

February 2026



MAGAZINE

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

INSIDE THIS ISSUE...

From the Editor's Desk.....	2
President's Message.....	3-4
Creating or Rebranding a Newsletter.....	5-6
Capitol Beat.....	8-9
Inside The Gate, Important Information for HOAs.....	9
GCSC Mobile Home Tie-Down Program.....	10-11
Making Ends Meet for 55+ Mobile Homeowners.....	12-13
Legal Ease.....	14
What You Should Know.....	15-17
Manufactured Home Parks and the Future:.....	18-21
FMO District Meetings.....	21-22
Who's the Boss?.....	23-25

Volume 62, Number 6



EDITORIAL

The Federation of

Manufactured Home Owners of Florida, Inc.

The FMO Magazine (ISSN 0274-9882; USPS 356-320) is published bi-monthly by the Federation of Manufactured Home Owners of Florida, Inc., 222 S. Westmonte Dr, Suite 111 Altamonte Springs, FL 32714; FMO Website: www.fmo.org. POSTMASTER: Please send change of address notices to FMO Magazine, FMO, 222 S. Westmone Dr., Suite 111, Altamonte Springs, FL 32714. Opinions expressed in articles are not necessarily those of the FMO or its publisher. Membership in the Federation of Manufactured Home Owners of Florida, Inc., is \$40 (U.S.) annually or \$120 (U.S.) for a three-year member-ship and includes the FMO Magazine subscription. ©2014 Federation of Manufactured Home Owners of Florida, Inc.

The Federation of Manufactured Home Owners of Florida, Inc. (FMO) Magazine is the official publication of the Federation of Manufactured Home Owners of Florida, Inc. and is in no way affiliated with or subsidized by any mobile home manufacturer, dealer, park or industry association.

Acceptance of advertising by the FMO Magazine does not constitute an endorsement by the FMO. A Preferred Provider logo signifies a special FMO benefit the organization has with the company.

FEDERATION OF MANUFACTURED HOME OWNERS OF FLORIDA, INC.

222 W. Westmonte Dr, Suite 111
Altamonte Springs, FL 32714
P: 321-214-4300

WEBSITE: WWW.FMO.ORG

FMO Administrative Staff

Kaylee Chester, CMP Executive Director members@fmo.org

Editor: Bob Anderson,
Chairperson, FMO Communications Committee
bob1957@hotmail.com

From the Editor's Desk

By Bob Anderson, Communications Chairman

Welcome to the first issue of 2026! I'm calling this our "Moving Ahead" issue. We have two new columns that start running in this issue. The first new column is called "What You Should Know". It will focus on what we as mobile home residents need to know. In this month's column, we talk about the Prospectus. Much of the information came from an attorney I have known for some time. The second new column is called "Inside the Gate". It will feature important information for HOAs. This initial column discusses electing HOA Officers, a process that is frequently not done correctly.

We also have another update on the Tie-Down Program from Jennifer Shaw: Part two of the FAQs. Jennifer will provide ongoing updates in each issue this year. FMO Attorney Jeremy Anderson's Legalease column has questions about HOA tax returns, park owners who want to expand the number of lots or amenities, and who pays for it, and a question about home health care aides, and whether the park can charge a fee or extra rent for that. Nancy Stewart's Capitol Beat column has an update on FMO's two bills working their way through the legislative process up in Tallahassee. She certainly has her hands full! In his column, FMO President John Calabrese talks about HOAs and how they and FMO can work together.

Finally, our two primary writers from Communications, Michael Meaney and Sam Page, each contributed two articles to this issue. Sam wrote an article on the future of mobile home parks. His second article is about who runs an ROC (Resident Owned Community). Michael wrote about the struggle many of us face in making ends meet each month. His second article is about creating a community newsletter. Great job as always, gentlemen! Thank you for all you do!!

Well, that's all for now from my desk. I'll talk to you in April with our annual HOA issue. See you in the Spring!



Message from the President

John Calabrese, FMO President



Greetings to all of our FMO faithful members and friends. The first couple of months as President have kept me quite busy. The Board has been busy organizing, forming committees, assisting our Legislative Counsel with efforts to pass needed legislation, and prioritizing actions for the next few months.

The Board has identified several key areas for action, including forming an Ad Hoc Committee for HOA Outreach. Moving ahead, we see the partnerships between the FMO and our Florida HOAs as pivotal in gaining strength and validity, as we work together to protect our members' rights.

I receive calls and emails daily from HOA members concerned about issues taking place in their communities. I am hopeful that we can help HOAs through education and training, and by communicating regularly with them as we move forward.

Why the HOA matters under Chapter 723:

Under Florida law, most of the rights and protections in Chapter 723 can be exercised collectively through a homeowners' association.

1. The HOA is the legal voice of the residents.
Per Florida Statutes, Chapter 723, the HOA represents all homeowners in the park when dealing with:
 - Lot rent increases
 - Park rule changes
 - Prospectus (park contract) amendments
 - Disputes with park owners
 - Without an HOA, residents have far fewer tools to challenge or negotiate park actions.
2. Lot rent increases must go through the HOA.
One of the biggest protections in Chapter 723 is that:
 - Park owners must, if requested by the HOA, meet with the HOA Negotiating Committee and attempt to negotiate lot rent increases before trying to just impose them.
 - If negotiations fail, the HOA can trigger mediation and, if necessary, litigation.
3. The HOA should review the park's prospectus, Rules and Regulations, and Lease Agreements on a regular basis, and be able to inform their homeowners when questions and concerns arise. The prospectus governs:
 - Rent structure
 - Fees
 - Rules and regulations
 - Services providedThe HOA has the right to:
 - Receive the proposed changes
 - Review them
 - Challenge unlawful or unreasonable provisionsThis is critical because the prospectus controls nearly every aspect of community life.

continued on page 4

4. The HOA can protect the residents' rights as outlined in Chapter 723.

The HOA can:

- File complaints with the state
- Request mediation or arbitration
- Retain legal counsel
- Act collectively to enforce Chapter 723 protections

This collective power is what balances the unequal bargaining power between park owners and individual homeowners.

Where the FMO fits in

The Florida Manufactured Home Owners Association (FMO) does not replace the HOA — it supports it.

FMO can help by:

- Providing information and training for communities in forming an HOA
- Training HOA officers on Chapter 723 rights and responsibilities
- Guiding HOAs through negotiation, mediation, and arbitration processes through education and training
- Advocating at the state level for stronger homeowner protections

Think of it this way:

The HOA is the engine.

The FMO is the mechanic and navigator.

Bottom line:

- Chapter 723 protections largely depend on having an active, well-informed, and effective HOA.
- The HOA is the legal mechanism provided for by Chapter 723 of the Florida Statutes, through which homeowners' rights are protected and exercised.
- FMO strengthens and educates HOAs so they can effectively protect residents
- Generally speaking, it is the HOAs responsibility to deal with matters inside their community. The FMO gets involved in those matters that cross over community boundaries and affect our collective group.

