

INSIDE THE BUBBLE



Unauthorized Guide to Florida's
Most Popular Community

RYAN ERISMAN

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By Ryan Erisman

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INTRODUCTION

Welcome to another edition of *Inside The Bubble: Unauthorized Guide to Florida's Most Popular Community*.

If you are a long-time reader and owner of past editions, welcome back! I hope you'll agree this is the best edition yet.

If you're new here and just starting to learn about The Villages, congratulations on taking the first step towards educating yourself about the ins and outs of Florida's most popular retirement community.

Thank you for allowing me to be your guide. The Villages community is an incredible place, but I must warn you that it is not for everyone. Thousands of people buy and move here every year, but many thousands more take a close look and decide it's not their cup of tea.

I hope this book plays a role in helping you decide if the community is right for you.

If you devour the content in the following pages and still crave more information, you're in luck. I have two other products available to help you on your path:

Inside The Bubble Monthly - I started this monthly newsletter a few years ago after hearing from so many people frustrated with the local media's lack of coverage of important issues. Basically any news that could detract from the community's "hometown image" goes un-reported. At Inside The Bubble Monthly we try to focus equally on the positive and not so positive stories to come out of The Villages.

InsideTheBubble.co/newsletter

Inside The Bubble Academy - Featuring guided home tours, neighborhood video tours, and in-depth learning modules, Inside The Bubble Academy gives you a front-row seat to what Florida's most popular community is really like. Registration is only open a few times per year, so be sure to visit and put your name on the waiting list.

InsideTheBubble.co/academy

Thanks again for reading!

Ryan Erisman

CHAPTER 2

HISTORY OF THE VILLAGES

Like many pioneers and speculative businessmen before him, Harold Schwartz began development of The Villages as a result of one of the state's land booms.

The Florida sunshine has long been a draw, calling those who live in colder climates to move to the state. The rush for land began when Florida was still a territory, with cotton growers flocking to the panhandle, and settlers and seaport merchants populating the both coasts. In 1880, Florida's population was roughly 269,000, with people mostly in Jacksonville, Key West, Pensacola, Tallahassee, and Tampa.

Steamboats and Seminoles

When steamboats arrived on the scene in the early 1820s, they opened up the interior of the state for settlement. Florida's statehood in 1845 also drew more people to the area. Though some Northern naysayers doubted the value of Florida land beyond the St. John's River (which runs parallel to the east coast, from Jacksonville to the central part of the state), tourism, and ensuing settlements, pushed west, beyond the river. By 1869, the steamers had found a path from the St. Johns all the way to Silver Springs, near Ocala (less than 25 mile from present day The Villages).

The first settlers in Marion County, home of The Villages, came to the area in the 1840s for the free land being offered as part of the Armed Occupation Act. The act was passed as a way to populate the state and to control the Seminole Indians who were already occupying the land. The county was officially created in 1844, and until 1853, it included large parts of what are now Lake and Sumter counties (the other two counties across which The Villages spreads).

By 1880, the State of Florida's budget was flagging. Its major asset was its nearly 200,000 acres of "swampland," which was put up for sale. Attracted by the potential

offered by cheap land in the Sunshine State, Northern industrialist, Hamilton Disston began snapping up the property. Eventually Disston owned four million Florida acres; roughly one-ninth of the state. Disston developed infrastructure for his land, which drew new residents to Florida en masse. This revitalized the state and paved the way for the railroads.

Railroads, largely built by Henry Flagler, ended the steamer era but further opened up the interior of the state. Rail service reached Marion County in 1881. Florida tourism blossomed. The Ocala area was at center stage with Silver Springs and its much-touted glass-bottomed boats. During this gilded age, tourists came to the state via opulent railcars and they wintered in magnificent resorts built by the railroad tycoon. This land boom lasted until the Panic of 1893, when over-building set off a series of bank failures.

