Property Owners' Association of The Villages, Inc. Champions of Residents' Rights Since 1975



POA4US.org

**JULY 2023** 

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#### Upcoming POA General Membership Meetings

#### July 18, 2023 • 7 pm

Laurel Manor Recreation Center Speaker: Bradley Arnold Sumter County Administrator Craig Estep, Sumter County Commissioner 2023-24 Sumter County Budget

#### **No Meeting in August**

#### September 15, 2023 • 7 pm Everglades Recreation Center

Speaker: Joe Rojas Union Advocate from Coleman Prison

#### September 20, 2023 • 7 pm Laurel Manor Recreation Center

Speaker: Joey Hooten Sumter County Property Tax Assessor



Donuts & Coffee will be available at the POA General Membership Meetings

# Community Watch, Recreation & Parks, PWAC All Propose Big Increases

Preliminary budgets were passed by the Amenity Authority Committee (AAC), Project Wide Advisory Committee (PWAC) and the numbered (residential) districts at meetings held in June. Large increases have been proposed in the Community Watch and Recreation and Parks Amenity budgets, while the Project Wide Advisory Committee has asked for 12% increases from each of its participating numbered districts (5-13).

Preliminary budgets must be approved by June 15 each year according to Florida Statute. These budgets set the maximum increases that can be made for the upcoming fiscal year. Between June 15 and September 15 when final budgets are passed, District staff and boards continue to fine tune expenses and allocations. Expenses and assessments can be reduced but cannot be increased in the final budgets. Some districts, as reflected later in this article, have passed preliminary increases in maintenance fees that may be reduced in the final budgets.

First, let's break down the differences between the AAC and PWAC budgets versus the residential districts' Maintenance budgets.

#### **AAC and PWAC Amenity Budgets**

The AAC has authority for the Recreation Amenity Division (RAD) budget which allocates funding for all amenities north of CR 466. This includes Community Development Districts (CDDs) 1-4. PWAC serves in an advisory only capacity to the Sumter Landing Community Development District (SLCDD) for the Sumter Landing Amenity Division (SLAD) Budget and recommends funding for the amenities south of CR 466. This includes CDDs 5-11. The Developer owns the amenities south of CR 44 and pays fees for operations and services provided by the District.

Amenity Fees are paid monthly by residents through the utility bill. The Amenity Fees vary and are based upon the Prevalent Amenity Fee at the time of the purchase of the home. The Prevalent Amenity Fee is established annually by the Developer on January 1, and is adjusted annually based upon the Consumer Price Index (CPI). This adjustment occurs on the anniversary date of when the home was purchased by its original owner.

#### **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 Objectivity Respect

Honesty Fairness 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. Increases continued from page 1

#### Amenity Fees pay for

- Recreation Centers, Pools, Executive Golf Courses
- Gates and Community Watch Services
- Common Areas Landscaping and Maintenance
- Administrative Services and Public Safety Services
- Debt Service and Reserves

#### **Project Wide Fund**

PWAC was originally established to provide input, explore issues and provide advice and recommendations to the SLCDD on issues related to the maintenance of Project Wide Improvements to shared infrastructure, listed on a document known as "Exhibit A."

#### The Project Wide Fund pays for

- Right-of-Ways Landscaping and Lighting
- Water Retention Areas, Irrigation and Drainage
- Multi-Modal Paths and Tunnels
- Entry Features–Walls, Fountains and Fences

#### **CDD Maintenance Funds**

CDDs 5-13 currently participate in the Project Wide Fund with allocations to those participating districts based upon assessable acreage.

Maintenance Assessments are paid annually through the property owners' Non Ad Volorem tax statement, and are set annually by the individual districts based on budgetary needs.

#### Maintenance Fees generally pay for

- Villa Roads maintenance (all roads in CDD 4)
- Landscaping
- Allocated management and professional services fees, including legal
- Utilities
- Building maintenance including Postal stations
- Project Wide Allocations (CDDs 5-13)

#### RAD and SLAD FY 23-24 Budget Increases

The RAD and SLAD preliminary budgets each passed with 20% increases in Charges for Services. RAD reflects a \$2 million increase in the Community Watch and Recreation and Parks budgets, while SLAD shows an overall increase of \$3.5 million for Professional Services. District staff said the increases are due to the annual increase to the minimum wage. When pressed for more details by the AAC, staff also indicated that the Community Watch functions have been reconfigured and services have been added to provide a "higher level of service." Staff reported an estimated increase in the Community Watch budgets for SLAD at approximately \$2 million, with the Developer paying approximately \$1.7 million more in the upcoming fiscal year.

The AAC directed staff to come back with more detail about the increases before the final budget is passed in September. PWAC passed the budget without discussion or questions concerning the increases.

#### Project Wide FY 23-24 Budget Increases

The Project Wide budget for shared infrastructure in CDDs 5-13 continues to reflect large increases in the allocations to the participating CDDs. Each has been asked for a 12% increase for FY 23-24, down from the 15% increase in the current fiscal year.

The total Project Wide preliminary budget is \$20.6 million, with a 7% increase in operating expenditures, and a 6% increase in repairs and maintenance.

The Project Wide allocation for most of the participating CDDs is approximately 50% of their total annual budgets.

**Increases** continued on page 3

Increases continued from page 2

#### Community Development Districts 1 – 13 Preliminary Maintenance Fee Changes

The numbered CDDs also passed their preliminary budgets at their June meetings. Most budgets do not reflect any increase in the annual maintenance assessments. Those that did pass increases emphasized that these would be the maximum allowed and they will work hard before the final September budgets to reduce the increases. CDDs 5 and 6 utilized transfers from the General R & R reserves to hold the assessments with no increase.

