

April-May 2025

# FMM



# MAGAZINE

*Official Publication of the  
Federation of Manufactured Home Owners of Florida, Inc.*

**INSIDE THIS  
HOA  
SPECIAL ISSUE**

**THE ROLE OF YOUR  
HOA**

**TRAINING YOUR NEW  
HOA  
BOARD MEMBERS**

**RECRUITING NEW  
HOA  
MEMBERSHIP**

**HOA  
BEST PRACTICES**

**AND MORE**

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### EDITORIAL

#### The Federation of Manufactured Home Owners of Florida, Inc.

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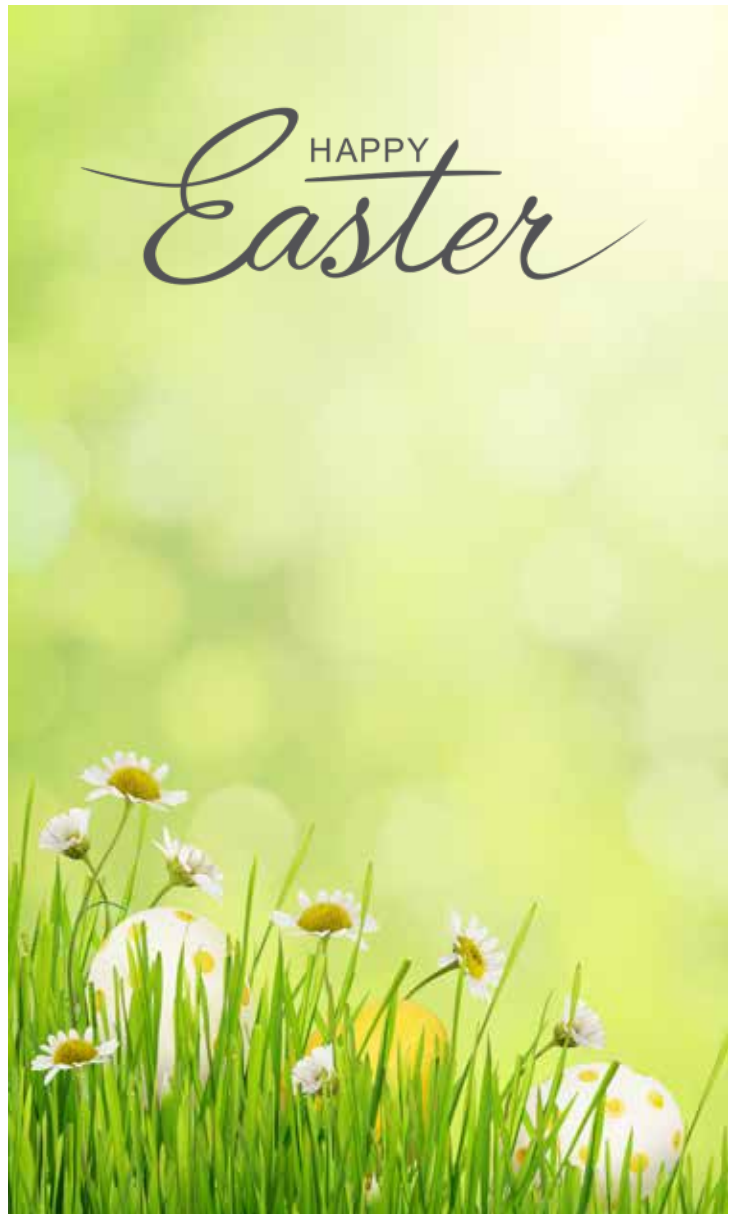
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**2025 FMO State Assembly  
December 2-3, 2025**

**Make plans to attend this  
virtual event. More info  
forthcoming as we get closer to  
December!**



HAPPY  
*Easter*







## *As I see it* *April 2025*

Rick Hollenbach, FMO President



Since I became President in March of 2023, the Board of Directors and District Presidents have been sharing news that our membership is shrinking. If we don't build up membership, we could be looking at FMO closing the doors and dissolving the corporation. That time has all but come. The BOD and District Presidents are now calling unpaid members, informing them of our position and asking them to consider renewing their membership. We also need 1,000+ new members, or the worst will happen. 723 will remain as Florida Law, but no one will be there watching what changes are implemented, most likely not in your favor. I've talked about sales tax on your lot rent for years. FMO has stopped it three times in the last eight years from my personal accounting. There will be no one to see if it gets squeezed inside another piece of legislation. It could/will happen. Please help us with membership, make a donation. Renew your membership, recruit new members. There is strength in membership numbers!

Lets talk about some of the changes at FMO. Norma Woodall resigned as Vice President, and living in her new home in TN. She was a great, wonderful, hard working Vice President that I will miss going forward. Best of luck Norma and Mike. Thanks for your efforts to FMO.

Eric West, who has been one of our Directors at Large, has volunteered for Norma's VP position. The BOD held a special meeting in December 2024 and by Board Vote, Eric became our new FMO Vice President. Welcome Eric!