The 1920s Boom and Beyond

As the end of World War I helped re-stabilize the economy, Florida's allure as an exotic paradise once again put the state in the real estate spotlight. With people like Miami investor Carl Fisher proclaiming, "It's June in Miami," land sales took off again in the 1920s and soared with the frenzy and electricity of the Jazz Age.

Fisher's promotional efforts called people to Florida, and his Dixie Highway, running from Indiana to Miami, made it easy for people to travel to the state in the newly popularized automobiles. Miami and South Florida saw great growth during the 1920s, but other real estate speculators saw the success of men like Fisher and set up land schemes of their own throughout the state.

Again, over-building and greed began to shatter the Florida real estate dream. By 1925 the northern press was warning people about sham Florida investments. If the press didn't drive the message home, the Miami Hurricane of 1926 did. The category-4 storm smacked the coast, devastating Miami and pushing Florida into Depression three years before the rest of the country.

Florida wouldn't begin to recover until after World War II. The next real estate boom wouldn't happen until the 1950s -- a time when enterprising men, such as Harold Schwartz, once again began touting Florida as a tropical oasis.

Mail Order and Retirees

After World War II, Americans had more money and more leisure time. Again the sunshine beckoned, this time calling those ready to retire. The construction of major Florida interstate highways and the invention of affordable, residential air conditioning made the move to Florida easier and more appealing than ever.

Like land sales in the 1920s, large chunks of pastureland were purchased by developers who, in turn, sold lots to Northerners hankering for a piece of paradise. Land was advertised "up North" and sold via mail order. Michigan businessman, Harold Schwartz was among those selling the dream. Similar to others in the business, Schwartz sold land in Florida and New Mexico on the installment plan. A typical deal of the time - \$10 down and \$10 a month.

By the mid 1960s, retirement communities like Del Webb's Sun City, in Tampa, and the Century Villages, in the south part of the state, were flourishing. However, sales took a big hit in 1968 when Congress banned land sales by mail.

Still holding a lot of Florida land, in the early 1970s, Schwartz and partner, Al Tarrson, began work on Orange Blossom Gardens, a mobile home park in northwest Lake County. This wide spot in the middle of a pasture was the seed for what would become The Villages.

Orange Blossom Gardens

Schwartz and Tarrson labored with Orange Blossom Gardens during the 1970s, but by the early 1980's the community had only sold 400 homes. Wanting to turn things around, Schwartz bought out his partner and asked his son, Gary Morse, to help him with the business. Morse moved from Michigan to take over operations in 1983.

Realizing that communities like Sun City, (with a golf course, stocked ponds and hobby shops), were successful, in part, due to their amenities, the father-son team began to improve the development. Morse's wife, Sharon, also pitched in with her interior design skills. She upgraded the common areas and created a "style" for the buildings and homes in the community – a concept that plays an important part in the ambience of The Villages of today.

Orange Blossom Gardens grew, and soon began pushing the boundaries of the original mobile home park. Schwartz began to purchase and upgrade large tracts of land on the west side of the Highway 441, in Sumter and Marion counties.

By 1985, Orange Blossom Gardens was annexed into the town of Lady Lake. By then fiestas were also being held in the community plaza and the development had two pools, horseshoe, bocce ball and tennis courts, and the front-nine of the Orange Blossom Hills golf course. Also that year, Schwartz's granddaughter, Jennifer Parr took over home sales.

Realizing that a successful community needed more than activities to keep its residents happy, the family developers began a plan to create a self-contained community that provided everything its residents would need. Gary's son, Mark Morse, joined the team and began work on first commercial and medical center, La Plaza Grande. The plaza drew a bank and a medical office, but to fill the plaza and lure more tenants, the family started and managed several business of their own. Orange Blossom Hills also began to design and manufacture their own homes.