I am hoping to put together a collaborative effort with several FMO committees to help HOAs become more effective and stronger. I will be reaching out to the Chairs of the Education Committee, the Communication Committee, the Membership Committee, and the Finance Committee to put together a plan that will do the following:

- Help educate and train current HOA Boards and members on matters that affect them as they perform their duties
- Create an outreach program that will involve better communication lines with our HOAs
- Interact with our HOAs on a more personal basis by attending their meetings and events whenever possible.
- Attract new members to the FMO and HOAs
- Begin to create a database of information for FMO and HOA use, involving:
 - HOA locations; Community Names
 - community owners,
 - contact information for Board members

I see a critical role for our District Presidents and their community reps. They are on the 'front lines' of community engagement, and often are the ones building relationships with HOA members and potential FMO members. In the coming weeks and months, we will be meeting with our District Presidents to map out a plan of action to help achieve our goals with HOA outreach.

Moving ahead, the FMO faces many challenges. I am optimistic we will meet those challenges and strengthen the organization. Having strong, effective HOAs will only help the FMO, and the state, and help move us forward in a positive direction.

Creating or Rebranding a Newsletter for Your 55+ Community:

Creative Ideas, Resident Connections, and Respecting Privacy

By Michael Meaney, FMO Communications

Does a Newsletter Really Matter?

It depends on the quality and care with which you write, edit, and publish your newsletter.

Certainly, people are not going to move to your community just because you have a newsletter. Likewise, they are not going to pass you by if you do not publish a newsletter. However, a newsletter can be a single factor in your community's overall happiness.

Publishing a newsletter fosters a sense of community and keeps everyone informed about current events. It can be a lifeline for new residents trying to connect, a showcase for local talent and achievements, and a friendly resource for those who want to get more involved in community life. With thoughtful content, your publication can be a catalyst for new friendships and shared experiences.

What Content Will Appeal to Residents?

When creating your newsletter, aim for diversity and inclusivity to ensure there's something for everyone to enjoy. Consider including:

- **Events Calendar:** Provide detailed information about upcoming community events such as holiday celebrations, coffee socials, craft workshops, health screenings, and fitness classes. Include dates, times, locations, and any RSVP instructions to make participation easy.
- **Resident Highlights:** Feature short interviews or articles about neighbors with interesting life stories, hobbies, or who have contributed to the community through volunteering or acts of kindness. Celebrate birthdays, anniversaries, and other milestones. Always ask for permission before sharing personal stories.
- **Helpful Hints:** Provide practical advice tailored to your residents, such as tips for keeping homes cool in Florida's heat, preventative measures for hurricane season, gardening ideas suited to local plants, and suggestions for healthy meals and exercise routines.
- **Photo Corner:** Brighten your newsletter with colorful snapshots from recent gatherings, creative decorations, or beautiful community gardens. Make a habit of obtaining written consent before publishing photos of individuals or private property.
- **Local News & Resources:** Keep everyone updated about new businesses, healthcare services, transportation options, and helpful resources in the area. Offer reviews, contact details, or interviews with local providers.
- **Community Announcements:** Clearly share updates about community guidelines, maintenance schedules, amenity upgrades, or policy changes. Use positive language and avoid technical jargon to ensure these notices are understandable to everyone.
- **Puzzles & Games:** Add fun entertainment with seasonal crosswords, trivia challenges about Florida history, or word searches themed around your community. Encourage residents to share their own creations.
- **Classifieds:** Provide a place for neighbors to post items for sale, ask for help with small tasks, or promote services like pet-sitting or rides to appointments.
- **Safety Tips:** Consistently share guidance on neighborhood watch programs, emergency preparedness, scam prevention, and updates from local law enforcement. Include contact details for reporting concerns.
- **Recipes & Hobbies:** Invite residents to share their favorite recipes, gardening tips, or photos of finished crafts. Showcase unique skills and encourage others to join hobby groups or workshops.

Protecting Residents' Privacy Is Not Optional – It Is Required

Respecting privacy is essential to maintaining trust and harmony in your community. To safeguard residents' information, keep these points in mind:

- **Get Permission First:** Always secure clear, written approval before sharing personal stories, photos, or details about a resident's life. Use a straightforward consent form for convenience.
- **Keep Sensitive Information Confidential:** Avoid sharing any age, health, financial, or family details. When unsure, omit it.
- **Don't Share Personal Contact Info:** Only publish addresses, phone numbers, or email addresses if residents have explicitly requested or agreed to share this information with the community.
- **Review Before Publishing:** Carefully examine each issue, preferably with input from a small editorial team, to ensure that no private or sensitive material is accidentally included.
- **Respect Preferences:** If someone prefers not to be featured, pictured, or named, honor that choice—no questions asked. Consider keeping a list of residents' privacy preferences.
- **Protect Digital Versions:** When distributing via email or online, use secure methods and avoid making newsletters publicly accessible. Password-protect shared files if necessary.

Topics and Practices to Avoid

To foster a welcoming, inclusive atmosphere, steer your newsletter clear of problematic content:

- **Personal or Sensitive Details Without Permission:** Never share your age, medical, financial, or family information. (Even if you have permission, keep this information private.)
- **Rumors, Gossip, or Negative Comments:** Avoid any form of hearsay, speculation, or criticism about neighbors or management.
- Avoid sharing political endorsements or religious messages.
- **Discriminatory or Inappropriate Material:** Ensure all jokes, cartoons, and articles are respectful and never marginalize or offend protected classes based on age, race, sex, religion, disability, sexual orientation or preference, or national origin.
- **Park Management Disputes:** Ongoing disagreements, complaints, or legal issues should be handled privately, outside the newsletter.
- **Photos Published Without Consent:** Always get written permission before using images of residents, their homes, or their property.
- **Copyrighted Material:** Use original content or materials with proper permissions to prevent copyright infringement.

Tips for a Professional and Welcoming Newsletter

Make your newsletter shine with these best practices:

- **Adopt a warm, inclusive tone:** Write with friendliness and optimism, embracing the diversity and experiences of your neighbors.
- **Proofread carefully:** Verify spelling, grammar, and clarity to make sure your newsletter looks professional and is easy to understand.
- **Maintain a consistent schedule:** Release on a predictable timeline—monthly, bi-monthly, or quarterly—so residents can expect each new edition.
- **Invite Contributions:** Encourage residents to share stories, tips, photos, and feedback to help create a newsletter that genuinely represents the community.
- Offer both print and digital formats to suit various preferences and enhance accessibility.
- **Collaborate with community leaders:** Partner with the homeowners association or management team to ensure accuracy and alignment with official communications.

Conclusion

A thoughtfully crafted newsletter is the heart of your 55+ Florida mobile home community. By highlighting what makes your neighborhood special, protecting privacy, and sharing positive, helpful information, you'll build a sense of connection that lasts through all seasons. With each edition, you give residents not just news but a touch of warmth, joy, and a stronger feeling of home.

See why 170+ communities like yours choose us to publish their newsletter!

