



POA Bulletin



POA4US.org

DECEMBER 2023

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Upcoming POA General Membership Meetings

December 19, 2023 • 7 pm
Laurel Manor Recreation Center

Speaker: Steve Lapp
Topic: Cutting the Cord

January 4, 2024 • 7 pm
Everglades Recreation Center
Speaker: Chief Brian Twiss
The Villages Fire Department
Topic: Update on Special Fire District

January 16, 2024 • 7 pm
Laurel Manor Recreation Center
Speaker: Dr. Craig Curtis
Topic: Alzheimer's

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

The Year in Review – POA 2023 Watch List



The POA modified its 2023 Watch List and added the current issue of funding for the Fire, Emergency Medical Services (EMS), and Emergency Transportation Services as the #1 issue. For more than two years the POA has said this is the most critical of all issues for residents of The Villages.

All of the previous Watch List issues listed below are still important and remain on the list behind this new public safety issue.



Villages and Sumter County Fire, EMS & Emergency Transportation Services

The POA and most residents thought this issue had been settled last year when separate Fire & EMS departments were created for The Villages and Sumter County, each with their own ambulance transportation services. The referendum for The Villages Independent Fire District failed in November by a slim margin so Sumter County continued to provide the funding mechanisms for both departments.

Sumter County conducted a study to determine a fair and equitable Fire Assessment Fee which recommended a raise from \$124 to \$323.64 per rooftop and a square footage assessment for commercial and other structures. Multi-family buildings would be charged on a per unit basis. Every member of the Board of Commissioners agreed that the fee schedule as presented was the appropriate way to fund the fire departments after discussion at the July budget workshops.

However, three of the five Commissioners flipped at a public hearing in August, caving to pressure primarily from the business community. Only a \$1 increase in the current Fire Assessment Fee was passed, and The Villages Fire Department budget had to be cut back by \$14 million.

Concurrent with passing the Fiscal Year (FY) 2023-24 budget, the Sumter County Commissioners began steps to authorize a Special Dependent Fire District for The Villages. The authorizing ordinance to create the District was expected to pass at the November 28 County Commission meeting.

At the Commission meeting on November 14, five members were selected to serve on a newly formed Board of Supervisors for the Special Dependent Fire District so that when a District is enabled by ordinance, the Board could begin organizing its work in December. See the article on page 6 for full information about the powers and responsibilities of this new board.

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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.

Watch List *continued from page 1*

UF Health The Villages Hospital



Now in the #2 spot is UFHealth/ The Villages Hospital. The Center for Medicare and Medicaid Services (CMS) released 2023 quality ratings in August. The Villages Hospital went back to a 1-star rating based on a number of factors. Patient survey results gave the hospital only one star.

It is important to note that these ratings are from data submitted two years ago, and do not necessarily reflect the current outcomes or satisfaction levels of more recent patients. Since The Villages Fire Department started transportation services on October 1 of last year, satisfaction related to wait times seems to have improved.

The POA looks forward to having an updated presentation from UFHealth/The Villages Hospital again in March 2024.

The POA does have a question, though. Why do none of the outside signs at the hospital include UFHealth? The sale was completed two years ago. This affiliation is something The Villages should be proud of, and one that new residents would be interested in knowing as they drive by or up to the facilities.

Personal Property Insurance



Even before Hurricane Ian hit the Gulf Coast of Florida in 2022, the personal property insurance industry was in trouble in Florida. Plagued by roofing scams that drove six companies out of business in 2022, Governor Ron DeSantis called two special sessions of the Florida Legislature in June and December. Legislation was passed to help ease the burden on property owners and to tighten the regulations on roofing companies that have driven roofing costs up and insurance companies out of business.

The Florida Office of Insurance Regulation imposed a 2% surcharge on property owners in 2023, depending on when their policy renews, so the Florida Insurance Guaranty Association (FIGA) can cover more than 14,000 claims from insolvent companies that need to be satisfied.

Experts predict it may take years to see whether the new legislation has helped homeowners.

In the meantime, Farmers Insurance and Nationwide each stopped writing homeowner policies in Florida this year and AAA has significantly reduced those it will cover. Hurricane season produced a significant Category 4 tornado in the Big Bend of Florida, and periods of heavy rain and flooding also caused significant damage.

Watch List *continued on page 3*

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Watch List continued from page 2

The impact of these storms on insurance rates has yet to be felt.

Some tips for homeowners who may be facing significant increases or notices that they are being dropped include obtaining a 4-point inspection or a specific roof inspection. The 4-point report will include the roof, electrical system, heating and cooling, and plumbing system. It is worth the investment in the inspection that may help save the homeowner from cancellation or possibly reduce the proposed increase.

It does not appear that the property insurance crisis in Florida will go away any time soon.

US 441 Construction Project



At the December 2022 POA General Membership meeting, officials from the Florida Department of Transportation provided an update on the US

441 construction that has already frustrated motorists for two years and claimed the life of a construction worker. Two other serious accidents have occurred in the construction zone, including two teens who were killed.