By 1987 the development had \$40 million in annual sales and more than \$4-million in profits but growth continued. A bowling center and a grocery store moved in, and the size of the recreation department doubled. Home sales also flourished. The "village" neighborhood concept was created and the villages of Del Mar, El Cortez and Mira Mesa were built.

In the early 1990s, a golf course and the first recreation center were built on the new side of the highway. Orange Blossom Gardens got their first home-owned bank, and the first phase of La Hacienda Hotel was opened. Schwartz's second son, Richard joined on as golf director.

In less than a decade, Orange Blossom Gardens powered Lady Lake from a town of about 3,000 into a thriving city of more than 10,000.

The Villages

More neighborhood villages were built, and by 1991, the name of the development was changed to The Villages. Two key things propelled The Villages forward; the creation of the first town center and new form of financing called Community Development Districts (CDDs).

Community Development Districts are special-purpose local governments. They are structured so developers can control the “district” and issue low-interests bonds. Funds from the bonds are then used to build infrastructure and amenities for the district residents.

Among the amenities built for The Villages using the CDD funds was the Spanish Springs Town Square. The same firm that worked on Universal Studios designed the square, which opened in the spring of 1994. Spanish Springs gave residents a place to gather and brought The Villages one step closer to becoming the all-inclusive community dreamed of by Schwartz.

With roads, clubhouses, golf courses and other amenities already in place, people were eager to buy and build in The Villages. Sales climbed. By 2001, The Villages grew by an average of 10 new residents a day. The community had three churches (including Church on the Square), 16 restaurants, 13 pools, 28 tennis courts and a myriad of PGA and executive golf courses. Home prices ranged from \$65,000 to \$650,000, and more than 27,000 people called The Villages home.

The Villages also had its own media outlets – smartly controlled by the community’s developers: The Villages Daily Sun newspaper, with a circulation of 19,500; Village News Network television station; and a radio station, WVLG 640 AM.

The Villages Regional Medical Center opened its doors in 2002, and by the time The Villages founder, Harold Schwartz died in 2003, the community spread across

three counties and had more than 35,000 residents. That year The Villages was number 25 on Builder Magazine's Top 100 List and reported \$668 million in gross revenue, a 44 percent increase from the year before.

As usual, profits from the development were being put back into the project. As well as golf courses and roads, in 2004 The Department of Veterans Affairs accepted Gary Morse's offer to build a veterans clinic in Sumter County.

It seemed like growth and prosperity for The Villages couldn't be stopped. According to construction contractors in 2004, homeowners were moving in to their new homes as in little as 90 days after purchasing their lot. To keep up with demand, more than 100,000 yards of material were being moved each day, six days a week.

Harkening back to the previous booms of the 1920s and 50s, savvy promotion was driving sales. The Villages was advertised on television "up North" during the Gridiron Classic football games (played at the community's polo stadium), and during other bowl games. The Villages also advertised during The Disney Classic golf tournaments, which were played on The Villages courses, as well as many other nationally televised golf tournaments.

A golf lifestyle had long been a part of The Villages but in 2005 it had 18 executive courses and 7 championship courses, with the most recent championship courses being designed by Nancy Lopez and another by Arnold Palmer. Villagers not only cruised the courses in their golf carts, but also drove them to the store and to the town squares. That year The Villages also had the honor of holding the world's longest golf cart parade.

Along with the golf courses and cart paths, in 2005, The Villages amenities tally stacked up to: more than 30 tennis courts, 26 pools; 5 softball fields; bowling centers; 74 shuffleboard courts; 72 bocce ball courts; 56 pickleball courts; 57 billiards tables and 53 horseshoe pits. Plus, The Villages had two town squares, a wellness center, a performing arts center, 12 recreation centers (and clubs to keep them full), a polo stadium and a herd of buffalo.

By 2007 The Villages was one of the largest retirement communities in the U.S., boasting more than 67,000 residents. It had added six more golf courses and the num-

ber of pools almost doubled. Also, as reported by the Sarasota Herald Tribune, residents of The Villages had clubs for “just about any legal activity known to man.”