Cynthia Carter-Lee resigned as Section G Director. This leaves a big hole over on the East Coast of Florida. Cynthia indicated she and her husband plan to relocate out of country. You can contact her for specifics. I don't want to ruin that surprise. Bob Anderson has stepped up to the Communications Committee Chair Position. Thanks and welcome Bob! Bob spent some time several years ago working with the Communications Team, and has some magazine background.

With Eric's move to VP, there was an opening for an "At Large" Director. John Calabrese from Colony Cove in Ellenton was approved by the FMO BOD at their January meeting. That closed that opening. John was very instrumental with building our items of discussion and top legislative plan for the 2025 legislative session. I'll provide a quick outlook on what that top item is:

**ISSUE:** Florida is home to hundreds of thousands who have chosen the lifestyle found in manufactured/mobile home communities and parks. Many live on fixed incomes without the ability to increase their income. In many cases our mobile home residents are forced to choose between paying the lot rent or buying food and medicine. Many elderly will face eviction and homelessness for non-payment of lot rent without some assistance.

**PROPOSAL:** Amend sections of Chapter 420, to assist manufactured/mobile home owners who own their homes that are placed on leased land, with lot rent payments based on their financial need.

- FMO supports homeowners' concerns about lot rent increases and acknowledges that rent control is impossible in Florida.
- FMO will advance legislation to require Local Housing Assistance Plans to assist mobile homeowners with lot rent payments based on the homeowner's financial need.
- We must eliminate the discrimination that exists against mobile homes within the larger conversation about affordable housing.

Janet Townsend from Palm Beach (District 12A) has indicated she's interested in being the Palm Beach County District President. Welcome Janet!

# From the Editor's Desk

*By Bob Anderson, Communications Chairman*

Hello everyone, my name is Bob Anderson and I am the new Editor of the FMO Magazine. This is one of my new duties as Chairman of the Communications Team. I am responsible for the FMO magazine, the Facebook page, and the website. Changes are coming to all three. But first, a little background on me.

I joined FMO back in 2019. I serve as the Park Representative for my park in Tarpon Springs. I am in my second year serving as the President of the park's HOA. I have previously served FMO as a District President, am a former member of the PAC and briefly served as Chair of the Education Committee. I was also the Assistant Editor and Chief Writer for the FMO magazine when Patricia Keough-Wilson was the Communications Chair. I'm also a Community Leader with MH Action and a Director at Large with the National Manufactured Home Owners Association (NMHOA). I also chair NMHOA's Legislative Committee. But enough about me. Let's talk about FMO.

Bob Dylan once said "...the times they are a-changin'." FMO must also change and evolve. One small change to the magazine will be all articles will now have a byline. That's a fancy journalistic term for the author's name. No more questions about who wrote a particular article. You will know up front from now on. A big change to the magazine for 2025 is the magazine will be in a digital format only. No printed copies. The Board of Directors voted on this recently, and I suggested and support this change. FYI, I am not a Board member. The Board and I realize this change will meet some resistance but it is necessary if we want the magazine to continue. Postage rates and production costs have been increasing, and postage is going up again in June. The last three issues of the magazine cost thousands of dollars each in production, printing, and mailing costs. FMO cannot continue to allocate that much money into the magazine until our membership, and the resulting revenue, rise to a level high enough to sustain those costs. Producing the magazine in a digital format only costs a fraction of what the printed version costs. When I broke down the costs of producing the printed magazine and presented it to the Board, the difficult but necessary change to an all digital magazine was clear. The choice was either continue the magazine in a digital format, or discontinue the magazine.

Changes are coming to the website as well. Believe me, I have heard all the complaints about how outdated some of the information on the website is and how confusing it can be to find things. Communications will be going through the website to redesign and update it. One new item we will be adding is the Resource Material that members could order and have the old Largo office print and mail to them. Remember all those informational handouts from days gone by? Well, they're baaaack! We are going to update all that information and put it on the website where you will be able to read or print it yourself at no cost. Updating the website is a long-term project that we will work on throughout 2025. Along with producing a new edition of the magazine every other month, Communications will be very, very busy.

This brings us to the new Facebook page. The old page was taken down by the previous Communications Chair when she left FMO. Victoria Hyers of the Communications Team stepped up and volunteered to create the new page. A darn fine job she did, too. Thank you, Victoria! I also want to thank those who have sent me photos of FMO meetings. Keep 'em coming! You'll see them on the Facebook page and in the magazine. See you next issue!



# CAPITOL BEAT

Weird Times in Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



Greetings all! Spring is here, flowers are blooming and beautiful, and there is so much pollen in the air, my white car looks green and my nose is running all the time! And at this writing, (March 21), there are six weeks left in this Legislative Session!

As you know in the months leading up to Session, whether it's a January start in even numbered years or a March start in odd numbered years, the legislature has multiple weeks of committee meetings. Those weeks are filled with executive agency reports and updates and consideration of legislation that has been filed. This early work is intended to prepare the House and Senate to hit the ground running when the Regular Session actually begins!

This year the House and Senate scheduled five weeks for committee meetings in January and February. And the best laid plan when astray...so the work they intended to accomplish was rolled into the beginning of Session in March. In January and February there were three Special Sessions dealing with immigration. We lost one week of work in January when Tallahassee closed down due to a snowstorm and black ice on all our roads. Very bizarre!