Welcome Our Newest Communities!



- Colony Hills - Zephyrhills
- Deerfield Lake - Coconut Creek
- Fountainview Estates - Tampa
- La Costa - Port Orange
- Oak Hammock - Bartow
- Park Place - Sebastian
- Plantation Oaks - Flagler Beach
- Saralake Estates - Sarasota
- Serendipity - North Fort Myers
- Shady Lane Village - Clearwater
- Silver Lake - St. Petersburg
- The Meadows - Tarpon Springs
- Thunderbird Services - Fort Myers
- Towerwood - Lake Wales
- Walden Woods South - Homosassa
- Winter Haven Oaks - Winter Haven

We're a publishing company based in Southwest FL that produces high quality newsletters at NO COST* for communities like yours. We would like the opportunity to work with YOU!

Why Community Media?

RESIDENT GENERATED ARTICLES

At Community Media, we work directly with your community and/or association to create a personalized monthly newsletter. Our newsletters are produced at NO COST to your community! Your newsletter will feature community & resident news, a monthly calendar of events, sports & hobby reports, special feature articles written by residents, service directory listings, community officer & member listings, resident supported articles, and editorials by the community editor. Residents will be eager to read the newsletter because the content is directly related and relevant to your community.

SUPPORTED BY LOCAL BUSINESSES

Your community will receive a personalized, community specific newsletter every month that is FREE TO YOU! Local businesses, who most likely already work in and serve residents in your community, sponsor your newsletters by purchasing advertisements. These sponsors want to work for YOU! Your newsletter will be a great place to search for home services, health care providers, insurance, and almost anything else! Advertiser sponsorship covers the cost of newsletter design and printing. In most cases, this allows us to provide our communities with a complimentary printed and digital monthly newsletter.

COMMUNITY Media
The #1 Choice in Community Publishing

941.375.3699 • www.4communitymedia.com

*some communities may not qualify for a no cost newsletter



Community Media • 220 Bahama Street • Venice, FL 34285 • info@4communitymedia.com

CAPITOL BEAT

By FMO Legislative Counsel, Nancy Black Stewart



February 5, 2026

Greetings all!

At this writing, the Legislature is closing out the fourth week of the nine-week Regular Session for 2026. My first order of business in the “Capitol Beat” is to **THANK** each of you have participated in the many “Watch Dog” requests for action!! You have generated substantial interest in all of the mobile home bills that are pending at this time. And, I know this when I’m told: “Oh yes, we’ve received some emails and calls about that”. Since 2002, I do not recall FMO ever having two different bills to support simultaneously. I know it has been a lot to ask of you!! So, I **thank you** again if you have helped!!

Update on House Bill 267/Senate Bill 594: These bills are identical, which is imperative, inasmuch as the exact same language must pass both the House and Senate in order to reach the Governor’s desk. Each of these bills has passed out of all three of its referenced committees. In each of the six referenced committees, the vote was unanimous!!

Each bill has been placed on its Chamber’s Bills on the Calendar, which means each is available for placement on the Special Order Calendar. The Special Order Calendar is the order of business for that Chamber on any given day, and a bill on Special Order will be subject to questions, debate, and a vote!

After a final vote in either Chamber, the bill will automatically be sent to the other Chamber. That bill will then be considered by the second Chamber...so that the exact same bill passes in each Chamber. This is the process for all legislation and is laid out in each Chamber’s Rules. It will then be sent to the Governor, as he has the final decision as to whether the law will be changed in this way. I must tell you that I am beyond hopeful, I will be asking all of you through a “Watch Dog” to write to the Governor’s Office to seek his support!! Stay tuned!

[House Bill 267 sponsored by Representatives Paula Stark (St. Cloud) and Kim Berfield (Clearwater). Co-sponsored by Representatives Nan Cobb (Eustis), Anna Eskamani (Orlando), Anne Gerwig (Greenacres), and Susan Plasencia (Winter Park). Here is a link to the bill: <https://www.flsenate.gov/Session/Bill/2026/267/BillText/Filed/PDF>

[Senate Bill 594 sponsored by Senator Colleen Burton (Lakeland) and co-sponsored by Senator Kristen Arrington (Kissimmee). Here is a link to the bill: <https://www.flsenate.gov/Session/Bill/2026/594/BillText/Filed/PDF>

Update on House Bill 703/Senate Bill 1550: Unfortunately, at this writing, there is much less to report about these bills. They are identical to start, and that is good news! The issues are being discussed by the decision-makers about next steps. Each bill has been referred to three committees, and neither of the bills has been placed on an agenda. This bill language is very helpful to mobile homeowners and FMO will continue to work on this...as you know these bills are controversial. **Thank you** to those of you who have already responded to the “Watch Dog” requests on these!

[House Bill 703 sponsored by Representatives Paula Stark (St. Cloud) and David Smith (Winter Springs), and co-sponsored by Representative Nan Cobb (Eustis). Here is a link to the bill: <https://www.flsenate.gov/Session/Bill/2026/703/BillText/Filed/PDF>

[Senate Bill sponsored by Senator LaVon Bracy Davis, (Ocoee). Here is a link to the bill: <https://www.flsenate.gov/Session/Bill/2026/1550/BillText/Filed/PDF>

There are many bills filed, as always. Please use the FMO website behind the Member wall to read Legislative Reports. Scroll down to Advocacy, and you will find this category. They are posted by subject matter for your convenience and information.

Finally, let me tell you again how much I appreciate your outreach to legislators when we need it. This is the very best way to show the FMO People Power! Our issues do not simply go away!!

Editor's Note: Nancy asked that this update be added to her column:

Greetings all!

I am so pleased to report that the Florida Senate has just passed, (2/11), Senate Bill 594 with a vote of 39-0.

SB 594 will now be sent to the Florida House, where it will be placed on the House Calendar (because the House companion HB 267 is on the House Calendar).

What this means is that both the HB and SB are ready to be considered by the House.

Hoping to get this over the finish line in the Legislature, and then FMO will turn our attention to the Governor's office. The Governor has the final say!

Thanks for your work on this again this Session!

Inside The Gate, Important Information for HOAs

By Bob Anderson, Communications Chairman

Electing HOA Officers

As I was working on the outline for this article, it became apparent that there would be a substantial amount of legal information and references to the 723 statutes. I contacted an attorney I know, and he provided me with a lot of the information presented in this article.

Years ago, when I was a District President, I received many phone calls and emails regarding the election of HOA Officers. Unfortunately, most of these calls and emails were due to the HOA Officers not being legally elected or elected correctly. So, let's set the record straight.

Under Florida Statute 723.078, the Board itself appoints its officers. The HOA membership does not elect its officers. Knowingly allowing the HOA membership to elect officers violates F.S. 723.078(2)(a) and can invalidate the process. The 723.078(2)(a) statute explicitly states that *"the board of directors shall elect a president, secretary, and treasurer...and these officers shall serve...at the pleasure of the board of directors."* Allowing the general membership to elect positions is contrary to Chapter 723 and subject to being challenged or set aside.

