name or partial name to get a full report of the charity.

People are constantly frustrated by robo and telemarketing calls. The Florida Do Not Call 956 can help but does it work fantastically? Ms. Spence says unfortunately not. It can help relieve you of many unwanted calls from telemarketers but that is all that is covered. Scammers can usually still get through and the program will not protect you from telemarketing fraud.

Her advice: Hang up or don’t answer the call if you don’t know the caller! She also recommends checking with your telephone carrier as they all have programs but may not have told you about them.

Scambusters.org estimates that people are scammed out of \$3 Billion dollars each year and 1 in 5 are 65 and older. Florida ranks #3 for the most robo calls in the country. The Villages ranks #4 in the Top 10 Florida cities for fraud.

The bottom line is you must be mindful and careful. Seniors are generally very trustworthy of other people and make easy targets.

If you think you are the victim of fraud or have a complaint about a business and don’t know who to contact, then call 800-HELP-FLA. There are also many resources on the state’s website FloridaConsumerHelp.com. You can also subscribe to a monthly E-Newsletter on their website. ■

SHINE Offers Medicare Help

For the remainder of the year, SHINE volunteers will be available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

Counselors will be at the following locations to assist area residents for one-on-one counseling on the indicated days.

Lake Miona Recreation Center

9 am – 11:30 am
Tuesdays, December 6 and December 13

Eisenhower Recreation Center

9 am - 11:30 am
Wednesdays, December 7, and December 21

Chula Vista Recreation Center

3:00 pm - 5:30 pm
Friday, December 2

Lady Lake Library

2:00 pm - 3:30 pm
Wednesday, December 14

.....
“Understanding Medicare,” a group presentation geared toward those turning 65, will be made 1:00 – 3:00 pm at the Aviary Recreation Center on:

Wednesday, December 14

For more information, sign onto **floridashine.org** or call 800-963-5337.
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For more reviews and information please visit my website: Kimberly-Volean.Remax.com

Deed Compliance Confusing to Many

One of the areas that the POA receives questions about regularly is Deed Compliance, the complaint process, and “why did I get a notice of non-compliance?”

Whether you realize it or not, every person who buys a home in The Villages has signed a Covenants and Restrictions document, a contract between the purchaser and the Developer.

Everybody. If you don’t remember signing it you are in good company. It is among the many papers you signed at your closing. If you don’t remember signing or seeing it, now is a good time to either dig out your closing documents or find it on the District website.

Your contract may not be the same as another’s. The covenants and restrictions vary by where you live and what type of home you live in. Every change you make to the exterior of your home is subject to those restrictions and before you do anything you should either read your document or contact the Community Standards Department at the District office. The staff is happy to help you sort through what you want to do and help you to best accomplish your goals within the guidelines. You can reach the Community Standards office

by phone at 352-751-3912. You can find your Deed Restrictions online at DistrictGov.org. Under Departments at the top of the page, click on Community Standards. Then click on ‘Download Your Declaration of Restrictions’ from the left menu. From there you can select where you live by County, then District and street location. If you have difficulty, you can call the office.

The Mission of the Community Standards Department, according to the District website is to “To assist residents in upholding the aesthetic value of their property in The Villages.

“The Community Standards Department is committed to upholding the high standards of our community’s residential architectural design, landscaping and aesthetics. The department has two divisions: Deed Compliance and Architectural Review.”

Deed Compliance exists to make sure that residents comply with the covenants of their

home’s location, to investigate complaints, and to help residents come into compliance if they are not. The Architectural Review Committee (ARC) is a committee of volunteers from each residential Community Development District (CDD) that reviews plans submitted to them for approval of an exterior home improvement or change. Again, if you are making a change to the exterior of your home, it must go through the ARC for approval.

Here is an important tip. If you are purchasing an existing home in The Villages and you suspect that the exterior has been modified, ask for the documents that show the change was approved. You can also call the Community Standards office, give them the address and ask if there are any changes that were approved. This will save you the headache of having to fix an issue that was done without approval prior to your purchase. It does not matter if you are not the one who made the change. If it is not in compliance and was not approved, you will have to fix it or you may be subject to fines.

The Villages has operated on an anonymous complaint system which means that any person can make a complaint about what they believe is a violation of the Deed Restriction contract you

Compliance continued on page 18

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Compliance continued from page 17

signed. The Community Standards office will then send someone to investigate and try to help you work through the issue to come into compliance before taking it before your CDD's Board of Supervisors for a public hearing.

The anonymous complaint system has been a double-edged sword. Some residents believe it is the best way to keep neighbors from arguing with each other while others think a person should have to give their name to make a complaint. CDD 5 did away with the anonymous complaint system in 2020 because they felt it was unfair and that there were "trolls" going through neighborhoods that they did not even live in reporting several addresses at a time. By all accounts, the new system has been a success.

Whether you think you have signed the Covenants and Deed Restrictions or not, whether you think the anonymous complaint system is fair or not, whether the previous homeowner made improvements that were not approved, and you are now responsible for them being in non-compliance, the responsibility is squarely on the shoulders of the current homeowner.