Suspect you are wondering why we care about all this. Both the House and Senate are behind in their work. Committees and Subcommittees have had packed agendas sometimes causing overtime. As you know through the several *Watchdogs*, FMO is advancing Senate Bill 1714 by **Senator Colleen Burton**, Lakeland, and House Bill 701 by **Representative Paula Stark**, parts of Orange and Osceola, with **Representative Kim Berfield**, Clearwater, as the Prime Co-Sponsor.

We have been working hard to be placed on the first agendas. Our proposal is a major shift in public policy in the larger conversation of affordable housing. The focus has always been on site-built homes in the distribution of affordable housing funds. The FMO bills will eliminate the discrimination you currently experience at the local level in relation to housing assistance. Our goal is to level the playing field among all homeowners!

A **big thank you** to all who have called and written the legislators who serve on the House Housing, Agriculture & Tourism Subcommittee, (March 4 *Watchdog*, and the Senate Community Affairs Committee, (March 7 *Watchdog*)!! House Bill 701 will be heard on March 25 in the Subcommittee!! I've been told the Senate Committee will hear Senate Bill 1714 on March 31 so I remain hopeful for that!! Yes, FMO People Power!!

**Editor's Note:** On March 25, the House Housing, Agriculture & Tourism Subcommittee passed House Bill 701 with a vote of 16-0! On March 31, the Senate Community Affairs Committee passed SB 1714 with a vote of 8-0!





# Legal Ease

Jeremy Anderson



**Two of our HOA's officers have entered into several verbal agreements or "arrangements" with the Park Manager, which appear to have changed the rules for our Park and impose new fees on the homeowners. Is this legal?**

Such verbal agreements or "arrangements" are not likely enforceable by the Park Manager or Park Owner.

Section 723.037, Florida Statutes, is clear that changes in rules and increases in rents must be "noticed" to all affected homeowners at least 90 days in advance of implementation. The HOA's appointed committee would then have the opportunity to meet with the Park Manager/Owner to dispute the reasonableness of such rules and fees. In addition, the HOA is also entitled to mediate or litigate the matter further, with homeowner consent.

In addition, new fees (as opposed to increases) not addressed in the prospectus cannot be charged against a homeowner.

**It has come to my HOA's attention that certain amenities that our park residents have enjoyed for as long as anyone can remember are not listed in the Prospectus for the lots. We are concerned that the Park Owner may remove it as a cost-saving measure. Can we stop this, or is it illegal?**

Unfortunately, amenities not disclosed in a prospectus may be removed by the Park Owner, including without notice. This is because such amenities would not be considered a reduction in service. An exception could be if the amenity was included as part of a written agreement, such as a settlement of rent negotiations. In that instance, the keeping of the amenity may be enforced pursuant to the separate agreement.

If not in a prospectus or in a separate agreement with the Park Owner, the amenity would need to be added to the park through an amendment to the prospectus. If added by amendment and then later removed, the homeowners would be entitled to a reduction in rents because of a reduction in a service.

**At our recent election, we only filled three out of the five Board seats. We currently do not have any volunteers. Are we legal to continue on?**

Yes. The Board may legally continue to function with less than a full Board. To conduct business at a Board meeting, all of the 3 Directors must be in attendance. However, having less than a full Board is not optimal. The HOA can and should send out a call for volunteers. If this is a persistent problem, the Board may want to consider amending its Bylaws to reduce the Board to three positions.

**Our park is a 55-and-over community. The Park Owner requires 100% of the homes to be occupied by at least one person 55 years or older. What about the 20% allowance for homes to be occupied by persons under the age of 55? Also, is my home considered to be occupied by a person over the age of 55 if the home is left vacant while I travel for a large portion of the year?**

To maintain compliance with the federal law governing 55 & over communities, not less than 80% of the homes have to be occupied by at least one person 55 years of age or older. The remaining 20% can be occupied by persons by persons younger than 55 years of age.

However, it is permissible for a Park to require that 100% of the homes to be occupied by at least one person 55 years of age or older.

A home that is occupied by a person 55 years of age or older and then becomes temporarily vacant is still considered to be occupied by a person 55 years or older so long as there is the intent by the person to return to the home periodically.

**We are a new Board. While going over the HOA's finances, we learned that none of the prior Boards filed taxes with the IRS. We are a not-for-profit company. Is this required?**

Yes. There is a common misconception that Chapter 723 Associations organized either as a not-for-profit (Chapter 617, FS) or for profit (Chapter 607, FS) do not have to file a tax return with the IRS. All HOAs must file a tax return. I suggest that you work with a CPA to assist in filing your return as a CPA can best assist in reducing or eliminating potential fees and penalties.

**I am new to mobile home park living. My home has three named owners. The HOA has informed me that we only get 1 vote in the HOA. Is this appropriate? I do not understand why we only get one vote.**

You and your other co-owners are entitled to only one vote in HOA matters. Section 723.078(b)2, F. S., states "Only one vote per mobile home or subdivision lot shall be counted." Further, Section 723.078(2)(b)2, F.S., states: "If a mobile home or subdivision lot is owned jointly, the owners of the mobile home or subdivision lot must be counted as one for the purpose of determining the number of votes required for a majority."