The 4.157-mile, \$45.3 million road improvement that began in July 2020 was on track to be completed and to re-open the entire roadway in early 2024.

Watch List continued on page 4



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Watch List continued from page 3

Anonymous Complaints



Community Development District (CDD) 5 has reported positive results from eliminating the anonymous complaint system in its district, and other CDDs started to pay attention. CDD 5 supervisors say there has not been a degradation of aesthetics as a result, signaling that its new system may be working. CDD 2 was next, and several others have followed suit. District Staff presented a new process it hoped would make it easy for residents to file complaints yet address the issue of anonymous complaints from “trolls” and others who may not live in the neighborhood.

The new process, first discussed by CDD 4 as a way to limit complaints by others not living in the neighborhood, still allows for anonymous complaints but requires proof that the person making the complaint lives in the District where the complaint is located. The complainant must show their unit and lot number. CDDs 5 and 2 now require that proof, along with the name.

In October, CDD 6 voted 3-2 to eliminate anonymity, after receiving heavy pressure from residents. CDD 12, which is the Village of Fenney area, has also stopped accepting anonymous complaints as well as requiring address verification to prove the complainant lives in CDD 12.

CDD 3 also eliminated the anonymous complaint system but not before an anonymous complaint was lodged on July 27 about a couple's driveway in the Southern Trace area. The driveway had been extended 12 years earlier, long before they purchased the home. Some supervisors said it was a good example of why it was time to abandon the anonymous complaint system. The board voted 3-2 to allow the couple to keep their driveway extension.

CDDs 4 and 9 will continue to allow anonymous complaints, but the complainant must provide a unit number for verification they reside in the district.

CDD 8, which has been embroiled in an ongoing legal battle over a little white cross, will continue to accept anonymous complaints. So will CDDs 1, 10 and 11, as well as the Lady Lake/Lake County portion of The Villages.

The situation that occurred in CDD 3 is one that many Boards of Supervisors are wrestling with. There have been numerous situations where complaints have been made about a non-compliant issue that occurred before the current homeowner purchased the property. This happened in many patio villa neighborhoods where rock had been put down up to the road, with no buffer. It has cost residents thousands of dollars to bring these issues into compliance. Some boards have forgiven fines as a result; others have stuck to the strict letter of the deed restrictions.

Some boards would like to see real estate listing and sales agents held accountable, but legally, there is nothing they can do to provide any enforcement. Real estate transactions are private matters between parties. It is also difficult to educate potential buyers on what to look for, especially if this is their first purchase in The Villages.

The adage – BUYER BEWARE – is the only advice that will really work.

Water Usage Unexplained Overage Charges



Residents began reporting unusual spikes in their water bills last year, along with a lack of response from the Utilities Department Customer Service Department.

The POA and many residents brought the issue before the North Sumter Utility Dependent District (NSCUDD) and changes have already been made in the customer service area. In addition, the NSCUDD Board recently approved a refund policy to allow for one-time credits for leak-related overages, and a policy for unexplained spikes in water usage readings. The following QR code will provide an explanation of how these credits work. ●



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Sumter County Commissioners Choose Fire District Board

The Sumter County Commissioners, following the selection process it had established, chose five members to serve on the first Board of Supervisors for the as-yet-to-be-created Villages Special Dependent Fire District. A public hearing was held on the ordinance to establish the Special District at the Commission meeting on November 28, at which time the Commissioners were expected to vote on whether to create the District.

Four of the five members selected were on the list submitted by The Villages District Manager Kenny Blocker. The only person not selected from his list was Fred Briggs, past chair of the VHA.

Serving 3-year terms are:

Stephen Bogle, retired Brigadier General with the Iowa National Guard and former executive officer of the Iowa Department of Public Safety.

Chris Christopolos, Senior Manager of Fire Protection Services for Universal Parks and Resorts and a former Fire Chief and Emergency Management Director from New Hampshire.

Dr. Kathleen Gowin, a banking consultant with a 40-year career in finance.

Serving 1-year terms are:

John Dean, a 40-year firefighter with 14 years as State Fire Marshall for Maine.

Dr. Maryanne Scott, a private practice physician who later became a vice president and medical director for a multi-specialty group in Washington state.

The Special Dependent Fire District must be created by an ordinance passed by the Sumter County Commissioners in accordance with Chapter 189 of the Florida State Statute. The proposed ordinance as published for the public hearing gives the new District several powers, including:

*“w. **The right to determine, order, levy, impose, collect and enforce non-ad valorem special assessments** to construct, operate, and maintain those District facilities and services provided pursuant to the powers described in this Ordinance, which shall constitute a lien on the property against which assessed from the date of imposition thereof until paid, coequal with the lien of state, county, municipal, and school board taxes; provided however, any special assessments that may be levied must be collected via the uniform method of collection prescribed in Section 197.3632, Florida Statutes.*

*x. **The right to levy and assess ad valorem taxes on all taxable property in the District** to construct, operate and maintain district facilities and services, to pay the principal of, and interest on, general obligation bonds of the district, and to provide for any sinking or other funds established in connection with such bonds. **An ad valorem tax levied by the District may not exceed 0.75 mills or a millage authorized by law approved by vote of the electors therein, whichever is less.** Such tax shall be assessed, levied, and collected in the same manner as county taxes.”*

The ordinance also provides that the Sumter County Commissioners will have oversight of the budget of the new district.