Because the statute assigns the function of officer election to the board, the remedy for noncompliance is typically association-level correction. Such correction can come in the form of invalidating the officer election, compelling compliance, recall, or dispute resolution through Chapter 723 arbitration (F.S. 723.1255). Chapter 723 does not impose automatic personal liability on directors for statutory noncompliance. F.S. 723.078(2)(c) expressly shields a director from liability where the director performed his or her duties in compliance with the statutory fiduciary standards.

For those who believe that HOA directors can be held financially responsible for their actions or decisions, here is clarification on that. Personal monetary liability for board members – individually or as a group – requires far more than a procedural statutory violation. It requires bad faith, recklessness, criminal conduct, or improper personal benefit as defined by statute.

For associations organized as not-for-profit corporations (the most common structure), protection is reinforced - not replaced – by F.S. 617.0834, which provides that directors are not personally liable for monetary damages unless the breach involves: a criminal violation (f.s.617.0834(1)(b)(1), an improper personal benefit (f.s.617.0834(1)(b)(2), or recklessness, bad faith, malicious purpose, or wanton and willful disregard (f.s. 617.0834(1)(b)(3), with "recklessness" defined as conscious disregard of a known, highly probable risk (f.s. 617.0834(2)(a)).

Those immunity concepts closely mirror the fiduciary protections already built into Chapter 723, and Florida courts often analyze them together. By analogy only, the same framework also appears in the for-profit director statutes (f.s. 607.0830-607.0831), which reflect Florida's consistent rejection of automatic or vicarious director liability.

GCSC Mobile Home Tie-Down Program Frequently Asked Questions Part 2

By Jennifer Shaw

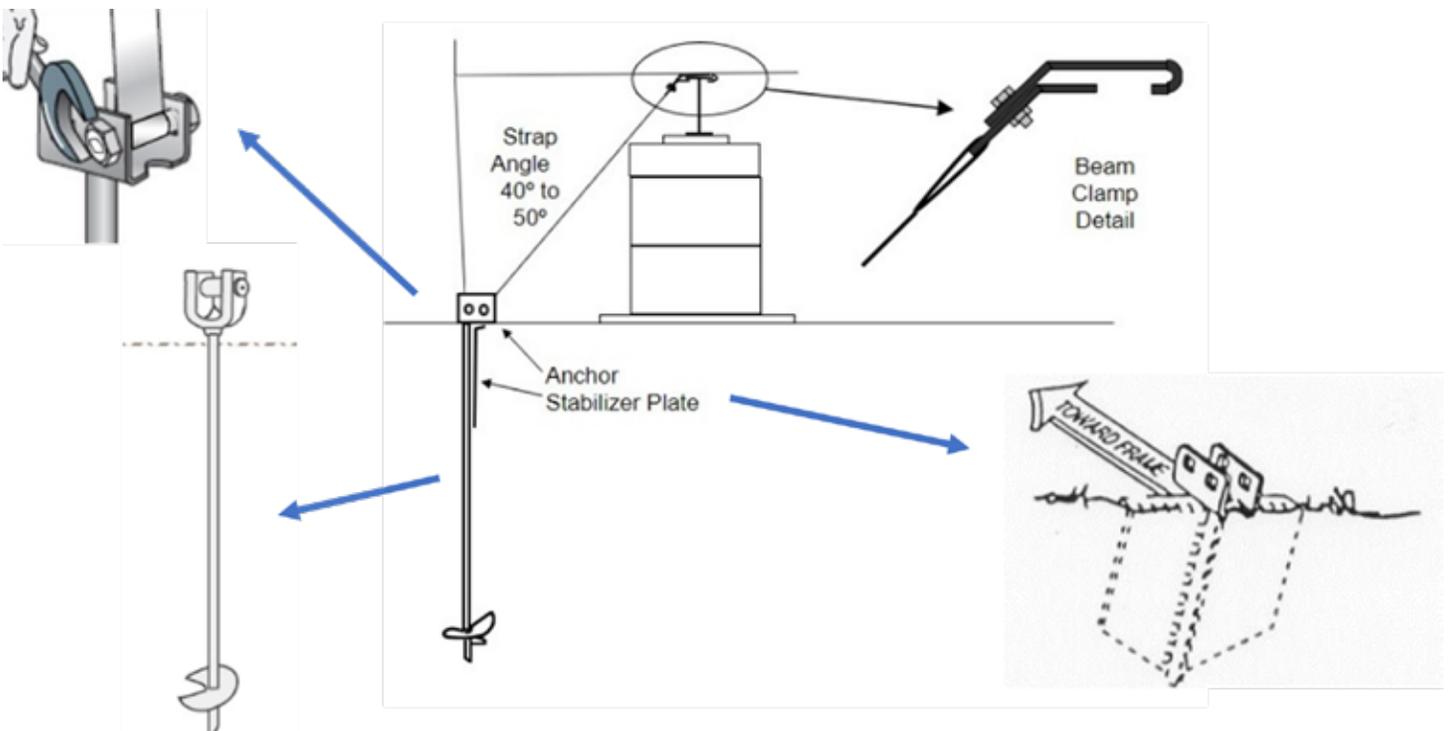
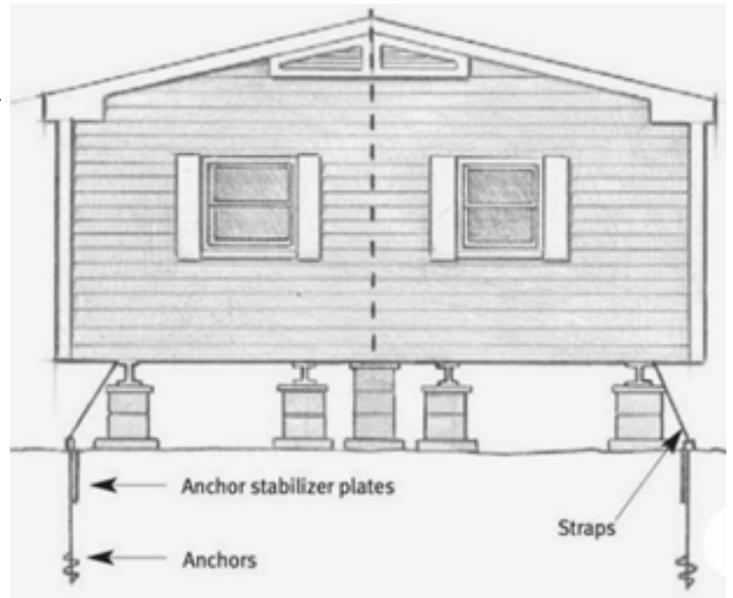
What is the GCSC Mobile Home Tie-Down Program?

The Mobile Home Tie-Down Program is a state-funded grant program through the Florida Division of Emergency Management. Gulf Coast State College contracts with Florida-licensed mobile home installers to inspect and improve tie-downs on older manufactured and mobile homes installed in 1999 and earlier. The GCSC Mobile Home Tie-Down Program will never ask homeowners to pay for tie-down inspection and installation services.