If you and your co-owners owned additional homes in the Park, you and those co-owners would be entitled to an additional vote in HOA matters for each additional home owner, provided you meet all other membership criteria, such as the payment of membership dues.

# A NEWSLETTER FOR YOUR HOMEOWNERS ASSOCIATION? YAY OR NAY?

By Michael Meaney



Developing a newsletter for a homeowners association is one of the more effective strategies for keeping residents informed and engaged. Perhaps you already have one and want to retool or redesign it. Either way, below is a structured outline—not to be deemed all-inclusive—that may assist in crafting a professional and informative newsletter.

## 1. Welcome Message

- ✓ Begin with a welcoming introduction from the HOA President, Board, or newsletter editor.
- ✓ Clearly articulate the purpose of the newsletter and outline the information readers can expect to find in this edition, including critical updates and upcoming events.

## 2. Upcoming Events

- ✓ Create a dedicated section in the newsletter or a one-page insert detailing community events, meetings, or activities scheduled for the forthcoming month.
- ✓ Include essential details such as the date, time, location, and registration information, ensuring that residents can easily participate and engage with the community.

## 3. Community News

- ✓ Provide updates on ongoing projects, community enhancements, or significant announcements of interest to residents.
- ✓ Summarize key highlights from recent Board meetings, including decisions that may impact the community, to keep residents well-informed.

## 4. Feature Article

- ✓ Allocate a section to spotlight a resident, local business, and/or noteworthy community initiative.
- ✓ Consider rotating topics, such as home improvement suggestions, seasonal gardening advice, or profiles of community members making positive contributions.

## 5. Safety Updates

- ✓ Share practical safety tips that residents can readily implement in their homes and the broader community.
- ✓ Include relevant reminders from local authorities regarding neighborhood safety or crime prevention to promote a secure living environment.

## 6. Spotlight on Amenities

- ✓ Highlight the Park's amenities, such as swimming pools, dog runs and parks, shuffleboard court, clubhouse or community center, to encourage residents to utilize these valuable resources.
- ✓ Provide pertinent information about usage guidelines, rules, and upcoming maintenance schedules to ensure these facilities are enjoyed responsibly.

## 7. Board Member Introductions

- ✓ Introduce board members to the community and share their positions and contact information.
- ✓ This initiative fosters transparency and encourages residents to contact designated people with inquiries or concerns.

## 8. Residents' Contributions

- ✓ Invite residents to contribute to the newsletter by submitting articles, photos, or suggestions for future topics.
- ✓ Establish a "Resident Contributions" section to recognize community engagement and creativity.

## 9. Contact Information

- ✓ Include precise contact details for the HOA, such as the website, office email, and social media links.
- ✓ This ensures residents can easily inquire about or discuss community matters.

## 10. Closing Remarks

- ✓ Conclude the newsletter by expressing appreciation to residents for their continued involvement in the community.
- ✓ Encourage active participation and invite them to attend the next HOA and/or social committee meeting or community event.

## 11. Design Tips

- ✓ Utilize a clean and professional layout that reflects the character of your community.
- ✓ Enhance the newsletter with images from community events or visuals of local amenities to engage readers effectively.
- ✓ Select a legible font and utilize clear headers to facilitate easy navigation through content.

As for the name of your new or re-tooled newsletter, by all means, give it a catchy name. You might hold a contest for residents to submit a name, and a panel of judges or the HOA Board can decide the winner. It is a great way to spur coveted community involvement.

Distribution is another watershed moment that comes down to finances. Will the newsletter be delivered to all residents' homes? Will it be digital only? Will copies be made available in the clubhouse for residents to read there? Will it be black and white or in full color? The variables go on and on. Once you get the newsletter running and have several issues in the rearview mirror, you can think about paid advertising. But I daresay that that is another article, so we will not get into it here.

Creating a well-structured and informative newsletter can foster a sense of community and keep residents connected to local developments and initiatives.

Best wishes for the success of your newsletter.

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Shady Lane Village - Clearwater  
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# 10 Reasons Manufactured Homeowners in Florida Should Join the FMO

By Dr. Dave Siefkes



Owning a manufactured home in Florida offers unique benefits, from an affordable lifestyle to a close-knit community.

However, manufactured homeowners also face challenges... from navigating complex laws to staying informed on community issues. This is where the Manufactured Home Owners of Florida (FMO) steps in, advocating for the rights and interests of manufactured homeowners statewide. Here are ten compelling reasons to join the FMO and make a positive difference for yourself and fellow homeowners.

## 1. Shared Purpose and Mission

When you join the FMO, you align yourself with thousands of other manufactured homeowners who share a common purpose: protecting the rights of all residents living in manufactured homes. Together, members work to promote fair policies and laws and protect the manufactured housing lifestyle. By uniting, FMO members amplify their voices, creating a stronger impact for themselves and future homeowners.

## 2. Community Support

Living in a manufactured home community has its rewards, but it also comes with unique challenges. FMO membership means joining a group that understands those challenges and offers mutual support. Whether you're dealing with park owner issues, lease agreements, or legislative changes, FMO members are there to share advice, encouragement, and solutions.