“No later than each July 15, the District’s final proposed budget shall be delivered to the County Administrator of the County. For any fiscal year for which the District does not propose to directly levy an ad valorem tax, the District may include with its proposed budget for that fiscal year a request that the County Commission levy an ad valorem tax which will produce revenues in an amount not to exceed 0.75 mills on the assessed taxable value of real property within the District as certified by the County Property Appraiser. The County Commission shall consider the requested amount in determining, in accordance with Section 200.065, Florida Statutes, its millage for County General Fund or Municipal Service Taxing Unit ad valorem taxes levied with respect to real property within the District, with the intent that the County Commission will transfer the revenues arising from the millage that was imposed at the District’s request, if and when collected, to the District. The budget for the District shall be approved or vetoed by the Sumter County Board of County Commissioners no later than the September 15 immediately following delivery of the same to the County Administrator. The District shall operate in accordance with the provisions of its last approved budget until such time as the subsequent budget or amended budget is approved by the Sumter County Board of County Commissioners.”

It is possible that the new board could have an organizational meeting as soon as December if the ordinance passes on November 28. The POA will keep residents apprised of meeting dates and locations.

The new Special Fire District will be #1 on the POA’s Watch List for 2024. 🟢



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Our lot rent includes but is not limited to the following: private streets (maintained by Water Oak), 24/7 manned gate, lawn mowing, 2 clubhouses, sports complex, a full-service restaurant/bar (open to the public), 2 pools with a 3rd planned, and too many activities to mention in this article.

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Don't forget to unwind after a round of golf at the 19th Hole, our full-service bistro restaurant/bar.

Water Oak has so much to offer its residents right here in the community, they rarely leave! Whether you are an active or not-so active senior, we have a plethora of activities to meet all needs. Don't forget, the shopping and activities in the Village Squares are open to the public. One can still enjoy those amenities yet live out of the congested hustle-bustle of The Villages.

Many of our residents have moved out of The Villages and into Water Oak for a smaller, closer-knit community where everybody knows your name. So, although smiling may cause wrinkles, here at Water Oak, there is MUCH to smile about. Dip into one of our two crystal clear heated pools. Take your furry friends to our existing dog park with a second one planned. Need a more active lifestyle? How about a game of pickle ball, tennis, bocce ball, soft ball, horseshoes, kayak, fishing, golf, or sand volleyball to name a few.

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Appellate Panel of Judges **Overturns** **Conviction** of Former Sumter County Commissioner Oren Miller

An Appellate Court panel of judges has overturned the 2022 conviction of former Sumter County Commissioner Oren Miller on perjury charges stemming from phone calls he had with former Sumter County Commissioner Gary Search, who also faced perjury charges. Both Miller and Search were removed from their Commission seats by Governor Ron DeSantis, **prior to any conviction ever occurring.**

The charges against Mr. Search were eventually dropped. Mr. Miller spent both Thanksgiving and Christmas in the Sumter County jail last year after he was convicted by a jury on November 18.

Mr. Miller told POA President Cliff Wiener he was “elated” to be vindicated of the charge.

The Appellate Court panel found that Mr. Miller had been truthful and forthcoming during interviews and attempted to clarify the record, prior to being prosecuted. They said that “allowing an individual to clarify or correct previous false or erroneous statements advances the core of judicial function...Florida law has long recognized this enduring principal.”

They also noted that the statement on which Mr. Miller’s perjury charge was made was taken out of context. “A charge of perjury may not be sustained by the device of lifting a statement of the accused out of its immediate context and thus giving it a meaning wholly different than that which its context clearly shows.”

Finally, the ruling is clear:

“Accordingly, since Miller’s sworn statement viewed as a whole is insufficient to support the perjury conviction, we REVERSE the judgment and sentence, VACATE Miller’s conviction, and REMAND with instructions that the trial court enter a judgment of not guilty in favor of Miller.

One piece of justice has been served. Now Mr. Miller is entitled to full restitution for lost wages and benefits, legal expenses, and even his seat on the Board of Commissioners if that is what he wants. The POA endorsed Mr. Miller and remained confident that his conviction would be overturned. Unfortunately, nothing can atone for the time lost with his family, the unnecessary personal expenses incurred, or the damage to his reputation. ●



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In Case You Missed It...Highlights from November Meetings



District Unveils Paradise Elevations

People in attendance at the November meeting of the Amenity Authority District (AAC) were treated to District Property Manager Bruce Brown unveiling the finished plans for the new Paradise Recreation Center. He highlighted many of the features including the new and expanded library, the back porch with stunning views of the water and the resort style pool.