Census reports in 2008 ranked The Villages as one of the fastest-growing micropolitan areas in the nation. Population reached 75,000 residents in 38,000 homes, and The Villages of Lake Sumter ranked among the state’s top private companies.

Around 2013 The Villages became classified as a metropolitan area instead of a micropolitan area, and US Census Bureau figures released in 2014 ranked The Villages as the nation’s fastest growing metropolitan area.

From 2012 to 2013 The Villages grew 5.2 percent, gaining more than 5,300 new people. Between 2013 and 2014, The Villages population grew another 5.4%, making it the fastest growing metropolitan area in the country for the second year in a row.

Passing The Torch

Gary Morse passed away at the age of 77 in October of 2014. After his passing, tributes poured in from local, state, and national leaders including Jeb Bush, Marco Rubio, and Florida Governor Rick Scott who wrote:

“Gary was a champion of Florida innovation. When molding The Villages into the one-of-a-kind community it is today, Gary demonstrated what makes our state so great – the idea that anyone can make a positive, lasting impact in the lives of generations to come. Gary’s boldness and entrepreneurial spirit is known internationally and helped define Florida as the place where anything is possible. Ann and I send our condolences to Renee, the Morse family and the entire community of The Villages today.”

His kids, who have long worked alongside him in the development of the community, vowed to keep his dreams for the future of the community alive.

CHAPTER 3

THE VILLAGES TODAY

And since Gary Morse's passing, they have done just that!

In 2015, the Census Bureau pegged The Villages population at 118,891. According to data released in 2017, by 2016 that number had risen to 123,996. When 2017 numbers are released in 2018, we can all expect that number to have increased again.

For as long as The Villages has been around, there's always been a fear that the developers would one day sell out to some big conglomerate and things would go downhill.

After all, these things often happen when there is a changing of the guard.

But the development team now in place has said repeatedly that they are here to stay, and their actions have backed up those words.

Members of the developers family hold active roles in almost every facet of the business.

From the development team itself, to the marketing department, the sales and leasing division, the design team, the entertainment division, and more, you don't have to look far to find someone related either by blood or by marriage to the community's leadership.

In previous editions of this book I've always mentioned the looming "build-out" as The Villages was simply running out of land to build on.

The developer's themselves would even allude to it in their annual addresses and in marketing materials.

But since the last update to this book, their tune has changed.

They've acquired a lot more land, and instead of "build-out" it's all about growth and expansion.

We'll get to those new areas in a minute, but first let's have a look at new home sales in recent years.

According to John Burns Real Estate Consulting, in 2016 The Villages sold 1,966 new homes.

That's down 14% from the previous year when they sold 2,294 homes.

Here's what their analysts had to say:

"The Villages masterplan, a retiree haven located north of Orlando, finally showed signs of running out of lots while also raising prices on the remaining homes, selling 1,966 homes after many years of exceeding 2,800 sales annually."

This dropped The Villages to the #2 spot on the list for the first time in a number of years, behind Irvine Ranch out in California, which sold 1,989 homes.

To put things in perspective though, The Villages still sold more than the #3 and #4 communities on the list combined. Both communities are located here in Florida.

Villages of Fruitland Park

In 2013, neighboring town Fruitland Park signed a deal that allowed The Villages to build the "Village of Pine Ridge" and the "Village of Pine Hills", slated to in-

New Home Sales in The Villages

Year	Sales
2003	3,329
2004	3,955
2005	4,263
2006	3,963
2007	2,403
2008	2,238
2009	2,115
2010	2,208
2011	2,307
2012	2,851
2013	3,419
2014	2,601
2015	2,294
2016	1,966

clude more than 2,000 new homes and three community centers within its boundaries.