You've seen signs that say "before you dig, call"? Before you make improvements or changes to the exterior of your home, please call Community Standards at 352-751-3912! ■



POA of The Villages FL

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<p>Enhance Your Natural Beauty December 5 2 PM Part 1 of 2 part class series - learn how to help your skin age gracefully</p>	<p>Cooking Class December 6 10 AM - Noon Healthy Eating Made Simple & Easy</p>	<p>Annual Enrollment Medicare Seminar December 7 10 AM & 2 PM Get your questions answered by one of our Medicare experts</p>
<p>Holiday Photography Session December 8 10 AM – 2 PM Family, friends or pet portraits CKJ Phohtos RSVP for appointment time</p>	<p>National Pastry Day December 9 10 AM & 2 PM Stop in to enjoy pastries and be part of an informal Medicare question and answer session</p>	<p>Enhance Your Natural Beauty December 12 2 PM Part 2 of class series - learn how to help your skin age gracefully</p>
<p>Living with the Journey of Dementia Series December 13 10:30 AM Jackie Kuhn-Damron</p>	<p>Free Hair Cuts for Veterans & First Responders December 13 1-5 PM RSVP for Appointment Time</p>	<p>Medicare Education Event December 14, 16, 20, 22, 27, 28 & 29 10 AM & 2 PM Get your questions answered by one of our Medicare experts</p>
<p>National Cupcake Day December 15 10 AM & 2 PM Stop in to enjoy a cupcake and be part of an informal Medicare question and answer session</p>	<p>Dancing for Health December 19 10-11 AM & 1-2 PM David Wade Studio of Social & Stage Art</p>	<p>Cooking Class December 21 10 AM - Noon Healthy Eating Made Simple & Easy</p>
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Holiday Plant Highlight: Norfolk Island Pine

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

The Norfolk Island pine is a popular houseplant gift during the holidays. They look like small soft Christmas trees and are usually sold with multiple little trees all bunched together. It is also called star pine, Polynesian pine, triangle tree or living Christmas tree. They’re in the stores right now and I can’t resist buying them and giving them as gifts.

Norfolk Island pines are not true pines; they are members of a pre-historic family of conifers, Araucariaceae, an incredibly diverse and widespread plant family during the Jurassic and Cretaceous time periods. They disappeared from the northern hemisphere when the dinosaurs disappeared. Its cousin is the monkey puzzle tree.

Norfolk Island, where this tree is from, is located in the South Pacific between Australia, New Zealand, and New Caledonia. The first European known to have sighted Norfolk Island was Captain James Cook. In 1774, on his second voyage to the South Pacific, Cook noted the presence of large forests of tall, straight trees and thought they might be suitable for use as masts and yards for sailing ships. However, when the island was occupied in 1788 by convicts transported from Britain, it was found that Norfolk Island pine trees were not resilient enough for such use and the idea was abandoned. The wood is now used by Polynesian and Hawaiian artisans.

The tree is slow growing with straight vertical trunks and symmetrical branches, even in the face of incessant onshore winds that can contort most other species. From the straight trunk, its branches are almost horizontal, in numbers of five, forming “floors.” The base of each floor is a perfect pentagon. The branches look fluffy and almost feathery. If kept indoors, the tree remains smallish.

As with so many holiday gift plants, some Florida gardeners may be able to plant their Norfolk Island pine in their landscape. But be aware, this tree does not hold up well during hurricanes because it can blow over. These trees are tropical plants that thrive on humidity and can’t tolerate temperatures below 35°, so Orlando is the approximate northern range of this plant. But I’ve got one and I love it! I’ve had my tree since it was a baby. It’s in a pot in case I have to move it close to the house if we get frost. And they do get hit by frost with dead brown branches showing almost immediately. The trees have a high salt tolerance. That’s why there are so many along our coasts.

Indoors, the Norfolk pine needs bright light and humidity. If your find that your plant is not thriving, in all likelihood it is not receiving sufficient light or humidity. Please do not overwater to provide humidity. Try filling a saucer with water and rocks or gravel, then place the potted plant on top making sure the pot is not sitting directly in water. When you find the spot in your house with the right light for your plant, don’t forget to turn the plant every week or so to keep it growing straight and upright.

If you are planning to give your Norfolk Island pine a spot in your landscape, remember that these trees get quite large. Be sure you have the room for a 60-to-80-foot mature tree. If not, consider simply enjoying this lovely little tropical tree in your home.



Many of the “Norfolk Island pines” that grow in Hawaii, including their descendants used as potted ornamentals on the U.S. mainland, are actually the closely related Cook pines, the two species having been confused when introduced. The Cook pines actually do look different in Hawaii. Their leaves are identical, but you can tell a Cook by its slightly slanting trunk — the Norfolk grows ramrod straight — and flaky bark. The branches are close-set, while Norfolk branches are more open.

And then there are those large wispy pines at our beaches. These are Australian pines, and some say that they’re invasive, but they do hold down the land preventing erosion.

This holiday season, try a Norfolk Island Pine. You won’t be disappointed! ■

Information borrowed from gardeningsolutions.ifas.ufl.edu/plants/trees-and-shrubs/trees/norfolk-island-pine.html and en.wikipedia.org/wiki/Araucaria_heterophylla.

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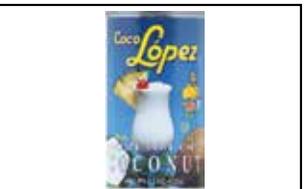
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A Guardian on the Beach

A recent trip has been painted into my memory by Mother Nature's hand as the sun began its journey, peeking above the ocean. A little bird decided to join us on an early morning stroll. Having flared for a landing ten feet ahead, its legs now delivered a fast cadence to maintain distance. When we would slow, the bird stopped... and waited. Walking faster caused our new friend to scamper, so that a reasonable space was assured. As waves rhythmically came and receded from the shoreline, food was left for our feathered companion whose footprints were temporarily captured in wet sand.

Time passed and we decided to turn back. The little avian stopped... and stared. Looking over our shoulder, we found the "guardian" trailing us like a caboose again quickly paced at the same comfortable interval.

Although a simple event, the warmth of sharing a moment with another creature gave our walk meaning.

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