What Are Tie-Downs?

Tie-downs are designed to improve wind resistance for mobile or manufactured homes. There are several types of anchoring systems that are approved by the State of Florida to secure your home to the ground.

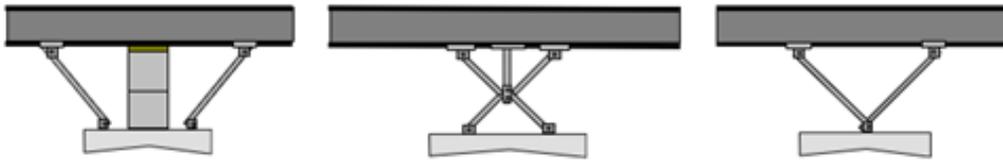
The most common type of tie-down is the lateral anchor and strap, also called a vertical or diagonal strap. These are for lateral wind resistance, to keep your home from moving side to side. The anchor is either a 4-foot or 5-foot long galvanized steel screw, which is set into the ground, along with a stabilizing anchor plate. The attached strap is clamped to the I-beam under your home and ratcheted to the anchor at a specific angle to reduce home movement.





The second type of anchoring that may be added are straps attached to a home's vertical tie connector called an overhead strap. Not to be confused with an "over the roof" strap, these are manufactured within the siding of the home with connection points that extend below the floor line. Where possible, installers will add straps to these points as well.

Lastly, vendors will install longitudinal stabilizers where homes allow. Often called X/I's, these are designed to resist horizontal winds against the end of your home. These must be connected to a clip that is welded to the I-beam.



Want to Know More?

The GCSC Mobile Home Tie-Down Program **Frequently Asked Questions Part 3** will be included in the next FMO Magazine issue. Do you have questions you'd like answered? Please submit your inquiries to tiedownprogram@gulfcoast.edu, and use the subject line: "FMO Magazine MHTDP FAQ."

For more information about our program, email tiedownprogram@gulfcoast.edu, call 448-201-6882, or visit our website at www.gulfcoast.edu/tiedownprogram.

FLORIDA

LOOKED UNDER YOUR HOME LATELY?

BEFORE

AFTER

Insist on 8 Ft. Wide Vapor Barrier for a Seamless Fit!

OVER 10,000 VAPOR BARRIERS INSTALLED!

WE CAN FIX YOUR SOFT FLOORS!

WE ALSO SPECIALIZE IN MOBILE HOME FLOORING REPAIRS, AND LAMINATE FLOORING.

ESTIMATES ALWAYS FREE

800-681-3772

FAMILY OWNED & OPERATED

GREAT SEAL OF THE STATE OF FLORIDA
IN GOD WE TRUST

STATE CERTIFIED GENERAL CONTRACTOR
004138

STATE CERTIFIED MOBILE HOME INSTALLER
#IH/102549/1

FLORIDA ANCHOR AND BARRIER

Making Ends Meet for Homeowners in Florida's Popular 55+ Mobile Home Communities

By Michael Meaney, FMO Communications



Hurry up and Move to Florida

Florida has long been recognized as a retirement haven, with thousands of seniors flocking to its warm climate and affordable living options. One of the most popular housing choices for retirees is the 55+ mobile home park, a model that allows older Americans to realize the dream of a comfortable retirement. However, in recent years, more and more of Florida's senior citizens have found themselves struggling financially as expenses, especially lot rents, continue to rise. Many are now facing the tough reality of going back to work to cover basic needs, reflecting a shift from the golden era of retirement once celebrated on classic television.

From the Golden Age of Television to Today

Right around the time when Donna Reed and June Cleaver popularized getting dressed up to do housework, while Jed Clampett and his family rolled into town – I daresay – the 1950s and 1960s – an era was born that embodied a vision of American prosperity and stability. This era was marked by the belief that hard work would be rewarded with a comfortable retirement, defined by a paid-off home, a decent pension, and the security of Social Security benefits.

Escalating Expenses: the Modern Reality

Fast forward to today, and the financial situation for Florida's seniors has changed significantly. One of the biggest issues is the rapid rise in expenses, especially lot rents in 55+ mobile home parks. Industry reports show that lot rents in many Florida parks increase by 5% to 10% annually, far surpassing the cost-of-living adjustments to Social Security benefits. In some areas, lot rents have doubled over the past decade, with average monthly rates now ranging from \$700 to \$1,200, depending on location and amenities.

In addition to increasing lot rents, seniors face rises in insurance premiums, property taxes, and utility costs. The Consumer Price Index for All Urban Consumers (CPI-U) shows that inflation has impacted older Americans especially hard, with medical costs, food, and transportation rising faster than the overall inflation rate. The National Council on Aging reports that over 15 million Americans aged 65 and older are economically insecure, living at or below 200% of the federal poverty level.

The Struggle to Meet Basic Needs

The impact of these rising costs is significant. Many seniors on fixed incomes – often relying solely on Social Security, which averages about \$1,900 per month as of 2026 – are forced to make tough decisions between paying for housing, medication, groceries, or utilities. In mobile home parks, where residents usually own their homes but rent the land underneath, the potential increase in lot rents can cause housing instability, as selling a mobile home might lead to a big financial loss if buyers are discouraged by high rental fees.

Returning to Work is a Growing Trend Among Florida Seniors

Faced with rising costs, more of Florida's retirees are rejoining the workforce. According to the U.S. Bureau of Labor Statistics, the labor force participation rate for Americans aged 65 and older has increased to nearly 20%, up from about 12% in 1990. In Florida, this trend is especially noticeable in areas with higher concentrations of retirees and fewer affordable housing options.

Seniors are taking on part-time jobs in retail, hospitality, and other service industries to supplement their Social Security and savings. While some find fulfillment in staying active, many return to work out of necessity, not choice, which is a sharp contrast to the leisurely lifestyles portrayed on television in the days of Donna Reed and June Cleaver.

Addressing the Crisis

The financial pressures facing Florida's senior citizens, especially those living in 55+ mobile home communities, present a complex challenge that needs urgent attention. As expenses grow faster than fixed incomes and the prospect of a secure, comfortable retirement diminishes for many, policymakers and community leaders must find solutions to safeguard this vulnerable group. Whether through rent control, expanded senior assistance programs, or affordable housing efforts, decisive action is required to restore the retirement security once guaranteed during America's golden age.

For the generation raised on the promise of a secure retirement, the current reality is a stark reminder that this dream is no longer guaranteed and that the challenges facing Florida's seniors require urgent attention and swift legislative action.

Make Tracks to....



JACK'S

INSURANCE AGENCY, INC.

4710 New Tampa Hwy.

Lakeland, FL 33815-3256

Phone: **863.688.9271**

Fax: **863.683.8698**

Toll Free: **1.800.732.0328**

*Specializing in coverage for
manufactured housing, mobile homes
and travel trailers since 1959.*

Residential • Commercial

info@jacks-insurance.com

Legal Ease

Jeremy Anderson



There is a rumor that the park owner is going to increase the number of lots within the park and going to increase the amenities. Is this permitted, and can existing owners be required to foot the bill for the amenities?