Final budget hearings for each CDD will be held in September. Following are the assessment changes from each CDD as passed.

% Change	
CDD1	-0.26
CDD 2	10
CDD 3	0
CDD 4	25
CDD 5 *	0
CDD 6 *	0
CDD 7	20

% Change

\*CDD 8 did not meet until June 27

#### North Sumter County Utility Dependent District (NSCUDD)

NSCUDD is considering a **decrease** in rates charged for North Sumter Utilities (NSU) and the Sumter Sanitation Utility (SSU). NSU currently has a 1% annual increase in place. The proposed change is a 5% decrease with no increase thereafter. The NSC current reserve is approximately \$55 million.

The Board directed staff to proceed with budget projections that also reflect a 5% decrease for SSU, with a 2% increase in the years thereafter.

Each of the budgets is reviewed annually and can be changed to meet needs in the future. The budget will be discussed again at the July 10 meeting.



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# **NSCUDD Approved Credit Policies**



After months of discussion, the North Sumter County Utility Dependent District

(NSCUDD) approved two policies that will address excess water usage credits. Deputy District Manager Bruce Brown made it clear verbally and in written material that "While the District may be able to assist a customer in determining how much water is being used, it is ultimately the customer's responsibility to find the source of perceived high-water usage on their premises. The District is not responsible for demonstrating to a customer where or how they are using water on their premises. The District offers once-per-year testing of your water meter at no charge. Third Party independent testing is also available, at a charge."

If you have an unexplained high usage bill or suspect a water leak that has caused a higher bill, YOU MUST PAY THE WATER BILL while an appeal is in process. Failure to do so may result in late fees or even an interruption in services. Also remember that the sewer portion of your bill is directly tied to water consumption. Mr. Brown said that most utilities do not credit the sewer portion of the bill, however, NSCUDD does.

#### Water Leak Credit Adjustment Policy

"In the case of a leaking residential or commercial potable water, or irrigation line that has been detected and repaired, a credit or reimbursement may be authorized by The District, based on the criteria listed herein:

- The customer must identify the leak, properly repair it, complete the Leak Credit Application & Affidavit and provide documentation to District Utility Customer Service, with adequate proof of leak repair (plumber or irrigation repair receipt, etc).
- Should the customer choose to self-perform the repair, they must also complete the Leak Credit Application & Affidavit and provide photographic documentation of repair and/or copies of all receipts for materials used to complete repairs.
- The excessive water usage, as a result of the leak, must be at least one and a half times (1.5) more than the highest monthly usage for the preceding 12 months.
- Due to water conservation efforts, and in order to discourage repeated patch repairs of water lines, a customer shall be eligible for a once-per-lifetime adjustment at any address or account.
- The billing period for the water leak credit adjustment shall not exceed 60 days before the customer notifies The District of the leak.
- The adjustment will be based on the calculated leak volume, minus the average monthly water usage during the previous 12 months, as calculated by the District Utility Customer Service Team.
- Such average usage will be billed using the normal rate schedule.
- Remaining consumption for the duration of time that the leak was apparently present will be credited at the first-tier rate of the specific board approved utility rate schedule.

**NSCUDD** continued on page 6

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#### **NSCUDD** continued from page 5

- All customers applying for an adjustment in accordance with these guidelines must have their account in good standing to qualify, and they must pay their monthly amount due while this request is being reviewed. Failure to pay your utility bill may result in a disconnection of services and additional fees.
- Leak credit calculation could take 30 to 45 days to be processed and if approved, posted to an account, depending on an individual's billing cycle. Residents should allow at least 30 days from their last bill for their meter to be read to include leak usage. This will ensure an accurate calculation of the leak credit. "

#### Unexplained High-Water Use Adjustment Policy

"Submitting the request is not a guarantee that an adjustment will be applied to your account. The resident will be contacted if additional information is required and notified of the disposition of the request. Billing adjustments for unexplained abnormally high-water usage, if approved, will occur only after the high usage has stopped and has been verified with an actual meter reading during the normal monthly meter reading cycle. The determined unexplained highwater use will be credited at the Tier 1 rate and corresponding Sewage Base Rate (for Potable Water or Single Potable/Irrigation Meters), based on the approved Utility rate schedule. To be considered for an adjustment for unexplained abnormally high-water usage, the customer's account must be paid up-to-date, and in good standing.

Customers must submit a signed copy of the application/affidavit indicating that the number of gallons billed was not used by the customer, after the customer conducted reasonable investigation regarding the consumption for the billing period in question.

- Residents may also attach any other supporting documentation (utility invoice, plumber's statement asserting no leaks were located within the residence and irrigation systems, etc).
- The adjustment can only be applied to the customer account that is active at the time of the high- water usage incident.
- Unexplained abnormally high-water usage is defined as three (3) or more times greater than the preceding 12-months average monthly use, as calculated by District Utility Customer Service.

- Excess water use shall mean the amount of water used over the average usage of the preceding 12-month average usage, based on the meter readings as calculated by District Utility Customer Service. If a customer does not have 12 months usage, The District will take the average usage over the entire available period of usage of not less than three months for that customer.
- The unexplained high-water usage must have occurred within the past three months, or three billing cycles.
- All customers applying for an adjustment in accordance with these guidelines must have their account in good standing to qualify, and they must pay their monthly amount due while this request is being reviewed. Failure to pay your utility bill may result in a disconnection of services and additional fees.
- Residents should allow 30 to 45 days from the time of submittal for the application to be processed. All efforts will be made to expedite processing of Unexplained High-Water Use Adjustment claims."