## 3. Expanded Knowledge of Rights and Resources

Staying informed about the rights of manufactured homeowners can be challenging. The FMO provides educational resources, workshops, and updates to keep you in the know about your rights and responsibilities. Members gain access to publications, legal insights, and regulatory updates that keep them well-informed on essential topics, from zoning laws to utility rights.

## 4. Increased Motivation to Advocate

Sometimes it's hard to feel motivated when facing housing challenges on your own.

Joining a group with the same goals and concerns can reignite your drive to make positive changes. FMO members are passionate advocates who motivate each other to take action, attend meetings, and engage in legislative efforts that benefit manufactured homeowners across the state.

## 5. Enhanced Impact as a Group

As an individual, it can be challenging to have your voice heard, but FMO amplifies the concerns of its members. With FMO's influence and lobbying power, issues that matter to manufactured homeowners are more likely to gain attention. From rent stability to property rights, joining FMO means your concerns become part of a collective voice advocating for real change.

## 6. Skill Development and Training

FMO isn't just about advocating—it's also about empowering members. Through workshops, meetings, and online resources, FMO members can build skills in areas like advocacy, community leadership, and public speaking. These skills not only help you within the organization but also empower you to make a difference in your community.

## 7. Networking and Connection

FMO membership introduces you to a network of individuals with similar experiences and goals. Members come from various backgrounds but are united by their desire to protect manufactured homeowner rights in Florida. Networking through FMO opens doors to friendships, professional connections, and a greater sense of community.

## 8. Positive and Supportive Environment

Sometimes, just knowing that there's a group of people who understand and support you can make all the difference. FMO offers a welcoming and supportive environment where members feel heard, valued, and included.

Whether it's a question about park regulations or concerns about new legislation, FMO provides a judgment-free space where members can voice concerns.

## 9. Advocacy and Influence in Legislation

One of FMO's core missions is to advocate on behalf of manufactured homeowners at the state and local levels. By joining, you support an organization that directly influences Florida's legislative process, working to create fairer, more transparent laws for manufactured homeowners. FMO's team actively monitors legislation that could impact your community, ensuring your voice is represented.

## 10. Personal Growth and Empowerment

Through FMO membership, you'll have opportunities to challenge yourself, learn from others, and grow in ways that are aligned with your values.

I hope that you'll join us in this important work.

# *Are you getting your FMO information? Checking your e-mail...*

Rick Hollenbach, FMO President



Have you ever wondered where that FMO e-mail has gone? You should be receiving them, but they just aren't there. You crave the latest information, the informative commentary and just want to keep up and get caught up...well there is an answer, and the next few paragraphs should clear up the confusion and get you back on track. After all, the premiere spot for up-to-date commentary on manufactured homes, parks and people is the FMO (Federation of Manufactured Home Owners).

Ok, so where do we start? We start with what we call a URL (uniform resource locator and the FMO uses [www.fmo.org](http://www.fmo.org). Place this in the header on the first page of your web browser and navigate to FMO web page. If you are already a member just sign in. If you are not a member, click the "Join Now" button located on the upper left side under the FMO Logo. You may also click "Become a member" on the right side and read about your benefits for joining. Click the "Join FMO today" to begin your journey!

"Well Rick, that's great so far, but where do we get the informative e-mails, you promised?" Good question so let's move on...so, you're now a member, getting the benefit of the entire website and the informative info we provide, you also now have a **member profile** and that's where we head to next.

You're now on the main page, perusing the sights, and to your right is a box called "Manage your profile." Click that and you will be sent to the "WELCOME" page. Here you can print your digital membership card among other things, but our focus is on **"My Profile"** button. Click on that and you're on the final stretch! You can now see your profile info and the headers above will guide your next moves...check your **Invoices, Forms I've taken, E-mail history, and Settings**.

Well, we made it! And of course, you may now "Check your e-mails" I would add that a click on "Settings" will allow you to make sure that "Mailing lists" is in the on position.

"Well Rick, thanks so much, but it seems so difficult, how can I remember all that?" No Problem!

You can reach out to our office at (321) 214-4300 and our staff will help you out! Thanks for being a member of the FMO!

Rick

*Educational Opportunities for Directors and Residents*

## Mid FL ROC



### **2025 Meeting Dates**

All communities operating under Florida Statutes 718, 719, and 720 (condominiums, co-ops, and HOAs respectfully) are invited to attend.

#### Meeting times

9:30 a.m. – Coffee and pastries  
10:00 a.m. – Meeting

Question/Answer session following all presentations

# Homeowners Associations: From Origins to Modern Day

*By Sam Page, FMO Communications*

Homeowners Associations (HOAs) have become a significant aspect of residential life in the United States, influencing the way communities are managed and maintained. The history of HOAs is a fascinating journey that reflects broader social, economic, and legal trends.

## **In the Beginning**

The concept of community associations can be traced back to ancient civilizations, where communal living and shared responsibilities were common. However, the modern form of HOAs began to take shape in the early 20th century in the United States. The rise of suburban development and the desire for organized well-maintained communities led to the creation of the first HOAs.

One of the earliest examples of a planned community with an HOA was Roland Park in Baltimore, Maryland, developed in the late 1800s. This community featured deed restrictions and a governing body to enforce them, setting a precedent for future HOAs. The idea was to create a cohesive, attractive neighborhood with uniform standards for property maintenance and aesthetics.