Section 723.012(5), Florida Statutes, explicitly provides that a mobile home park owner has the authority to include additional property and increase the number of mobile home lots that will use the shared facilities of the park. In such instances, the mobile home park owner must amend the prospectus to disclose such additions.

In instances where the number of mobile home lots in the park increases by more than fifteen percent (15%) of the total number of lots in the original prospectus, the mobile home park owner must reasonably offset the impact of the additional lots by increasing the shared facilities. The amendment to the prospectus must include a reasonable timeframe for providing the required additional shared facilities.

Lastly, the costs and expenses necessary to increase the shared facilities may not be passed on or passed through to the existing mobile home owners.

Our park has a lot of retirees, many of whom are nearing an age at which they do or will need a caregiver to live with them. The park owner is asserting that any such caregiver must pay an additional occupancy fee. This does not seem right with all the other fees we already pay.

In 2024, Section 723.051(1), Florida Statutes, was amended to explicitly provide that a live-in health care aide, as provided for in the federal Fair Housing Act, must have ingress and egress to and from the mobile home owner's site without the mobile home owner or live-in health care aide being required to pay additional rent or a fee. The exception is that the mobile home owner must pay the cost of a background check for the live-in health care aide, provided such a fee is permitted or required.

The mobile home owner must notify the mobile home park owner of the name of the live-in health aide, as well as provide such information as necessary to complete any required background check.

Section 723.051(1), Florida Statutes, also states that "any mobile home park rule or regulation providing for fees or charges contrary to the terms of this section is void."

I am newly elected to the Board of Directors of my HOA. I previously worked at a CPA firm in Ohio. It was my understanding that all not-for-profits in the state of Ohio had to file taxes with the IRS. The outgoing Board of Directors and Officers are saying that this is not required for Florida not-for-profits. Is that true?

No. The outgoing Board of Directors is incorrect. Your
Page 14

HOA must file an annual tax filing with the IRS. Neither the fact that your HOA is a not-for-profit nor its incorporation in Florida exempts it from having to file an annual tax filing with the IRS.

I recommend that your HOA consult a tax professional to assist in filing this year's taxes, as well as minimizing any penalties for failing to make the required tax filings in prior years.

Our mobile home park owner is making the selling of a mobile home within the park extremely difficult for homeowners that are not using the park office to sell their homes. We thought this was illegal.

Per Section 723.058, Florida Statutes, no mobile home park owner shall adopt or otherwise enforce any rule, regulation, or rental agreement provision which:

1. would deny or otherwise abridge the right of any mobile home owner to sell his or her mobile home within the park;
2. prohibits the mobile home owner from placing a "for sale" sign on or in his or her mobile home (except that the size, placement, and character of all signs are subject to properly promulgated and reasonable rules and regulations of the mobile home park or mobile home subdivision); or
3. requires the mobile home owner to remove the mobile home from the park solely on the basis of the sale of the mobile home.

The above and the balance of Section 723.058, Florida Statutes, is taken to mean that the park owner can neither compel a selling mobile home owner to use a park sale person nor condition the purchase or tenancy of the new owner upon entering into a resale agreement for the future sale of the mobile home.

My HOA is talking about attempting to negotiate and purchase the mobile home park. The HOA does not have the funds to do so, does not represent all of the homeowners, and the bylaws do not discuss this as a granted authority. This seems like the HOA is overstepping its authority. Is this legal?

One of the main powers granted to an HOA under Chapter 723, FS, is the authority for a properly organized HOA to engage in the negotiations to acquire, to actually purchase, and then to operate a purchased park. This power can be found in Section 723.077, Florida Statutes.

The HOAs can fundraise by various means, such as the creation of a subscription fee, and may also seek financing from a lender that specializes in mobile home park lending.

WHAT YOU SHOULD KNOW

By Bob Anderson, Communications Chairman

This column will explain various facets of Chapter 723, other Florida laws, federal law, legislative bills, and anything related to manufactured housing in Florida.

The Prospectus

What is a Prospectus? It is a **legally enforceable** document that governs living in a manufactured home park. The Prospectus can:

- Prevent surprise fees or rule changes.
- Limit the park owner's power to change terms mid-tenancy.
- It protects residents' statutory rights.
- It can **serve as evidence in disputes or court cases.**

The Prospectus is **not optional, not informal, and not just a policy document.** It is a **legally enforceable disclosure** with "force of law" behind it. Once issued, the prospectus legally binds the park owner and cannot be changed arbitrarily.

Below is a breakdown of what a Florida mobile home prospectus must contain:

General Identifying Information

The prospectus must include basic facts about the park and its ownership, including:

- Name and address of the park.
- Name, address, and contact information of the park owner or operator.
- A statement that the prospectus is given pursuant to Chapter 723, Florida Statutes.
- The effective date of the prospectus.

Description of the Park and Facilities

The prospectus must describe the physical and operational aspects of the park, including:

- Total number of mobile home lots.
- Description of common areas and recreational facilities.
- Identification of services and amenities provided by the park owner.
- Roads, utilities, drainage, lighting, and other infrastructure responsibilities.

Lot Rental Terms and Charges

This is one of the most critical sections. The prospectus must clearly disclose:

- Lot rental amount.
- Method and frequency of payment.
- All additional fees or charges, such as:
 - Maintenance fees.
 - Utility charges.
 - Pass-through charges.
 - Late fees
- Basis for increases in lot rent or other charges.
- Any indexing or formula used to calculate rent increases (if applicable).
- **Fees or charges not disclosed in the prospectus cannot be enforced against residents.**

Utilities and Services

The prospectus must specify:

- Which utilities are:
 - Provided by the park owner.
 - Sub-metered or billed separately.
- Responsibility for:
 - Water.
 - Sewer.
 - Electric.

- Trash.
- Cable or Internet (if applicable).
- How utility charges are calculated and passed through to residents.

Rules and Regulations

The prospectus must include or attach the park's rules and regulations, including:

- Use of lots and common areas.
- Pets.
- Guests.
- Parking.
- Noise.
- Home appearance and maintenance standards.

Rules must be:

- **Reasonable.**
- **Uniformly enforced.**
- Consistent with Chapter 723.

Term of Tenancy and Eviction Provisions

The prospectus must disclose:

- Whether tenancies are:
 - Annual.
 - Month-to-month.
- Grounds for termination or eviction.
- Notice requirements for nonrenewal or eviction.
- Reference to residents' statutory rights under Chapter 723.

Home Sale and Transfer Restrictions

The prospectus must explain:

- Whether the homeowner may sell the mobile home in place.
- Any park approval requirements for purchasers.
- Screening criteria and application procedures.
- Any fees related to transfer or resale.