#### **NSCUDD** continued on page 7

#### SPECIALS ALL YEAR A-1 Lightning Protection **MARION COUNTY:** 352-465-0620 FAX: 352-465-1773 Services, Inc. ESTIMATES REE **DANNY MACK** VICE PRESIDENT A1\_lightning@yahoo.com LPI and UL Certified Master Label Installers AILIGHTNING.COM (UL) **NFPA 780 Installers**

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#### **NSCUDD** continued from page 6

• Affidavits and forms can be found on the District website DistrictGov.org. Select 'Departments' from the top menu, then 'Utilities' from the list.

## NSCUDD has made this high usage credit policy retroactive to October of 2022.

The District has provided extremely useful information on its website about what might be causing a leak or higher water bill. Among them are:

- **Irrigation.** This is the most common reason for high water consumption. Regular watering of your lawn or garden uses a substantial amount of water. Abnormally hot and dry weather or additional watering of new or altered landscaping on your property can result in even higher water consumption. Irrigation systems vary widely in water efficiencies. One system can use vastly more water than another system. An irrigation system that has a leak 1/32nd of an inch in diameter (about the thickness of a dime) can waste about 6,300 gallons of water per month.
- A change in your water use pattern. Frequent visitors, new appliances, filling your home pool, power washing, and other home construction projects can substantially affect your bill.
- More accurate readings due to a new meter. When we replace older meters with newer meters, you may have higher water and sewer charges as a result of having more accurate readings. Meters tend to "slow down" over time.
- A leak on your side of the water meter. Many households have some kind of plumbing leak, which can waste a surprising amount of water. The average leaky toilet can waste about 200 gallons of water per day. That's over 6,000 gallons of water a month and may potentially increase your bill by hundreds and even thousands of dollars. Toilets, water heaters, water softeners, in-line humidifiers and irrigation systems are common sources of leaks.

Much greater detail along with tips on how to find a leak and a Q & A can also be found on the website above.



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The POA now livestreams its meetings so residents can either attend in person, watch live from home or at a time more convenient. You will hear all parts of the meeting – announcements, open forum Q & A, and the program. **You will always be connected to your POA!** 

Type POA of the Villages FL in the search on Facebook and you will find our page. Click LIKE and or FOLLOW, and then, suggest our page to all of your friends and neighbors that live in The Villages! Meetings and relevant information will be posted on a timely basis. *Please continue to send questions or comments via email or call the POA at (352) 418-7372.* ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed.

# Lightning Safety In The Villages by Len Hathaway

*Editor's Note:* Len Hathaway made his annual presentation to the POA General Membership Meeting in June at Laurel Manor Regional Recreation Center, with his colleagues Frank Criste and John Reformato, both retired electrical engineers. The scheduling of the presentation was timely as a home is believed to have been destroyed by lightning in the Village of Linden – one year after a home was destroyed by lightning in the Village of Amelia.

As a resident of The Villages, you need to be aware of the risk that lightning poses to you, your family, your pets, and your property and what you can do about it. Florida typically leads the nation each year in fatalities, injuries, and property damage. All thunderstorms produce lightning that can be highly dangerous and unpredictable. Our area averages 108 thunderstorm days per year. Therefore, residents need to consider the more frequent but less severe **indirect lightning strikes** and the less frequent but more severe **direct lighting strikes**.

To focus attention on lightning safety the National Lightning Safety Council (NLSC) conducts an annual campaign called Lightning Safety Awareness Week. This year the dates were June 18-24, in advance of the summer lightning season across the country.

#### Lightning Awareness – Plan Ahead

The NLSC's lightning awareness campaign is focused on planning ahead to avoid being caught in a dangerous situation.

- Listen to the local weather forecast
- Plan ahead and know where to go for shelter
- Consider a cell phone app that gives weather including lightning
- Act early so that you can quickly get to shelter
- WHEN THUNDER ROARS, GO INDOORS!

Places that are not safe include trees, golf courses, fences, dugouts, lakes, swimming pools, picnic areas, pickleball courts, tennis courts, softball fields, open fields, flag poles, picnic shelters, fishing, light poles, bleachers, dog parks, nature trails, etc. Remember lightning is not only dangerous but highly UNPREDICTABLE and does not always strike the tallest object in your area.

A hard topped all metal vehicle also qualifies as safe refuge from lightning provided that the windows are closed, and you are not touching any metal parts in the vehicle. Golf carts, motorcycles, convertibles, and bicycles are not safe during a thunderstorm.

While no place is entirely safe from lightning you should seek shelter in a substantial building which can be your own home. Even when you are in your home (or substantial building) you are not entirely safe from lightning and should avoid:

- Plumbing including taking a shower during a thunderstorm
- Electrical equipment and appliances
- Corded telephones unless of course there is an emergency - (cell and portable telephones are not wire-connected telephones)
- Windows

#### After the storm passes

An integral part of the National Weather Service's awareness campaign, WHEN THUNDER ROARS, GO INDOORS, is to wait 30 minutes after the last sight of lightning or rubble of thunder. Lightning has been known to strike outside of the rain area (as was the case when a 12-year-old was struck in 2017 at the Polo Fields) from up to ten miles away. In some cases, this has occurred even after the clouds have departed and the sun has come out. This is sometimes referred to as "a strike from the blue."