The post-World War II era saw a significant expansion of suburban development in the United States. The GI Bill and the availability of affordable housing loans spurred a housing boom, leading to the creation of numerous new communities. During this period, the concept of HOAs gained traction as developers sought to maintain property values and ensure the long-term appeal of their developments.

In the 1960s and 1970s, the federal government played a crucial role in promoting the establishment of HOAs. The Federal Housing Administration (FHA) and the Department of Housing and Urban Development (HUD) encouraged the use of HOAs as a means to manage common areas and amenities in new developments. This support helped standardize the structure and governance of HOAs, making them a common feature in suburban America.

## **Legal Framework and Growth**

The legal framework for HOAs began to solidify in the latter half of the 20th century. State laws and court decisions provided guidelines for the formation, operation, and governance of HOAs. The Uniform Common Interest Ownership Act (UCIOA, first promulgated in 1982, offered a model legal framework for states to adopt, addressing issues such as governance, financial management, and homeowner rights.

The growth of HOAs continued into the 1980s and 1990s, driven by the increasing demand for planned communities with shared amenities. Developers recognized the appeal of HOAs in creating attractive, well-maintained neighborhoods that could command higher property values. As a result, the number of HOAs proliferated, and they became a standard feature in many new residential developments.

Today, HOAs are a ubiquitous part of the American residential landscape. According to the Community Associations Institute (CAI), there are over 350,000 community associations in the United States, housing more than 74 million people. These associations manage a wide range of properties, from single-family homes to condominiums and cooperatives.

Modern HOAs are responsible for maintaining common areas, enforcing community rules, and managing amenities such as pools, parks, and clubhouses. They are governed by elected boards of directors, who are typically residents of the community. These boards are responsible for making decisions on behalf of the community, managing finances, and ensuring compliance with the association's governing documents.

## **Benefits and Challenges**

What are the benefits of HOAs? They help maintain property values by enforcing standards for property maintenance and aesthetics. They provide amenities and services that individual homeowners might not be able to afford on their own, such as landscaping, security, and recreational facilities. HOAs also foster a sense of community by organizing events and activities that bring residents together.



However, HOAs are not without their challenges. One of the most common criticisms is the restrictive nature of HOA rules and regulations. Homeowners may feel that these rules infringe on their personal freedoms and limit their ability to make changes to their properties. Additionally, conflicts can arise between homeowners and HOA boards regarding overrule enforcement, fee increases, and other issues. Mismanagement of funds, lack of transparency, and inadequate reserve funds for major repairs can lead to financial difficulties for the association and its members. Homeowners may also face unexpected special assessments to cover unforeseen expenses, adding to their financial burden.

### Legal and Regulatory Issues

The legal landscape for HOAs continues to evolve, with state laws and court decisions shaping the rights and responsibilities of homeowners and associations. Issues such as foreclosure, discrimination, and homeowner rights have been the subject of legal battles and legislative action.

One notable legal issue is the power of HOAs to foreclose on properties for non-payment of dues or fines. While this power is intended to ensure compliance and financial stability, it has led to controversies and legal challenges, particularly in cases where homeowners face foreclosure for relatively small amounts of unpaid fees.

Discrimination and fair housing are also important legal considerations for HOAs. Federal and state laws prohibit discrimination based on race, color, religion, sex, national origin, disability, and familial status. HOAs must navigate these laws carefully to ensure that their rules and practices do not violate the rights of residents.

### The Future of HOAs

As the number of HOAs continues to grow, their role in American communities is likely to evolve. Technological advancements, such as online management platforms and virtual meetings, are changing the way HOAs operate and communicate with residents. These tools can enhance transparency, streamline operations, and improve homeowner engagement.

Sustainability and environmental considerations are also becoming increasingly important for HOAs. Many associations are adopting green practices, such as energy-efficient lighting, water conservation measures, and sustainable landscaping. These initiatives not only benefit the environment but can also reduce operating costs and enhance property values.

The future of HOAs will also be shaped by ongoing legal and regulatory developments. As state laws and court decisions continue to address issues such as homeowner rights, financial management, and governance, HOAs will need to adapt to ensure compliance and protect the interests of their members.

The history of Homeowners Associations is a testament to the evolving nature of community living in the United States. From their early beginnings in planned communities to their widespread adoption in modern suburban developments, HOAs have played a significant role in shaping the residential landscape. While they offer numerous benefits, they also present challenges to governance, financial management, and homeowner rights.

As HOAs continue to grow and evolve, it is essential for homeowners, boards, and policymakers to work together to address these challenges and ensure that HOAs fulfill their intended purpose of enhancing the quality of life for residents. By embracing technological advancements, promoting sustainability, and navigating legal complexities, HOAs can continue to thrive and contribute to the well-being of American communities.