These were intended to be the final new homes built in The Villages, and in a video put out in the summer of 2015 as they were opening up the Village of Pine Ridge, Director of Sales Jennifer Parr stated:

“At long last, the moment we’ve all been anticipating, the grand opening of our final phase of new homes, the Village of Pine Ridge and the Village of Pine Hills.”

But not so fast...The Villages is not done yet!

Village of Fenney

In early 2016 The Villages announced the development of approximately 3,000 more homes in the Village of Fenney, to be located about 4 miles south of The Villages.

When first announced, it was said that even though Fenney would not be golf cart accessible from The Villages, residents of Fenney would enjoy the same privileges and use of facilities that all other residents of The Villages have.

Things have changed since that first announcement though, and in April 2017 The Villages announced the acquisition of more land, and plans to tie everything together, making the entire community golf cart accessible.

Precisely when that will happen is still anybody’s guess.

The first residents began moving in to Fenney in 2017, and the Fenney Recreation Center, Spanish Moss Recreation Center, Blue Heron, Recreation Center, Fenney Nature Trail, Fenney Putt & Play, Red Fox and Grey Fox Executive Golf Courses, and more are now open for residents to enjoy.

The biggest complaints I hear right now about Fenney is that it feels so disconnected from the rest of The Villages. But, as I mentioned it sounds like The Villages plans to do everything in their power to make sure it doesn’t feel this way for long.

Village of Southern Oaks

In addition to everything going on in the Village of Fenney, in early 2017 The Villages bought about 8,000 more acres adjacent to Fenney that could accommodate more than 20,000 more homes.

So, “build-out”?

Just go ahead and strike that word from your vocabulary, at least for now!

Refreshing The “Historic” District

In the most recent update to this book I mentioned that in 2014 and 2015, The Villages had been buying up manufactured homes in what is commonly referred to as the “historic side” of the community, removing them, and building brand new “site-built” homes.

These efforts continue today and the latest estimates I’ve seen are that more than 100 of these new site-built homes have been completed and sold.

As The Villages was running out of buildable land, this strategy was one way to keep construction crews working and homebuilding profits flowing.

With The Villages shifting its focus to the newer areas it now has under development down south, we may see the progress of refreshing the historic district slow down a bit, but at least for now it is still going strong.

Why Has The Villages Been So Successful?

Occasionally I spend time with developers across the country who bring me in to pick my brain about The Villages.

The main thing they want to know is some variation of the question “Why Has The Villages Been So Successful?”.

If you think of the popular real estate mantra “Location, Location, Location” ... and take into account that The Villages is essentially in the middle of nowhere, then you could probably rattle off 50 communities that should be more successful than The Villages.

Yet, they’re not.

So what’s the secret ingredient?

Of course its several things, and I’m going to leave out the usual suspects like more golf courses than you can shake a club at (some of which you can play for free), 2,000+ clubs and organized groups, easily accessible restaurants, shopping, health-care and the like.

They’ve definitely given people what they want and have most of the basics down pat. But those are readily apparent ingredients to The Villages success that anyone can see.

Here I want to share a few of the less obvious answers I usually give when I get this question.

A Story That Spreads Easily

The Villages story is easy to spread.

When most people visit Florida looking for a place to retire they’ll likely visit a bunch of communities but from experience I can tell you after you see 2 or 3, for the most part they tend to run together.

You’ll see beautiful houses, great golf courses, clubhouses and other amenities in all of them, but there’s usually very little that stands out as unique.

The Villages has that uniqueness.

Part of it is the sheer size and amount of things available. This makes it stand out in people's minds when discussing various communities.

Part of it is the idea of "free golf for life"...that's a unique story that makes it easy to go home and tell friends about.

Also, because of their success, The Villages gets a lot of press, both good and bad.

Every time a major Republican candidate visits to campaign or do a book signing in The Villages and it gets picked up by major news outlets across the country, more people hear about The Villages.

When a golf cart video goes viral and racks up 4,000,000+ views like the CBS Morning Show segment did a few years ago, more people hear about The Villages.