### **Did You Know that** the POA Monthly **Membership Meetings** are available to watch on Facebook?



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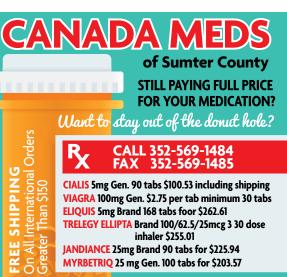
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Lightning continued from page 9

#### Indirect lightning strikes

Electronics and appliances can be damaged due to lightning induced surges into the wiring system in your home.

An Indirect lightning strike may not strike your home but may strike nearby trees, flag poles, a neighbors' home, or some unknown location. These are more common but usually less severe than a direct lightning strike discussed in the next section.

Lightning-induced surges can damage control boards and computer chips, which are susceptible to even a relatively minor surge. Remember -Lightning Loves Technology!

To protect against damage to your sensitive electronic equipment such as computers, televisions, microwave ovens, telephone answering machines, games, refrigerators, garage door operators, irrigation controllers, motorized recliners/sofas, cell phones, and while charging golf carts and electric vehicles you may wish to consider both primary and secondary surge protection.

#### **Primary Surge Protection**

This is surge protection installed on your electric meter by your electric utility. For example, if you are a SECO Energy customer they will lease a surge protector on your electric meter for \$5.95 per month or purchase it for \$349 for 200-amp service (\$399 for 320-amp service). Duke Energy and Leesburg Electric also have similar lease agreements. It can also be achieved by engaging a licensed electrician to install a surge protector on a dedicated two-pole breaker on your electrical panel. This level of protection is to prevent surge damage to hard-wired equipment that you do not plug into a 120-volt or 240-volt circuit. This is not "whole house" surge protection!

#### **Secondary Surge Protection**

This level of surge protection is called point-of-use (POU) and the devices are sometimes referred to as "plug ins." These surge protectors plug into a 120-volt wall outlet to protect microwave ovens, garage door openers, and refrigerators. Underwriters Laboratories listed surge protectors are another form of secondary surge protection for televisions and computers. These devices can be purchased from electronics, hardware, big box stores, and the internet.

Lightning continued on page 11



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Surges can also enter your home from other sources such as telephone and satellite/cable TV lines. Therefore, it is vitally important that telephone lines to an answering machine or computer be routed through a secondary surge protector. This is also true for the coaxial cable line for a television.

#### Lightning Protection for Your Home Due to A Direct Lightning Strike

A direct lightning strike does not happen very often, but it can cause substantial structural damage with the ensuing fire. The chance that your home will be struck is very low, but it is not zero and is greater than winning the lottery. A total of 21 homes have been struck since 2004 and none had lightning protection.

Only you, the homeowner, can decide if you need a lightning protection system commonly called lightning rods. One way to think about it is assessing your own tolerance for risk. For example, if you have a **high tolerance for risk** you choose to do nothing, the odds are with you, the money stays in your pocket, and if the worst does happen you rely on your homeowner's insurance policy. On the other hand, if you have a **low tolerance for risk** and wish to seek peace of mind to avoid the loss of your home, possessions, pets, vehicles, possible loss of life and the stress of the entire ordeal to reconstruct and live-in temporary quarters you may wish to consider a lightning protection system. Contrary to popular myth they do not attract lightning but simply give it a safe path to ground.

If you do choose to install a lightning protection system, be advised that there is no local, state, or federal oversight for residential properties and this can be a buyer beware marketplace.

Many lightning protection system installers police themselves by becoming listed by Underwriters Laboratories and employing installers who have passed a minimum of four exams to qualify as a Master Installer by the Lightning Protection Institute. Door-to-door solicitors not only violate our covenants, nor will they meet the qualification criteria. This may also be true for some firms listed in the telephone books or on the internet.

Do not be misled by a potential installer telling you that all equipment used is UL listed. Although this may be true it does not mean that the system to be installed will meet nationally recognized



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- The Probate process and how to potentially avoid it.
- How to provide for a special needs/handicapped beneficiary.
- How to potentially minimize or eliminate estate taxes.

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standards. Further, before any job is started the underground utilities should be marked by calling 811.

Here are the names of three firms that that are known to be working in our area who currently meet the above criteria:

A-1 Lightning Protection Services, Inc. 352-465-0620

Central Lightning Protection, Inc. 407-380-6995

Triangle Lightning Protection, Inc. 352-483-7020

The above is the current state-of-the art, but safety is never absolute. It should be recognized that anything man-made can fail but the systems and equipment discussed above do function as designed a very high percentage of the time. As a homeowner, you should conduct your own due diligence for your lightning risk.

#### **References:**

*The Art and Science of Lightning Protection*, by Dr. Martin Uman, distinguished professor in the Department Electric and Computer Engineering, University of Florida. (Available at The Villages Public Library at Belvedere, 693.898 UMA)

National Fire Protection Association 780, Standard for the Installation of Lightning Protection Systems, 2023 edition

https://secoenergy.com/surge-mitigator/

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# In Case You Missed It... News Highlights from June

#### All Districts Meeting – July 17

The Multi-Modal Path Discussion Group (MMPDG) that was resurrected by Community Development District (CDD) 4 Supervisor Cliff Wiener has agreed to give its next meeting date to District Manager Kenny Blocker to conduct an "All Districts" meeting. Chairs of all CDDs, the Amenity Authority Committee and the Project Wide Advisory Committee have been invited to meet at Savannah Center on July 17 at 1:30 to discuss topics of interest to all areas of The Villages. Among the topics will be those initiated by the MMPDG regarding multi-modal path issues, along with items such as Inside Deed Compliance, Anonymous Complaints, vacant/foreclosed/ abandoned homes, and other topics of interest to residents.

The District will also make presentations of interest to the Boards and will include topics such as new purchasing policies, technology advancements, etc.