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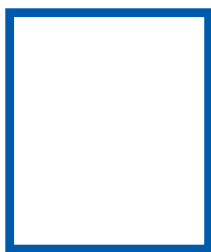
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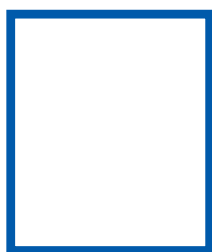
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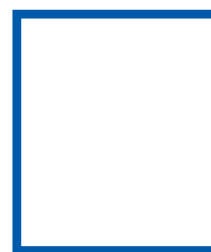
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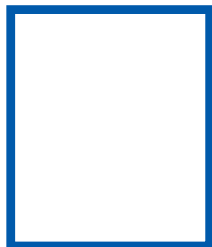
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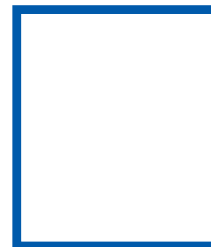
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District 7	Charlotte, Lee, Collier, and Hendry	B
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Please contact your **District President** or your **Section Director** for questions regarding **HOA-related** inquiries.

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## FMO Legislative Priorities

The FMO Political Action Committee (PAC) provides leadership and direction in setting the organization's legislative priorities. These priorities are based on member input and feedback. We want to hear from you as the priorities for the next legislative session are now being set. Using this form as a guide, please submit your top three legislative priorities. Please note, there are some issues that are standing, for example, rent control or rent stabilization; these items remain a priority for FMO, we are working diligently to find avenues to address the rising cost of land rent.

For issues relating to DPBR, it is IMPERATIVE that you include detailed information (documentation if possible) on the issue. Legislators always ask for examples of the issues homeowners are experiencing. Please help us be able to provide detailed examples.

**If you are interested in joining the PAC Committee,  
please contact Darlene Whitkanack, [darlene155@aol.com](mailto:darlene155@aol.com).**

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### National Manufactured Home Owners Association (NMHOA)

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<http://www.nmhoa.org/>

### ROC USA (Resident-Owned Communities)

Helps residents of mobile home parks purchase and operate their communities as cooperatives.

<https://rocusa.org/why-resident-ownership/>

### Consumer Federation of America (CFA) - Manufactured Housing Project

Works to protect mobile home residents by advocating for fair lending practices and affordable housing policies.

<https://consumerfed.org/issues/housing/>

# The Essential Guide to HOA Board Training: Building Effective and Harmonious Communities

*By Sam Page, FMO Communications*

Homeowners associations (HOAs) play a critical role in maintaining the quality and harmony of residential communities. At the heart of any successful HOA is a well-trained and effective Board of Directors. Before diving into the specifics of board training, it's essential to understand the multifaceted role of an HOA board. The board is responsible for governing the association, enforcing rules and regulations, managing finances, and overseeing maintenance and community projects. Effective board members must balance the interests of individual homeowners with the collective good of the community, often requiring a delicate blend of leadership, diplomacy, and organizational skills.

## Why HOA Board Training Matters

- 1. Legal and Regulatory Compliance:** HOA boards must navigate a complex web of local, state, and federal laws, as well as the association's governing documents. Training ensures that board members are well-versed in these legal requirements, reducing the risk of costly legal disputes and ensuring fair and consistent enforcement of rules.
- 2. Financial Management:** Managing an HOA's finances involves budgeting, collecting dues, and overseeing expenditures. Proper training equips board members with the knowledge to manage financial matters responsibly, ensuring the association's fiscal health and avoiding financial mismanagement.
- 3. Conflict Resolution:** Disputes are inevitable in any community. Training in conflict resolution techniques helps board members address disagreements constructively, fostering a harmonious living environment.
- 4. Leadership and Governance:** Effective leadership is crucial for guiding the association towards its goals. Training programs focus on developing leadership skills, decision-making abilities, and understanding the principles of good governance.

## Key Components of HOA Board Training

- 1. Orientation for New Board Members:** Orientation sessions are crucial for new board members to understand their roles, responsibilities, and the association's governing documents. This foundational training sets the stage for effective participation in board activities.
- 2. Legal and Ethical Training:** Comprehensive training on the legal aspects of HOA management, including fair housing laws, fiduciary duties, and conflict of interest policies, is essential. Ethical training ensures that board members act in the best interest of the community and maintain transparency.
- 3. Financial Management Workshops:** Workshops on budgeting, financial reporting, and reserve fund management provide board members with the tools to oversee the association's finances effectively. Understanding financial statements and audits is also covered in these sessions.
- 4. Conflict Resolution and Communication Skills:** Training in conflict resolution, mediation, and effective communication techniques helps board members manage disputes and foster positive relationships with homeowners. Role-playing scenarios and case studies are often used to practice these skills.
- 5. Governance and Leadership Development:** Training programs emphasize the principles of good governance, strategic planning, and leadership development. Board members learn how to set goals, make informed decisions, and lead the association effectively.
- 6. Ongoing Education and Certification:** Continuous education is vital for keeping board members updated on evolving laws, best practices, and emerging trends in community management. Many training programs offer certification courses that provide formal recognition of a board member's expertise.