Mr. Brown reported to the AAC that the initial design phase is complete and the project will be ready to go out for bids soon. They are currently completing site plans and coordinating with SECO and District Utilities to relocate and pull power underground. They will be moving to the Construction Design Phase, as well as hardscapes and landscape designs.

Once the District finalizes the detailed design phase, they develop construction bid documents and issue a Request for Proposals (RFP) for the bid phase.

Purchasing and District Property Management (DPM) will return with the recommended construction contract award to AAC and VCCDD to formally approve and execute the demolition and construction contract, with construction complete in Spring 2025.

Elevation view boards will be on display at Paradise Recreation Center for Resident viewing. DPM will be working with Parks and Recreation on communication to residents about relocating activities well in advance of demolition.

PWAC Gives Go-Ahead for Morse Bridge Island Revetment

After approximately seven years, the Project Wide Advisory Committee (PWAC) gave the final green light for the Morse Bridge Island Shoreline project. The issue of erosion on the island came to light shortly before Hurricane Irma hit in 2017. After the significant rainfall from that event, the water levels in Lake Sumter were too high for the work to proceed. At the time a more costly solution had been approved.

Fast forward a few years and then-District Manager Richard Baier suggested that PWAC look at other options he was aware of that could be less costly and just as effective. A product call “ripraf” (rubble/rock) and a material to hold it in place can be used, and the Sumter Landing Community Development District (SLCDD) has agreed to donate the material, saving PWAC approximately \$400,000.

PWAC agreed to recommend awarding the \$1.2 million contract, despite the information that there has been no further shore erosion detected. However, the majority believed that there is no way to project the future and after years of waiting the work should be done.

Assistant District Manager Bruce Brown advised that the work would likely take about six months, and would begin during the busy season after the first of the year. He said there will be some disruption of traffic as materials are being delivered but hoped to minimize impact as much as possible.

Highlights continued on page 11



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Highlights continued from page 10

Residents on the Hook for Rohan and Burnsed Recreation Repairs

The Project Wide Advisory Committee (PWAC) recommended approval to spend \$525,636 for the installation of underdrain piping systems within the Burnsed tennis courts and the Rohan tennis, platform tennis and pickleball courts. The new under-drain systems will be connected to the existing drainage system with the purpose of improving the overall draining condition of the sports courts.

During a routine inspection of the sport courts, it was noted that the sport courts asphalt surface had begun to develop cracks and blistering of the courts surface. The cracking and blistering had caused the asphalt to rise in numerous areas and become detached from the courts limerock base, leaving the courts unplayable. District staff consulted and retained Andreyev Engineering Inc. to conduct a Geotechnical Engineering Investigation to determine the cause of the cracking and blistering. The geotechnical investigation determined that the excessive moisture just beneath the asphalt court surfaces with extreme heat was creating the observed cracking and blistering.

PWAC members expressed concerns about engineering studies that should have detected that the area could be subject to excessive moisture. They were assured that such engineering work was done, and nothing was noted at the time of the initial installation. The Developer has been made aware so that the location of such outdoor courts is looked at more carefully. ●



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VHA/Daily Sun Attempt to Manipulate Readers

Setting the Record Straight – Again

Once again, *The Villages Daily Sun*, a.k.a., the Developer's newspaper, in an article published on November 12 attempted to blame the POA for insisting on a fair process to select members of the appointed Board of Supervisors for the soon-to-be-created Villages Special Dependent Fire District. The Sumter County Commissioners received 25 applications from residents interested in serving on the Board. They considered those applications on Tuesday, November 14, at the Commission meeting.

In an article published on November 12, *The Daily Sun* cited the "established process" as being that the District Manager would vet and recommend candidates. While that may have been true in the past, the current Board of Commissioners had not identified a process before the District's candidates were presented. County Administrator Bradley Arnold presented three scenarios that have been used in the past. Commissioner Andy Bilardello said they didn't need to be "spoon-fed" candidates.

The article also cited the VHA – known to be a Developer-puppet organization – as having to "counter the misinformation campaign" by the POA.

Imitation is the highest form of flattery, as the saying goes. The POA has regularly had to "counter the misinformation campaigns" waged by the Sun and the VHA. In this case, their attempts to discredit the POA are feeble and laughable as they once again manipulated the words of the POA to create their own misinformation.

They say the POA summarily rejected the five candidates that were submitted by District Manager Kenny Blocker. This is categorically FALSE INFORMATION. The POA did not reject any of the candidates.

It simply asked that they be considered with any other applicants.

They apparently also took the POA's characterization that Mr. Blocker was attempting to usurp the process as an affront. However, while *The Daily Sun* and the VHA believed there to be an established process, clearly the Sumter County Commissioners did not agree. Usurp means "to seize or exercise authority wrongfully." It seems that is what was attempted.

Does the POA believe that Sumter County oversight will be needed for this new board? The answer could not be more clearly YES, due to the continued machinations of the VHA. Until this new board is seated and can demonstrate that it will act in the best interests of the residents, there must be accountability.