You can't buy that kind of marketing and if you could, you probably couldn't afford it!

Even the bad press and publicity The Villages sometimes gets further spreads The Villages name and story.

The Villages has done a great job implementing "the uniqueness factor" into their marketing as well, going all the way back to when Harold Schwartz used to have prospective buyers picked up at the airport in a limo.

You think those people went home and told their friends about that unique experience?

You bet they did.

Longevity

It's easy to look at the success of The Villages and assume it came overnight. In reality, The Villages is anything but an overnight success.

Begun as a struggling mobile home park called Orange Blossom Gardens in the 1970's, The Villages has survived through six U.S. recessions and a few real estate downturns.

They stuck it out through thick and thin, and even though their “thin” times were not as bad as that of many others, you gotta give them credit for sticking to the plan.

Not to mention, the unique story we talked about in Reason #1 has had all that more time to spread and take root.

It's a Family Affair

When you look at the size of The Villages and the amount of home sales and revenue they generate each year, without knowing the make-up of the organization and the history, an outsider could easily assume that a giant publicly traded company is running the show.

Yet that's not the case.

It's basically one family at the wheel.

Now of course they have lots of help...I'm not trying to discount the efforts of all those outside the family who make The Villages a success.

What I mean here is that success has been a result of the focused leadership of three generations of one family.

Make no doubt about it, this is their baby. They have skin in the game.

It's their family name on the line every day.

I think we'd all agree you're going to put a little more effort into something when it's your family, rather than just some company you collect a paycheck from.

The advantage of this is that every decision, right or wrong, is made in their vision. And because of that, they've been able to create an exemplary community.

Oftentimes what happens when you take a company by committee...a building by committee...a community by committee...you don't get a fantastic product.

You don't get an exemplary product or outcome.

You get what you often get through committee which is a little bit of bureaucracy...and I dare say a little bit of mediocrity.

Over on the right, sales and marketing wants the community to have these amenities or build these types of homes because it's what people want.

But over on the left, the finance guys who need to make their numbers for the quarter say no, we're going to do these amenities and build these types of houses.

It's tough to create a big success when those kinds of forces are working against each other.

I'm not saying The Villages doesn't have conversations about how to make more money, I'm just saying that those conversations remain secondary to the family's grand vision.

Debunking The #1 Rumor

I get questions from readers on the topics of sex and STD's in The Villages at least once a month, so I think it's time to discuss some of the questions posed to me and put the issues to bed (sorry...couldn't resist the pun).

One article that people often want to get my opinion on is titled "Retire to the Bedroom" by Stefanie Cohen posted January 25, 2009 by the New York Post.

You can access the article at this link:

<http://nypost.com/2009/01/25/retire-to-the-bedroom/>

An excerpt:

“Welcome to ground zero for geriatrics who are seriously getting it on.

It’s a Thursday night at one of a half-dozen hot spots at the 20,000-acre Central Florida complex called The Villages, the largest gated retirement community in America – and one of the most popular destinations for New Yorkers in their golden years – where the female-to-male ratio runs 10 to 1.

It’s a widower’s paradise, and the word on the street is that there’s a big black market for Viagra.”

First of all, the statistic of a female-to-male ratio of 10-1 should tip you off that this article does not contain the sharpest reporting. And, keep in mind that this is from the New York Post, which has been criticized numerous times for “sensationalism”.

Mentioned in the article is the book *Leisureville: Adventures in a World Without Children* by Andrew Blechman. In the book, Mr. Blechman follows a self-proclaimed “lady-killer” in The Villages he dubs “Mr. Midnight” whose escapades you’d have to read to believe.

Other questions related to this that I get a lot is on the issue of STD’s.

“Ryan – One of my biggest concerns is that every time I mention The Villages to anyone I am told ‘do you know that The Villages have the highest rate of STD’s in the United States?’ Let me share with you that it totally disgusts me regarding the statement! But now my question is why do people say this all the time? Is it true?”