### Benefits of HOA Board Training

1. **Enhanced Community Trust:** Well-trained board members inspire confidence and trust among homeowners. Transparent decision-making, effective communication, and fair enforcement of rules build a strong sense of community.
2. **Reduced Legal Risks:** Knowledgeable board members are less likely to make decisions that lead to legal disputes. Training in legal compliance and conflict resolution minimizes the risk of litigation, saving the association time and money.
3. **Improved Financial Health:** Proper financial training ensures that board members can manage the association's finances responsibly. This leads to better budgeting, timely maintenance, and adequate reserve funds for future needs.
4. **Increased Board Effectiveness:** Trained board members are more efficient and effective in their roles. They can lead projects, manage resources, and make informed decisions that benefit the community.
5. **Stronger Community Engagement:** An educated board can engage with homeowners more effectively, addressing their concerns and involving them in community initiatives. This fosters a sense of belonging and participation.

HOA board training is an investment in the community's future. By equipping board members with the knowledge and skills they need, associations can ensure effective governance, financial stability, and a harmonious living environment. Comprehensive training programs that cover legal, financial, and leadership aspects are essential for building strong, vibrant communities. Well-trained boards are better prepared to navigate the complexities of HOA.



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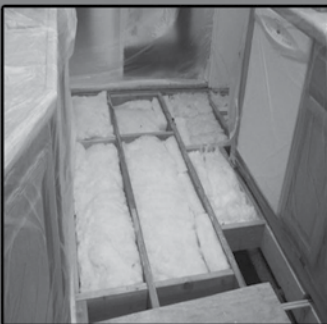
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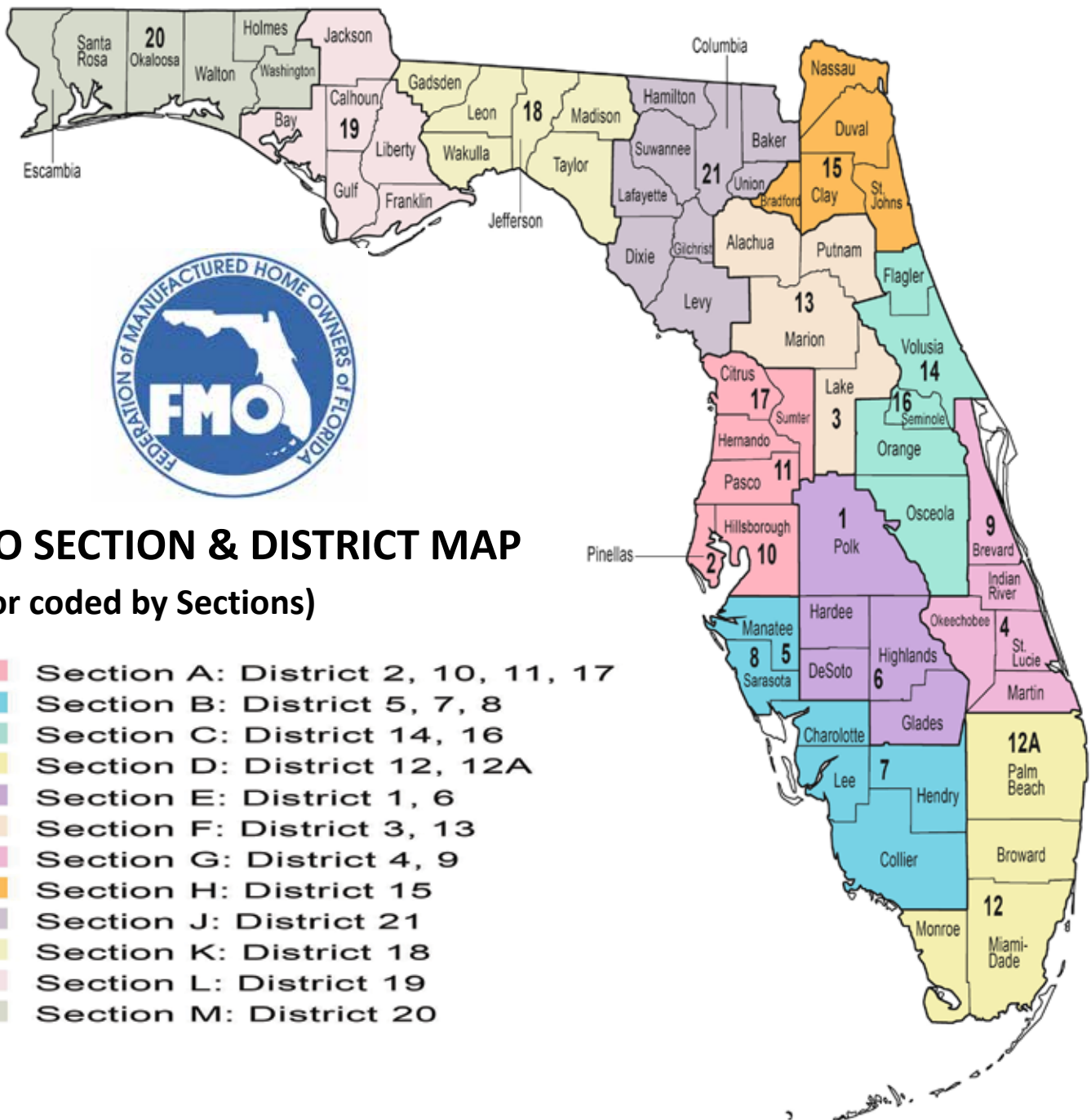
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