The article went on to say that the POA said the VPSD's numbers in 2022 couldn't be trusted. We assume they are referring to the formula that was used in the referendum question to determine the Special Independent Fire District. In fact, the POA asked questions that were never answered. Specifically, the POA wanted to know the full range, based on a budget, of what the cost to residents could be. These questions remain. Was there a \$34 million budget on which the estimates were given? If so, the POA was never given that information. To settle this question, we suggest *The Daily Sun* and the VHA go back to the District and get the actual figures based on the budget that was presented to the County instead of purporting the measure to save "most homeowners" more money. The POA would be happy to have an answer to this question once and for all.

The POA did not endorse any candidates for appointment to the Fire District Board. Its only purpose was to provide factual information to property owners they serve and advocate for a fair process. Period. And the POA actually trusts people to make up their own minds without attempting to manipulate them into believing half-truths or outright falsehoods. ●





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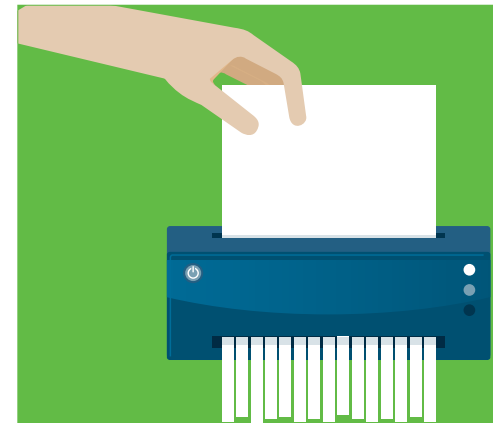
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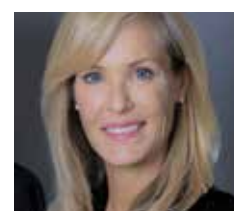
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December 5 & December 12

Eisenhower rec center
9:00 – 11:30 am • Wednesdays
December 6 & December 20

Chula Vista rec center
3:00 – 5:30 pm • Fridays
December 1 & December 15

Lady Lake Library
2:00 – 3:30 pm • Wednesdays
December 6 & December 13

“Understanding Medicare,” a group presentation geared toward those turning 65, will be made 1:00 – 3:00 pm at Aviary Recreation Center, Wednesday, December 13

In January, SHINE will revert to its normal year-round counseling schedule.

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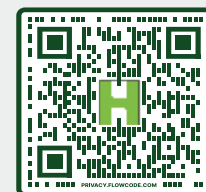


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Traffic Enforcement Picks Up on N. Morse Boulevard

Sumter County Under Sheriff Patrick Breeden told the POA that there will soon be many exciting improvements to traffic enforcement along Morse Boulevard north of CR 466. He said they have been notified they will receive a federal grant that will pay for traffic enforcement overtime for officers, all of which will be dedicated to Morse Blvd. They will also be putting together a hybrid traffic unit which places deputies working strictly traffic enforcement and that will also be focused on N. Morse.

Radar and data equipment was recently purchased which gathers speed and analytic data. One of those units will also be dedicated to N. Morse. Under Sheriff Breeden said he will be able to provide data as it is received and can be shared.



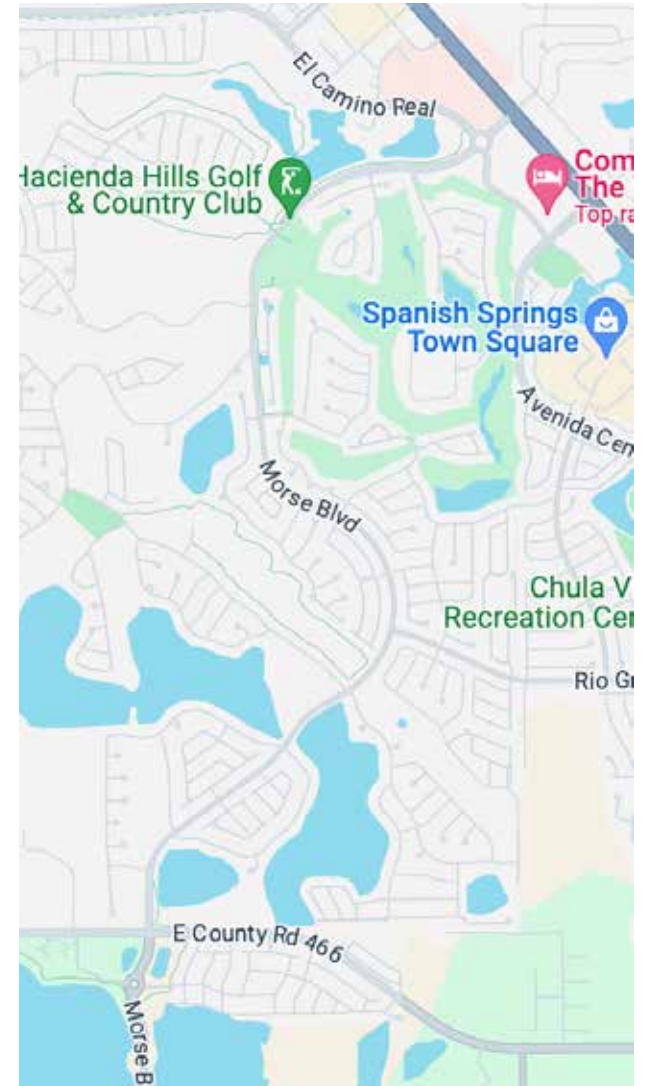
Photo credit: Villages-News.com

“We are going to be hitting N. Morse Boulevard heavily,” Under Sheriff Breeden said.