From another reader:

“Ryan – ... so many people “back home” bring a topic to our attention when we mention our interest in moving there. Apparently, The Villages has been noted as having (one of) the highest rates of STD in the country!! Although we would not plan to participate in furthering this statistic, we are certainly curious about the validity of this statistic and why. It doesn’t seem to be reflective of the impression that The

Villages tries to make on creating a friendly (and healthy) environment for retiring Americans.”

Back in 2006 a couple of local (Orlando area) news stations reported on an “increase in STD’s in The Villages.”

The one quote that most of the articles harp on is from a gynecologist who said that:

“...even in her years working in Miami, she has never seen so many cases of STD’s.”

If you dig deeper into this story, you’ll find several local doctors who refute that claim, basically saying that it couldn’t be further from the truth.

As far as the numbers are concerned, you can visit the Florida Department of Health website and see for yourself that the disease totals in all three counties that make up The Villages combine to be just a very small percentage of STD’s in the state.

In fact, not only do the three counties that The Villages spans *not* have the highest STD rates in the country, they don’t even have the highest STD rates in Florida!

Not even close.

And, on top of that, you have to keep in mind that those counties aren’t just comprised of Villages residents. Lots and lots of other people live in those counties too.

Word about this stuff really “gets around” (I’m on a roll here!) because it’s far from what people expect to hear about life in a retirement community. It makes for fun pub or golf course banter among buddies.

Now I’m not saying that *all* of the stories you may hear aren’t true. There *have* been some real doozies lately.

For instance, back in 2014 a 68-year old resident was arrested along with her 49-year old lover for having sex at the pavilion at Lake Sumter Landing.

Another couple that same year were arrested for having sex on an electrical utility box at 8:42 in the morning in full view of the public.

(You can't make this stuff up.)

But, stories like these are the exception, not the rule.

I think if you were to personally speak with 99.9% of residents they would say that these issues don't affect them at all. Either they are happily married, in a committed (monogamous) relationship, or just use plain old common sense (and protection) in their extra curricular activities.

I'm sure most people would agree that anytime you mix single adults and alcohol, sometimes things will happen. Yes, folks, even in The Villages. Do I think that most news articles and books sensationalize the issue for the sake of creating more page views and ad sales?

Absolutely.

Sometimes people forget just how big this community is. 115,000 people is not a small community by any stretch of the imagination. Take just about any other city/town/community in the country of that size and I'm sure you will find that sex, drugs, alcohol are all available in certain quantities there too.

I think it just interests people more because these aren't the kinds of activities you'd expect to hear retirees partaking in, even if its just a small percentage of the population. Everyone thinks a retirement community should be all "lemonade" and "shuffle board". But these are real people you're talking about. To my knowledge they are built and wired up the same way as people everywhere else.

I'm sure it can be a pain to have "people back home" bring this up and poke fun at your decision about where to retire. Try not to let it get to you. Just remember that it might be jealousy, because we as humans have a habit of if we can't have something or don't like something, we don't want anybody else to have it or like it either.

Crime

Now, let's talk about another issue that a lot of people like to shove under the rug.

If you were to ask any resident the top 4 or 5 things they like about the community, the words "low crime" are often included in their statements describing why they love The Villages.

And while the community does have a pretty low crime rate, crime does exist.

Most of the crime seems to be alcohol-related, including DUI's and sometimes domestic disputes and battery. But, the community has had its share of thefts and other crimes.

Just to give you one example, back in 2014 there were 8 burglaries in the span of about 60 days, with one taking place between 3 and 4 a.m. while the homeowners were asleep in their bed and resulted in the theft of a 50-inch TV, a Macintosh computer and a digital camera.

There have been other rashers of burglaries at various times.

Stolen carts and golf clubs happen fairly regularly as well.