Prospectus Amendment Procedures

The prospectus must include:

- The process for amending the prospectus.
- Required notice periods.
- Limits on amendments that can affect current residents.
- Statement of residents' rights to object or challenge amendments.
- **Certain amendments (especially those increasing rent or adding fees) are strictly regulated and often limited to prospective residents only.**

Enforceability Statement

The prospectus must clearly state that:

- It is **binding on both the park owner and the resident.**
- It has the **force of law** under Chapter 723.
- Conflicts are resolved in favor of the statute.

Exhibits and Attachments

Typically included as part of the prospectus:

- Park rules and regulations.
- Lot layout or site plan (if provided).

- Utility billing policies.
- Sample lease or rental agreement (if used).

Other Information that should be included:

- **Right of First Refusal**
- **Required statements(F.S. 723.012) in conspicuous type:**
 1. THIS PROSPECTUS CONTAINS VERY IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS AND YOUR FINANCIAL OBLIGATIONS IN LEASING A MOBILE HOME LOT. MAKE SURE THAT YOU READ THE ENTIRE DOCUMENT AND SEEK LEGAL ADVICE IF YOU HAVE ANY QUESTIONS REGARDING THE INFORMATION SET FORTH IN THIS DOCUMENT.
 2. THE STATEMENTS CONTAINED HEREIN ARE ONLY SUMMARY IN NATURE. A PROSPECTIVE LESSEE SHOULD REFER TO ALL REFERENCES, ALL EXHIBITS HERETO, THE CONTRACT DOCUMENTS, AND SALES MATERIALS.
 3. ORAL REPRESENTATIONS SHOULD NOT BE RELIED UPON AS CORRECTLY STATING THE REPRESENTATIONS OF THE PARK OWNER OR OPERATOR. REFER TO THIS PROSPECTUS (OFFERING CIRCULAR) AND ITS EXHIBITS FOR CORRECT REPRESENTATIONS.
 4. UPON DELIVERY OF THE PROSPECTUS TO A PROSPECTIVE LESSEE, THE RENTAL AGREEMENT IS VOIDABLE BY THE LESSEE FOR A PERIOD OF 15 DAYS.

Why the Prospectus Matters

Under Florida law, the prospectus is not just informational:

- It functions as a statutory contract.
- It limits what fees, rules, and rent increases can be imposed.
- Anything not properly disclosed is generally unenforceable.

AGF

ANDERSON | GIVENS | FREDERICKS
Attorneys & Counselors At Law

Mobile Home and Association Attorneys | www.AndersonGivens.com

Manufactured Home Parks and the Future: A Comprehensive 2026 Outlook

By Sam Page, FMO Communications

Manufactured home parks, also known as manufactured housing communities (MHCs), are entering one of the most consequential periods in their history. Long considered a niche segment of the housing market, these communities are now at the center of national conversations about affordability, land use, demographic change, and the future of American housing. With rising home prices, persistent downward pressure on mortgage rates, and limited new housing supply, manufactured home parks are increasingly recognized as a stabilizing force within a strained housing ecosystem.

This article provides a deep, data driven exploration of the current state of manufactured home parks, the economic and demographic forces shaping their trajectory, and what the next decade may hold. It integrates the latest available industry data, pricing patterns, and community characteristics.

The State of Manufactured Housing in 2026

Manufactured housing has become one of the most important solutions to the U.S. affordability crisis. As of 2025:

- **20.6 million Americans live in manufactured or mobile homes**
- **Manufactured homes represent 9.3% of all new home starts**
- **There are approximately 44,000 manufactured home communities nationwide**

These numbers underscore the scale and relevance of the sector. Yet despite its importance, manufactured housing remains constrained by zoning barriers, limited new community development, and persistent misconceptions.

Affordability as the Core Advantage

Affordability is the primary driver of demand. According to 2024–2025 data:

- **Average cost of a new manufactured home in 2024: \$109,400** (down 4% from 2023)
- **Average cost of a multi section home: \$164,678**
- **Average cost of a single section home: \$81,281**
- **Average cost per square foot: \$93.71**

Compared to site built homes—where the national median price exceeded \$400,000 in 2024—manufactured homes offer a dramatically lower entry point.

Manufactured home shipments have fluctuated over the past decade, influenced by economic cycles, supply chain constraints, and regulatory pressures.

Price Trends and Market Dynamics

The second chart shows average new manufactured home prices from 2023 to 2025. The data reveals:

- **2023 average price: \$121,700**
- **2024 average price: \$109,400**
- **January 2025 average price: \$120,900**

This softening in 2024, followed by a rebound in early 2025, suggests a market adjusting to inflation, interest rates, and supply chain normalization.

Why Prices Are Stabilizing

Several factors contribute:

- **Material costs have moderated** after pandemic era spikes
- **Manufacturers have improved efficiency** in production
- **Demand remains strong**, especially in high cost regions
- **Financing options are slowly expanding**, though still limited compared to site built homes

Manufactured Home Communities: Structure and Scale

Manufactured home parks vary widely in size, age, and ownership structure.

Community Age Distribution

- **18% of communities were built before 1970**
- **60% were built in the 1970s and 1980s**
- **Only 5% have been built since 1991**

This aging stock highlights a major challenge: **very few new communities are being developed**, despite rising demand.

Community Size Distribution

- **29% of communities have 25–99 homesites**
- **16% have 1–24 sites**
- **16% have 100–299 sites**
- **Only 0.2% have 1,000+ sites**
- **34% are “unknown” size due to incomplete data**

The predominance of small and mid sized communities reflects the historical development pattern of the industry.

The Future of Manufactured Home Parks: Key Trends

Looking ahead to 2030 and beyond, several powerful trends will shape the sector:

Manufactured Housing as a Mainstream Affordable Housing Solution

With the **median home to income ratio above 5 -20%** higher than in 2019, affordability pressures will continue to push households toward manufactured housing.

Expect:

- More state level reforms to allow manufactured homes in residential zones
- Increased interest from municipalities seeking affordable housing stock
- Expansion of financing programs for both homes and communities

Institutional Investment Will Continue to Grow

Over the past decade, private equity and REITs have increasingly invested in manufactured home communities due to:

- Stable cash flow
- Low vacancy rates
- Limited new supply
- High demand elasticity

Resident Owned Communities (ROCs) Will Expand

Resident cooperatives are purchasing parks at increasing rates, supported by:

- Nonprofit financing partners
- State level ROC programs
- Federal support for community preservation

Technology and Modernization Will Transform Communities

Expect to see:

- Smart home features in new units
- Solar and energy efficient retrofits
- Digital rent payment and community management systems
- Improved storm resistant construction standards

Aging Communities Will Require Significant Reinvestment

With most communities built before 1990, infrastructure needs are rising:

- Water and sewer upgrades
- Road resurfacing
- Electrical modernization
- Stormwater management

Communities that invest will remain competitive; those that don't may face declining occupancy.

Climate Resilience Will Become a Priority

Manufactured homes have historically been vulnerable to extreme weather, but modern HUD code homes (post 1976) are significantly more resilient.