These significant traffic enforcement measures come after POA President Cliff Wiener put together a meeting between Sumter County Board of Commissioners Chairman Craig Estep, County Administrator Bradley Arnold and Community Development District (CDD) 1 Chairman Rocky Hyder. CDD 1 had commissioned an engineering study of Morse Blvd. to identify alternatives to separate golf cart traffic and vehicle lanes to improve safety. Input from residents at a Town Hall meeting held in September indicated their preference toward slowing people down through enforcement.

Increased enforcement began soon after, and statistics for October showed 30 citations were issued and 13 warnings between October 5 – November 2. Through September there had been a total of 148 traffic stops and 9 accidents. In 2022 there were a total of 168 traffic stops and 15 accidents.

POA President Wiener said, “This is great news for the residents who are seeking safety solutions in the area of N. Morse Blvd. The POA was happy to bring parties to the table for discussion.”



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POA Bulletin

Updating Our Communications FOR YOU!

News happens quickly in The Villages, and we want to be sure our members are getting up-to-date and ACCURATE information. Other print media can be misleading...be assured, our news will be accurate and objective!

When necessary, we will publish an electronic Bulletin on the 15th of the month that will also be posted to our website.

The printed version will continue to be delivered to driveways on or around the first Tuesday of each month. We will print the articles that appear in the mid-month issue so those residents who are not on our e-mail list do not miss any important information.

By the end of the year, the POA hopes to have a user-friendly redesigned website, with improved login, meeting calendar, online payment, and event registration features. We will have updated capabilities to send meeting reminders, the e-Bulletin, and seamlessly post to Facebook.

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Going Solar – How does it work? How do we build it? Why now?

Susan Elwell, an independent contractor with Powur, a Florida licensed solar installation company, answered these questions at the November POA Membership meeting.

How it works. The panels have Photo Voltaic Cells that make energy which is not useable for homes. The energy is sent down to the inverter box to take it and make it useable into AC current that you can use. It happens whether it is sunny, cloudy, or raining, although is not as efficient if is not sunny.

The system that is installed is tied to the meter, which is connected to “the grid,” or the power station where the energy is generated. It then travels across the country to power companies for distribution. SECO charges \$34.50 and Duke \$12.95 for connecting to the grid. There are more than 50 power companies in Florida. The State

of Florida requires that solar panel users must connect to the grid.

At night when there is no sun, the power comes from the grid. If you have more energy than you are getting from the grid, you can get credit and save money through net metering.

If you get something like a hot tub, a pool, an electric vehicle, or anything that has high electric usage after you put in solar, the savings may not be the same, and you may need to add panels to generate more energy for that extra consumption.

How much sunlight do you need? Susan said the panels will need 4 hours of peak sunlight every day from 9 – 3. If there are a lot of trees on your

property, the home may not be a good candidate. Southern exposure is the best, but east and west can work too. North does not work well at all.

Before going solar the house should be made as energy efficient as possible by replacing old incandescent light bulbs or old appliances.

How do they build it? The best roof angle is 30 degrees, but it can work anywhere between 15-40 degrees. Support racks are added to the roof which helps with stability. A microinverter is attached which converts the sun to energy. Each panel weighs about 40 pounds. They are smaller and more efficient than they used to be. Twenty panels will take 5-6 hours to install.

When Susan works with a customer, she aims for a 105% offset so you will have a zero bill or credit.

When the installation passes the county inspection, the electric company puts in a (free) bi-directional meter. When you have Permission to Operation (PTO) it will go in reverse during the day and forward at night when you are using it.

Solar continued on page 23



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Solar *continued from page 22*

The panels are now good to go.

Why are so many people going solar now?

Since 2003 the average utility prices have nearly doubled. Just this year in April Duke Energy had a 20% increase in its rates. Electric rates are historically unpredictable. The only way to get electricity without going solar is through the use of fossil fuel. Dependence on fossil fuels can be alleviated by going to renewable energy sources like solar.

Solar can be financed through a solar loan or through leasing. Sometimes the solar loan is less than the electric bill and can yield immediate savings. You may be eligible for a 30% tax credit. It is not a deduction. You cannot use more credit than what you owe in taxes, but you can spread it out every year until it is gone, or the credit is eliminated. If you lease, the company you lease from gets the tax credit.

National Renewable Energy Labs (NREL) statistics indicate that homes with solar sell faster and for 4-6% more than non-solar homes.