The meeting is open to the public.

#### CDD 7 to Asks Former Law Firm for Proposal

The CDD 7 Board of Supervisors has asked District staff to invite Brionez & Brionez to submit a proposal to represent CDD 7 again as part of the District-wide agreement to provide legal services. They have asked Mark Brionez to attend the July meeting. While the Board acknowledged that legal expenses have been higher than other districts since they hired an outside law firm from Tallahassee, they also said they had several issues that required more meetings and research from the outside firm. Now that many of those issues have subsided and they have implemented other cost-saving measures such as having the attorney call in to meetings instead of driving to The Villages, the expenses have been substantially reduced.

The Board feels it may now be in a position to return to shared legal services, although has asked that Mr. Brionez describe what may constitute a conflict of interest. Mr. Brionez stepped away from representing CDD 7 when the Board began discussing the possibility of a lawsuit with the Sumter Landing Community Development District (SLCDD). The SLCDD enters into shared contracts for services for the CDDs and made it clear that it could terminate its interlocal agreement with CDD 7 and most others without any notification period.

The CDD 7 Board also said that if they go back with Mr. Brionez they could still seek outside counsel on issues as they find necessary.

#### Morse Island Revetment Back on the Schedule

The topic of the Morse Island revetment project was back on the Project Wide Advisory Committee (PWAC) agenda as Deputy District Manager Bruce Brown urged them to take another look to "shore up" the shoreline. Numerous studies and proposals have been considered since 2017. PWAC first took up the issue when Hurricane Irma's erosion exposed utility lines. A costly solution was originally approved but could not be implemented because the Lake Sumter water levels remained so high. Fast forward to 2019 when a new proposal came forward that was less costly. Still, the waters were too high to implement.

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PWAC members directed Mr. Brown to obtain an Engineer's probable cost for the ripraf construction option, noting that U.S. Army Corps of Engineers permit approval will be required.

#### Executive Golf Course Fact Sheet

With more than 1.3 Million rounds of golf already played this year on the Executive Golf courses in The Villages, golfers can see the amount of wear and tear each course takes. Millions are spent each year to keep the courses in good condition, but players must do their part as well.

The District has recently provided an Executive Golf Course Fact Sheet that explains its long-term plan for the sustainability and perpetuity of the golfing experience. The Fact Sheet says this about maintenance and renovation of the courses.

"Golf course renovations and course improvements are a top priority for the District. We recognize that the volume of rounds of golf

Highlights continued on page 14



#### Highlights continued from page 13

far exceeds the "average," for comparable private golf courses and as a result, we have implemented an aggressive 10-year Capital Improvement Plan which will accelerate course renovations. All renovation projects and enhancements to the Executive Golf Courses will be presented to the appropriate Committee and Board as part of an overall asset management plan which consists of multiple renovations annually in addition to smaller, more frequent maintenance projects to ensure courses remain infrastructurally solid. While the average full renovation is every 20 years, we will renovate ours in the ten (10) to twelve (12) year timeframe which will include new greens, tees, fairways, and bunkers while incorporating the newer turf varieties that are shade, traffic, and drought tolerant. Likewise, numerous, more frequent smaller renovation projects will include bunker sand replenishing and regrassing tee tops. Improved bunker sand will be used during projects and drainage will be installed in wet areas on the courses."

There is also a daily maintenance program in place that starts at dawn before the courses open and continues through the day. On a typical morning, golf course maintenance workers mow turf across all 36 Executive Golf courses. In addition to mowing, contractors and staff change hole locations, move tee markers, rake bunkers, clean up debris, scout for pests and irrigate select areas. After their morning work, a second round of tasks begins. This work often includes mowing rough, edging cart paths, and trimming the turf around bunkers and trees. Often, much of this work is completed before lunch to maximize the play experience of our golfers. Obviously, weather, and other factors come into play that force maintenance to occur with golfers playing. Staff asks that golfer give maintenance workers time and space to do their work. They will try very hard not to interrupt play.

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#### Golfers can also help by using proper etiquette. Here are some tips:

#### Golf Etiquette and Helping to Maintain The Golf Courses:

- Keep golf cars on assigned paths only.
- Show up early for your tee time and obey the cart path rules. Depending on seasonal conditions, driving off the path will result in damage to the turf areas. Also, comply with the speed limit rules.
- Golf car tires must have a rounded vertical tread with a maximum depth of ¼ inches. Total tire width must be a minimum of 8 inches. Tire pressure must not exceed 28 psi.
- Fix noticeable ball marks using a tool to close the mark and then smooth with the putter or your foot.
- Before leaving a bunker, a player should carefully smooth over all holes and footprints with the provided rake.
- Practicing good golf etiquette not only enhances the friendly atmosphere that The Villages is known for, but it can make a significant difference on the health and playability of the courses.

#### Highlights continued on page 16





When you think of manufactured housing, do you think old trailer, shag carpeting, panel walls, the vengeance of God set forth on mobile home parks?

Well, it's a new day and it is no longer your parent's manufactured home. Visit Water Oak Country Club Estates today and let us show you all the new innovations in manufactured housing. Our homes are structurally sound, and elegant, with all the modern designs and features of a traditionally built home. Home sizes range from 800 ft.<sup>2</sup> to over 2,000 ft.<sup>2</sup> and we have a floorplan and design for every style and taste. The best part is that you get to enjoy your home in our beautiful and friendly, 55+ resort style community just minutes away from The Villages.