In the last update to this book, I shared a few of the crimes that had occurred in the few years prior to that update in late 2015:

- Shortly before Christmas one year someone was arrested for stealing UPS packages from the doorstep of a home in The Villages

- A man was arrested for stealing a purse and six credit cards from City Fire in Brownwood

- There were two recent carjackings that ended with crashes in The Villages

And, here are a few of the most notable crimes that have occurred in the two years since this book was last updated:

- A group of Polish and Russian gypsies were arrested for stealing jewelry and silverware from homes in The Villages
- In the course of the same month, a Villages man was arrested after he physically assaulted a woman who was sitting in a chair he had saved at Spanish Springs Town Square, and, an employee of McCall's Tavern confronted two teenagers who were driving recklessly around Spanish Springs Town Square. The teens attacked the employee, and he died a week later from his injuries.
- A married Villages man was arrested for firing 33 shots into his neighbor's home after she declined his repeated sexual advances. He later admitted to having a crush on the woman. (Luckily no one was injured)
- An employee of an electrical contractor stole rings valued at \$13,500 from a home he was working on in The Villages to feed a prescription pill addiction
- A 60-year old Villages resident entered the VA Outpatient Clinic armed with an AM-15 rifle, at least two additional magazines containing 26 rounds of ammo each, and a 9-mm handgun. After confronting a Dr. in an exam room, a series of struggles ensued. The suspect's gun was discharged multiple times, but thankfully nobody was hit. The gunman was restrained by clinic staff and patients and is in custody.

I've told people all along, first impressions aside, The Villages is just like any other place with a population of 100,000+ people. There are always going to be people out to take advantage of such a high concentration of middle to upper class unsuspecting victims.

As one resident put it to me:

"The Villages has over 100,000 residents. It's a cross section of America and much of the World. Are we really without any of the problems faced by other municipalities?"

Absolutely not, and the bigger it grows the more apparent that is to those who are paying attention.

In the past, much of what happens has gone unreported by the local media for various reasons which makes it really tough for residents, let alone prospective future residents, to get a handle on how much and what kind of crime problems The Villages really faces.

This has changed recently with new sites like Villages-News.com coming online and covering this stuff, but not everybody knows where to look.

Basically my goal is to let current and future residents know that just because you live in or plan to move to what people describe as “Disney World for adults”, you cannot let your guard down.

Keep your doors locked at all times. Get a security system. Look out for your neighbors. Program the phone numbers for local police into your phone.

All things that seem like basic common sense but we are all guilty of forgetting sometimes.

And the same goes for wherever you decide to call home.

Is The Villages Still a 55+ Community?

Read enough of the news reports on crime in The Villages and one thing that might catch your attention is that more and more of the crimes involve residents much younger than 55.

Why is that, and how can it be in what is technically a 55+ community?

The law governing 55+ communities states that at least 80% of the homes must be occupied by someone older than 55 for a community to have the 55+ designation.

The 20% leeway is there to allow for special circumstances.

For example let's say a husband and wife move to The Villages. He is 55 and she is 50. If he passes away before she turns 55, she will still be allowed to live there because of this 20% leeway.

Extend this scenario beyond a spouse passing away, and consider that more and more young people in their 20's and 30's are living at home with mom and dad.

Whether they've gone through a divorce, a rough stretch of unemployment, have health issues, or maybe they're being good sons or daughters and are actually taking care of their parents or in some cases grandparents who have health issues of their own or need special care.

While the rules state that no one under 19 may live in a home in The Villages permanently, there's nothing against anyone older than 19 doing so.

Another way that residents under 55 slip through is due to a lack of enforcement.

The Villages can and does enforce the rules on the sales that occur through their offices, but the same scrutiny can be lacking on outside resales and in particular, rentals.

The houses, amenities, and way of life here in The Villages certainly is meant to attract a 55+ crowd. But as you can see, there are certain barriers to ensuring that it is only 55+.