Keller Williams locally looked at Marion, Lake, and Sumter counties. During the last calendar year there were 1,946 homes sold, 15 with solar. The average days on market were 55 with no solar, and 31 days with solar. That is an average 45% decrease in days on market for solar.

Susan summarized the benefits of solar:

- Control your energy costs
- Add value to your home
- Make a difference in the world
- Leverage credits, rebates, & incentives – one incentive in FL – increases value but doesn't increase taxes
- Improved structural integrity, even in hurricanes. It can protect the roof in storms and from daily wear and tear

The Powur website says it warrants the panels for 25 years and 12-30 years on the inverter. Other warranties are listed. Susan advised making sure you get good warranties for the various parts you have to purchase.

How is the warranty on the roof affected if damaged and what do you do when you have the roof replaced?

The warranty on the roof is not going to be affected. The panels will not do anything negative to the shingles on the roof. The solar company will usually warranty the penetration points.

When you have the roof replaced the solar panel company, preferably the one that did the installation, will charge to have the panels removed. Once the roof is done, the solar panel company will come back and reinstall it. It is preferable that you do not install solar on an old roof.

How is insurance cost affected?

You should check with your insurance company on what additional cost there will be if you put solar on the roof. Usually, because it adds value, there will be an additional cost associated with the increased value, not because of any additional risk.

How will electric vehicles affect what you are paying?

There is a customer who has just gotten an EV charger for electric car, and they are watching her bills now. You can always add panels, and that may be true for any high usage item you may add to the home.

How are panels cleaned?

They don't need any maintenance, believe it or not. There are companies that will come do a solar soft wash if you have a year without much rainfall to keep them clean.

How long does it take to see an impact on your bill?

Right away if they have done it correctly.

When dealing with energy companies, do they require insurance to protect them? How expensive are batteries?

She doesn't recommend batteries unless you have a lot of power outages. You have to get a separate battery for each appliance, air conditioning, light bulbs, etc. It can get very expensive. It stores all of the energy you have created during the day.

If you are worried about power outages, she recommends getting a whole house generator. It depends on your situation and your dependence on electricity.

If you have a really large system, over 11 kw, you need to get a Tier 2 insurance policy for the electric company.

If power is lost in your area, do you have to shut down your system?

If power is lost in your area, you will lose power because you have to be tied to the grid in Florida.

Why can't you get solar in Leesburg?

Leesburg Electric cannot make a solar system work.

They have a net metering policy but is not great for the solar homeowner. You will only get 3 cents for your kilowatt production and charged outrageously for your night usage.

How long does it take to get ARC approval here?

After Susan filled out all the forms for her own home, she was told she didn't need any permission from the Architectural Review Committee (ARC). HOAs in Florida cannot prevent a homeowner from going solar or tell the solar installer where to put the panels.

How much is the Power Care warranty? (the warranty from Powur)?

Approximately \$2,000, and it is transferrable.

Does it make sense to make a loan at our age and will it pay off over time?

It is transferrable, but it depends on how much time you think you will benefit.

How much does it cost?

They have to do a complete inspection and look at all the individual factors to come up with the cost. Susan said they are building a mini power plant on your roof, and it is expensive. It is not a lien on your house. If you stop paying your bill, they will come and get your equipment.

If you would like more information, you may call Susan at 757-291-1379. ●



HELP WANTED

Delivery persons for areas
South of CR 44 and North of
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Once a month, 12-14 hours.
Attractive compensation.

Must have reliable gas golf cart, able to lift
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position” in the subject line.

AARP® 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](https://www.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.

**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.**

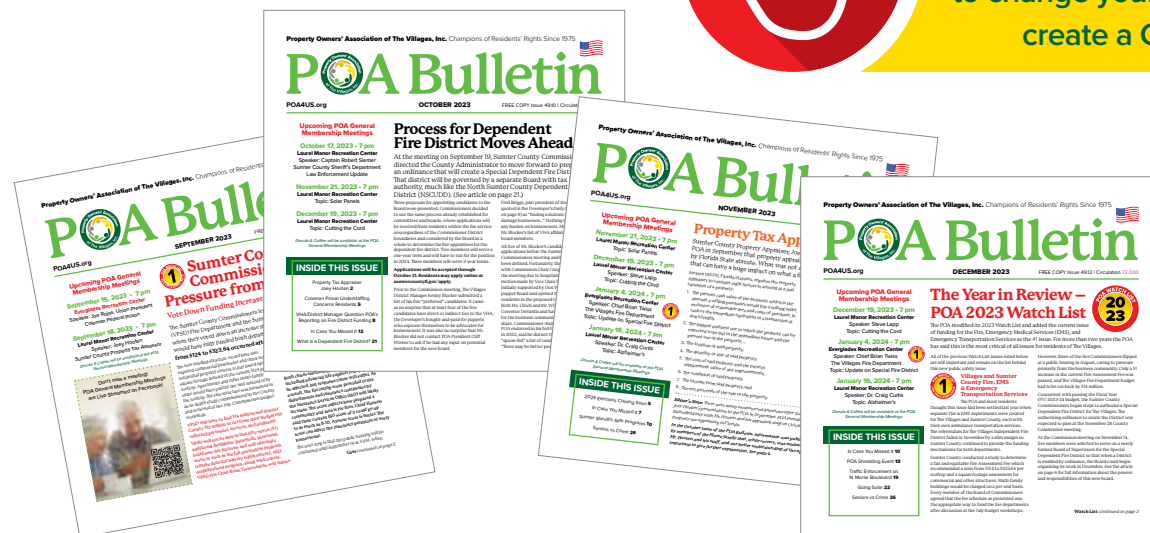
Local presenters would be available to attend
organized social / club meetings to share this
information. Please contact (352) 430-1833 to
arrange a presentation for your Club.