The manufactured housing market has been steadily growing in popularity, by more than 130% since 2010 according to the U.S. Census Bureau's Manufactured Housing Survey (MHS). "While far less expensive, manufactured homes have experienced similar price increases as site-built homes," MHS. The investment in a manufactured home is quickly becoming a great opportunity for all home buyers.

Manufactured housing has grown in prominence in the last few years, today all manufactured homes are built to Housing and Urban Development (HUD) standards and codes that require the highest criteria in every aspect of construction. New manufactured homes must pass a rigorous inspection process during construction by thirdparty inspectors, unlike site-built homes. Federal standards require all newly manufactured homes to meet stringent requirements for installation and anchoring in accordance with structural design and windstorm standards. In 2014 an IBHS (Insurance Institute for Business & Home Safety) test found that manufactured homes performed better at high winds than site-built homes.

Water Oak only purchases top-tier home products from industry leading home manufacturers. Our homes are built in factories, so they're not exposed to the elements as they are being built, no rain, no wind, no potential for damage from the elements. Just like traditional stickbuilt homes, our exterior walls utilize 2" x 6" construction, architectural algae resistant shingles on roofs, low energy insulated double pane windows, and energy efficient appliances.

Manufactured homes are not only just well-built and energy efficient, they are also beautiful and elegant, they use modern design styles like; barn doors, tray ceilings, kitchen islands and multicolored cabinetry. What may generally be considered an upgraded option come as standard features in Water Oak homes. For example; 8–9-foot ceilings, thick crown molding, and vinyl plank flooring.

At Water Oak we offer a minimum of two bedrooms and two baths, garages or carports are included, as well as screened lanais or porches.

We invite you to come in for a tour and see the advances in manufactured housing for yourself! When you show your Village ID Card, you will receive a gift card to our Restaurant and Pro Shop, The 19th Hole AND you'll be entered into our Villager's Monthly wine basket Raffle!







www.wateroaksales.com

## **16 POA Bulletin** The POA – Champions of Residents' Rights Since 1975

#### **JULY 2023**



#### Highlights continued from page 14

The Executive Golf Course Fact Sheet and other useful information can be found on the District website, DistrictGov. org. Select 'Departments' from the top menu and "Executive Golf" from the drop-down list. Also, remember that the District only maintains the Executive Golf Courses. The Championship Courses are privately owned.

The Villages also offers the "Good Golf School," where you can learn

- How to get the most out of the Tee Time Reservation System
- How your play history is used to award play times
- How the TEE TIME SYSTEM awards reservations
- Answers to other questions about golfing in The Villages

Good Golf School is offered on Thursday mornings from 9 am – noon on the following dates: July 20, August 10, September 14, October 12, November 9, and December 14. **You must reserve a seat online to attend.** 

#### **CDD 8 Seeking Supervisor Applications**

The Village Community Development District No. 8 Board of Supervisors is seeking applicants who are interested in filling Seat 1, which was recently vacated due to the passing of an existing Board Supervisor. The remainder of the existing four (4) year term for the vacated Seat will expire in November 2024.

Any interested applicants must be a qualified elector which is defined by Florida Statute 190 as "any person at least 18 years of age who is a citizen of the United States, a legal resident of Florida and of the District, and who registers to vote with the Supervisor of Elections in the county in which the district land is located." To obtain additional information or request an application you may contact Jennifer Farlow, District Clerk at 352-751-3939 or obtain a copy of the application on the District website, DistrictGov.org.

#### Applications must be submitted to the District Clerk no later than 5 PM on Tuesday, August 8, 2023, at the District Office, 984 Old Mill Run, The Villages.

The Board of Supervisors will interview applicants during a Board Meeting to be held on Friday, August 18, 2023, at 11:00 AM at SeaBreeze Recreation, 2384 Buena Vista Blvd., The Villages. *The Board of Supervisors welcomes interested applicants to include a resume with their experience as an attachment to the application.* 





## **Golf Cart Operator** Law Changes

The Florida legislature, at the urging of Governor Ron DeSantis, has changed the law governing the operation of golf carts on public roads.

These changes do not affect operations on The Villages multi-modal paths, however, since the paths will intersect with public roadways and most will exit onto a roadway, Villagers should follow the new law.

The law requires that anyone operating a golf cart must be 18 years of age or older or have a valid drivers' license or learners' permit. **The real impact here is that anyone 14 years old or younger should never be operating a golf cart.** The new law goes into effect October 1.

#### POA4US.org **JULY 2023**

## POA Bulletin 17

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#### **Mature Responsible Caregivers**

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## **18 POA Bulletin** The POA – Champions of Residents' Rights Since 1975

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#### JULY 2023

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# SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) volunteers are 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 are scheduled at the following locations to assist area residents for one-on-one counseling on the indicated days.

**Eisenhower Recreation Center** 9 am — 11:30 am | 1st & 3rd Wednesdays

**Chula Vista Recreation Center** 3 pm — 5:30 pm | 1st & 3rd Fridays

Lake Miona Recreation Center 9 am — 11:30 am | 2nd & 4th Tuesdays

Lady Lake Library 2:00 pm - 3:30 pm | 2nd & 4th Wednesdays

#### **"UNDERSTANDING MEDICARE"**

a group presentation geared toward those turning 65, will be made at 1:00 on the 2nd Wednesday of each month at the Aviary Recreation Center.

For more information, call 800-963-5337.



The original Cadilac emblem was inspired by the family crest of Antoine de la Mothe Cadillac, the founder of the city of Detroit. Over the last 120 years, the Cadillac Crest has continued to evolve reflect the changing times. The most recent streamlined, monochromatic version points toward Cadillac's all-electric future.

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To advertise, contact: Cliff Wiener, POA President (352) 418-7372 or 1presidentpoa@poa4us.org



POA4US.org **JULY 2023** 

## **POA Offers Additional Discount Card** for New Members

If a resident signs up as a New Member (not for renewing members), they will receive a special Discount Card featuring 18 businesses. Just use the card a couple of times and you've recouped your \$15 membership fee!

Use the membership form on page 3 to sign up or come to a membership meeting, held on the 3rd Tuesday of the month at 7 pm at Laurel Manor Recreation Center (see the meeting schedule on the front page of the POA Bulletin).

Check out our full list of Discount Partners available to every member for more savings!





## **Owners**' **JOIN THE POA TODAY!** The POA – Champions of Residents' Rights Since 1975 he Villages

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- Compensation for time and travel.
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- The future of medicine could start with you.



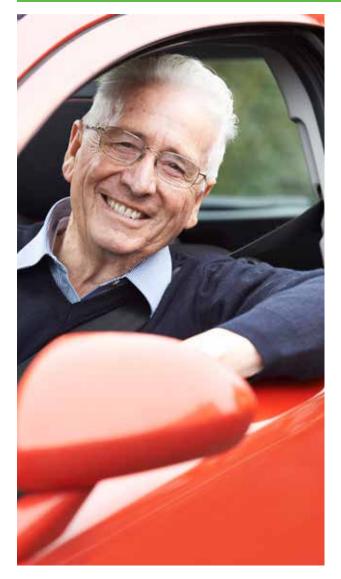
Learn More. Contact: **Deborah Snow** deborah.snow@globalaes.com 407-364-7517 🗢 SYNEXUS 3201 Wedgewood Ln

The Villages, FL 32162

## **P**<sup>O</sup>A Bulletin 19

## **20 POA Bulletin** The POA – Champions of Residents' Rights Since 1975

#### **JULY 2023**





# **Driver Safety**



#### AARP Driver Safety now offers a 6 hour "Smart Driver" course for seniors; it is designed for those 50 and older.

All available courses are listed at AARP.org/findacourse or call (877) 846-3299.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 AM to Noon or one day\* 9 AM - 4 PM. Fee is \$20 for AARP members, \$25 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration.

July 2023 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Jack Haughn	352-603-1420	Tuesday	7/11/23	Friday	7/14/23	Laurel Manor
Art Donnelly	631-792-2203	Saturday	7/15/23	Saturday	7/22/23	Paradise
Wanda Smith	972-358-9757	Tuesday	7/25/23	Wednesday	7/26/23	Rohan

## AARP now offers a Free 60–90-minute Smart Driver Technology workshop for those thinking of either leasing, purchasing or just upgrading to a newer vehicle.

Local presenters would be available to attend organized social / club meetings to share this information. Please contact (352) 430-1833 to arrange a presentation for your Club.

# POA Like, Follow & Share

Open your Facebook page or go to Facebook.com

Search at the top for POA of The Villages

LIKE the page

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SHARE the page and any posts.

Help us SPREAD THE WORD!

Bring your device to the next POA Membership Meeting where we will show you how to do it!







## Exciting News! Florida Blue Medicare is hosting events in The Villages® Community

This month we will be offering Medicare classes, plus many other FUN activities!

Check out what's planned for July 2023:

Wildwood — Florida Blue Medicare 4713 E. State Road 44, Suite 100 PLEASE RSVP: Monday - Friday 9 am - 5 pm

Medicare Education Event July 3, 7, 11 • 10 AM & 2 PM Get your questions answered by one of our Medicare experts	<b>Company Holiday</b> <b>July 4</b> Happy Independence Day! Office Closed	Turning 65 Medicare Education Event July 5 • 10 AM Our Medicare experts are here to answer your questions	New Mover Medicare Education Event July 6 • 10 AM Get the Medicare information you need if you recently moved to the area
<b>Bingo</b> <b>July 10 • 10 AM</b> Learn about Medicare & win prizes! Prizes given without obligation to enroll	Get to Know Your Humane Society SPCA Cheryl Courtright July 12 – 10 AM	<b>Senior Technology Class</b> <b>July 13 • 10 AM</b> Bring your Apple or Android device to this 90 minute session	<b>Dancing for Health</b> <b>July 14 • 10 – 11 AM &amp; 1 – 2 PM</b> Space is limited Bucket, ball & drumsticks recommended
<b>Senior Technology Class</b> <b>July 17, 27 • 10 AM</b> Bring your Apple or Android device to this 90 minute session	<b>Estate Planning Questions &amp; Answers</b> <b>July 18 • 10 AM</b> Christina Campbell McLin Burnsed Attorneys at Law	New Mover Medicare Education Event July 19, 31 • 10 AM Get the Medicare information you need if you recently moved to the area	Medicare Education Event July 20 • 10 AM Get your questions answered by one of our Medicare experts
Turning 65 Medicare Education Event July 21, 28 • 10 AM Our Medicare experts are here to answer your questions	<b>Bingo</b> <b>July 24 • 10 AM</b> Learn about Medicare & win prizes! Prizes given without obligation to enroll	<b>Fall Prevention Exercise</b> Improve your balance & reduce falls July 25 • 10 AM Presented by Retired Physical Therapist Edward Yuiska	Smart Photo Management Declutter, Save & Celebrate Your Stories July 26 • 10 AM For Ann's Sake

A licensed agent will be present at each event if you have any Medicare questions or are interested in our Florida Blue Medicare Advantage Plans.