December 2023 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Wink Daniel	352-753-8563	Tuesday	12/12/23	Friday	12/15/23	Laurel Manor
Don Walker	352-430-0610	Monday	12/18/23	Thursday	12/21/23	Savannah
George Rodriguez	352-603-1420	Saturday	12/9/23	Saturday	12/16/23	Paradise

Volunteers Needed! Contact Chet Kowalski, Zone 19 Coordinator 352-430-1833 or 352-348-4946

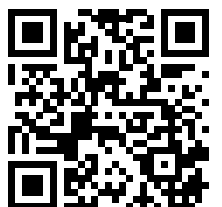


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Barbara Bergren
Author

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Tickets are free and
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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. ●

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How to Handle SPAM

SENIORS VS CRIME

According to Leo Notenboom in a recent column of Confident Computing, there is a right way and a wrong way to use the “Report Spam” button, or its equivalent, in your email program. It all boils down to knowing what spam really is.

Spam – email you didn’t ask for.

Spam is email you didn’t ask for. Any email you did ask for is, by definition, not spam (unless you ask them to stop, and they don’t). Getting it right is important to make spam filters better, support mailers who are doing it right, and help everyone get the email they asked for.

Almost any email you didn’t ask for runs the risk of being classified as spam. And yes, that could range from unsolicited sales pitches to email from people you don’t know trying to contact you for some legitimate purpose. All run the risk of becoming spam. Spam, after all, is in the eye of the beholder.

Leo typically recommends hitting the “This is Spam” button for the things you recognize instantly as spam: pornography, obvious scams, phishing attempts, getting added to mail lists you’ve never heard of, and more. It gets dicier when it’s not obvious. You might get an email from a local retail store you’ve never done business with. We all have that friend who keeps including you on their forwarded humor or worse, political missives.

Not spam: email you asked for.

If you signed up for a newsletter and start receiving that newsletter, that’s not spam. Most email newsletters are what’s called a “double opt-in,” meaning you have to agree twice: Once when you fill in the form to sign-up and then again when you act on the confirmation email asking if you really want to get the newsletter.

Email you receive after asking for it and confirming that you want it is not spam – if you don’t like it, unsubscribe.

In a similar vein, if you buy something from a company or otherwise enter into some kind of sales/business arrangement with them, the email they send is not spam. It’s part of the transaction and relationship.

Spam: email that keeps coming after you say no.

In all these examples of “not spam” – emails that you asked for – there should be a way to unsubscribe. If you do that, and the email continues to come after some reasonable period, then it’s spam.

Keep this in mind: If you asked for it, you should be able to ask for it to stop. Unsubscribe!

If you never asked for it, you should NEVER try to unsubscribe. That will be a signal to send you even more spam. Mark it as spam instead.

Do your best to understand what is and is not spam. Unsolicited email is spam. Requested newsletter subscriptions are not.



Need help? Seniors vs. Crime is here to assist you. We have 4 offices in The Villages and no appointment is necessary.

Sumter Co. Office (352) 689-4600, Ext. 4606

Monday – Wednesday • 10 am – 2 pm

Thursday • 9 am – 1 pm

8035 E. CR 466

(Sheriff’s Annex) corner of Morse Blvd.

Wildwood Office (352) 775-3186

Tuesday – Thursday • 10 am - 4 pm

2722 Brownwood Blvd.

(Wildwood Police Annex) next to the theater

Marion Co. Office (352) 753-7775

Tuesday • 10 am – 2 pm

8230 SE 165th Mulberry Ln.

(Marion Co. Sheriff’s Annex)

Fruitland Park Office (352) 674-1882

Wednesday • 10 am – 2 pm

Moyer Rec. Center, 3000 Moyer Loop,

Fruitland Park Police Substation

Please note that the Wildwood office has a new phone number!

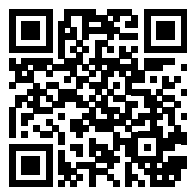


DISCOUNT PARTNERS

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 or scan the QR code below. Click ‘Discount Partners’ to access the list.



QR CODE TIP: Using your smartphone or tablet, open the built-in camera app. Point the camera at the QR code. Tap the banner that appears on your phone or tablet. That will lead you directly to the linked website.



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Irv Yedwab
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Fighter pilots and caring doctors think alike



A 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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