Limited Seating - RSVP Now! Call 1-352-353-3399

To be able to enroll or switch to a Florida Blue Medicare Plan outside of the Annual Election Period (AEP), you must be eligible for a Special Election Period (SEP) or Initial Enrollment Period (IEP). Not sure if you qualify — ask one of our agents at the event. For accommodations of persons with special needs at meetings call 1-352-353-3399 (TTY users should call 1-800-955-8770.) Florida Blue is a PPO plan with a Medicare contract. Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue. Medicare depends on contract renewal. Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare. These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information visit floridablue.com/ndnotice. ©2022 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved. Y0011\_FBM09240 2022\_P

# Still Getting Scammy Text Messages?

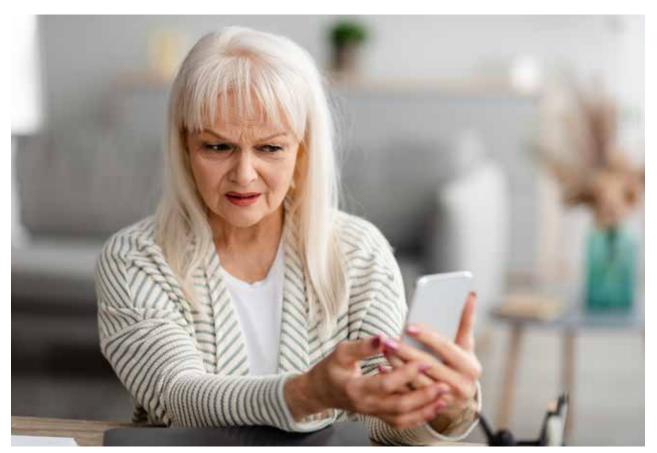
SENIORS VS CRIME

If you get tons of scam text messages, you're not alone. Our friends at the Federal Trade Commission say lots of people have been reporting that they're getting texts from scammers impersonating people and organizations you know and trust — like your bank or companies like Amazon. An analysis of consumer reports reveals the top text scams from 2022. So, what are they? And how do you avoid them?

The latest FTC Data Spotlight explores how text scams try to get you to act NOW. Whether it's the thrill of getting a free item or the panic about a large unauthorized charge, scammers know that these texts are hard to ignore.

The most-reported text scam looks like a fraud alert from your bank, but it's fake. It might say there's suspicious activity on your account and tell you to call a number. Or to reply "yes or no" to confirm a big purchase (that you didn't really make). But don't do it. There is no real problem. They just want your money or personal information.

Another common text scam promises a "free gift"— if you click a link. But then they ask you for payment information to cover the "shipping cost." If you give it, you'll get unauthorized charges on your account…and no free gift.



## So how do you avoid these and other text scams?

## Don't click on links or respond to unexpected texts.

If you think a text might be legit, contact the company using a phone number or website you know is real. Don't use the information in the text message.

#### Report text scams.

Forward them to 7726 (SPAM).

This helps your wireless provider spot and block similar messages.

Seniors vs. Crime can offer other information on scams directed at senior citizens. Our services are free and you don't need an appointment.

#### Seniors vs. Crime can be reached at:

Marion County Sheriff's Office in The Villages **Tuesday 10 am – 2 pm | (352) 753-7775** 

Sumter County Sheriff's Office in The Villages Monday – Thursday 10 am – 2 pm (352) 689-4600, Ext. 4606

Wildwood Police Annex in Brownwood **Tuesday – Thursday 10 am – 1 pm** (352) 753-0727

Fruitland Park Police Annex in the Moyer Recreation Center Wednesday 10 am – 2 pm (352) 674-1882 •

#### JULY 2023 POA4US.org

# DISCOUNT PARTNERS

## Another benefit for POA members is this Discount Partner program.

Most vendors will ask you for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, tell them about our program. Please say "thanks" to our Discount Partners for their participation.

The up-to-date list of Discount Partners can always be found on our website poa4us.org. Click 'Discount Partners' on the left menu.

## **HELP WANTED**

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2012	Joe Gorman
2011	Pete Cacioppo Betty Cunningham
2009	Dorothy Morehouse-Beeney Vinnie Palmisano
2008	Ray and Lori Micucci Win Shook
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2006	Charlie Harvey Carol Kope Frank Renner
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## POA Bulletin 23

#### The Property Owners' Association 8736 SE 165th Mulberry Lane, PMB 111, The Villages, 32162

2023 OFFICERS				
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V.P.	Jerry Ferlisi	391-5261		
Treasurer	Ash Marwah	412-400-7923		
Secretary	Reb Benson	874-0179		
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**JULY 2023** 

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fighter pilot must react instinctively. When coming off the deck of a carrier, a fighter pilot has two obligations. The first is to "take out" the target. That's what never-ending training is all about. The second is to avoid collateral damage: you don't hurt innocent people. If innocent people are in the "line of fire," you abort the mission and come back on a new day.

For medicine in general, but especially for a cancer specialist, these two obligations remain constant. "Taking out" the target becomes the primary goal, whether it be an infection, a diseased/ malfunctioning organ...or cancer. But the second goal, avoiding collateral damage, is just as important: for a patient's health, eliminate unacceptable side effects that can be avoided.

Patients should be protected with both...every time!

Our medical practice breathes such faith. We don't exist in a "mill" that maximizes profit while feeding an assembly line. If the treatment you desire resembles a family...we are your hope. That choice has been...and always will be...yours! You shouldn't have to pay for that comfort: it ought to blend inseparably as part of your medical experience.

It's best to receive care from a doctor who thinks like a fighter pilot. For cancer care, RBOI has proven to be your ultimate aircraft carrier. We are the wind beneath your wings.

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