Future improvements will include:

- Stronger anchoring systems
- Elevated foundations in flood zones
- Fire resistant materials in wildfire regions
- Better insulation and energy efficiency

Policy and Advocacy: The Road Ahead

The Manufactured Housing Institute (MHI), state and local legislatures, and other advocacy groups are continually pushing for:

- **Zoning reform** to allow manufactured homes in more residential areas
- **Financing parity** with site-built homes
- **Infrastructure support** for aging communities
- **Federal and state incentives** for new community development

According to 2025 MHI insights, **expanded siting and zoning reforms are essential to unlocking growth.**

The Role of Manufactured Home Parks in Solving the Housing Crisis

Manufactured home communities offer several advantages:

- **Affordability:** They provide the lowest cost unsubsidized housing in the U.S.
- **Density:** Communities use land efficiently without the vertical scale of multifamily housing.
- **Flexibility:** Homes can be placed, replaced, or upgraded with relative ease.
- **Community:** Many parks offer amenities, social networks, and stability for long term residents.
- **Speed of Deployment:** Manufactured homes can be produced and installed far faster than site built homes.

Given these strengths, manufactured home parks are poised to play a central role in addressing America's housing shortage.

Challenges That Could Slow Future Growth

Despite their promise, several obstacles remain.

- **Financing Barriers:** Chattel loans—used for homes on leased land—often carry higher interest rates than mortgages.
- **Public Perception:** Outdated stereotypes continue to influence zoning and policy decisions.
- **Aging Infrastructure:** Many communities require costly upgrades.
- **Limited New Supply:** Without zoning reform, new parks will remain rare.
- **Rent Pressures:** Institutional ownership has raised concerns about rent increases in some markets.

What the Next Decade Could Look Like

Based on current data and policy trends, the future of manufactured home parks may include:

- **Moderate but steady growth in home shipments:** Expect annual shipments to remain in the 100,000–130,000 range, barring major economic shifts.
- **Increased integration into urban and suburban planning:** More cities will adopt form based codes that allow manufactured homes in mixed density neighborhoods.
- **Expansion of hybrid communities:** Some developers are blending manufactured homes with tiny homes, modular units, and small site built cottages.
- **Greater emphasis on sustainability:** Solar ready homes, EV charging, and energy efficient retrofits will become standard.
- **More resident ownership:** ROCs will continue to grow as a stabilizing force.
- **Policy breakthroughs:** Federal and state reforms could unlock new community development for the first time in decades.

Conclusion: A Sector on the Rise

Manufactured home parks are no longer a niche or overlooked segment; they are a critical component of the nation's housing future. With affordability challenges intensifying, demographic shifts accelerating, and policymakers increasingly recognizing the value of manufactured housing, the next decade may bring unprecedented growth and modernization.

The data is clear: **manufactured home communities are essential to solving America's housing crisis**, and their future is bright—provided that zoning reform, infrastructure investment, and equitable financing continue to advance.



FMO DISTRICT MEETINGS



District 1 Swearing-In Officers, Winter Haven, Florida, January 15, 2026.

From left to right: Lou Dunning, FMO State Vice President; Fran Marcinczyk, Director of Speakers and Venues; Alice Murray, Secretary; Ken Ingalls, Treasurer; Jane Walker, District #1 President; Scott Markuson, Director of Membership and Retention; Gwen Snook, Director of Education and Training. Not present was Rose Kloiber, Director of Welcoming.



District 3 Grand Island, Florida, January 15, 2026.

From left to right: Lou Dunning, FMO State Vice President; Marynell Lubinski, Grand Island Park Rep; Randy Ellis, President; Joann Joslyn, Vice President; Gwen Comstra, Secretary; Phillip James, Treasurer.



District 11, New Port Richey, Florida, January 17, 2026

From left to right: Bonnie Darling, FMO Section A Director; Marilyn Custer, Secretary; Denis Denomme, Vice President; Susan Slater, District 11 President; Lou Dunning, FMO State Vice President.

Who's the Boss? Running a Resident Owned Community in Florida

By Sam Page, FMO Communications

Florida's resident owned communities (ROCs) are some of the most unique neighborhoods in the country. They blend small town charm with corporate governance, volunteer leadership, and the shared responsibility of protecting everyone's investment. But one question comes up again and again: **Who's really the boss in an ROC?** The short answer: **it's not just one person.**

The Board of Directors

Legally, the board is the governing authority. Directors set policy, approve budgets, hire managers, enforce rules, and oversee the long-term health of the community. But their power is limited by statutes, by-laws, and fiduciary duty. *They're leaders, not monarchs.*

What the Board Controls

- Community rules and enforcement
- Financial decisions
- Capital projects
- Vendor contracts
- Management oversight
- Long term planning

What the Board Does *Not* Control

- Personal disputes between neighbors
- Issues inside private homes
- Matters outside the community's jurisdiction
- Anything prohibited by statute or governing documents
-

The Governing Documents

If the board is the captain of the ship, the governing documents are the navigation charts. They include:

- Articles of Incorporation
- Bylaws
- Proprietary leases or occupancy agreements
- Rules and regulations
- Architectural guidelines
- Prospectus (for cooperatives)

These documents define:

- How elections work
- How meetings must be conducted
- What the board can and cannot do
- How rules are created and enforced
- How money is collected and spent

Bylaws, rules, occupancy agreements, and the prospectus form the backbone of every ROC. They dictate how decisions are made, how meetings are run, and what the board can and cannot do. In many ways, *documents are the real rulebook.*

The Community Manager

The Manager's Role

- Executes board decisions
- Handles administrative tasks

- Oversees maintenance and vendors
- Manages records
- Advice on compliance
- Communicates with residents

What the Manager Cannot Do

- Make policy
- Set assessments
- Enforce rules without board direction
- Override board decisions

A licensed manager handles day to day operations, but they don't make policy. They implement the board's decisions, maintain records, coordinate maintenance, and help ensure compliance. They're essential—*but they're not the boss.*

The Membership

Homeowners hold the ultimate authority. They elect the board, approve major changes, and can remove directors. They don't run daily operations, but they shape the direction of the community through participation and voting.

But membership authority is not unlimited. It is exercised through:

- Annual meetings
- Special meetings
- Elections
- Votes on specific issues

The membership is the boss in the same way shareholders are the boss of a corporation—they choose the leadership and approve major changes, but they do not run daily operations.

The Budget

No matter how ambitious a board may be, the budget decides what's possible. Rising insurance costs, aging infrastructure, and reserve needs make financial stewardship one of the most important responsibilities in any ROC.

Financial Realities in Florida ROCs

- Insurance costs are rising dramatically
- Infrastructure is aging
- Reserves are often underfunded
- Labor and vendor costs are increasing
- Compliance requirements are expanding

A board may want to beautify the entrance, repave roads, or upgrade amenities—but the budget decides what is possible.

Community Culture

Every ROC has its own personality, some collaborative, some political, some lively, some quiet. Culture influences everything from rule enforcement to volunteerism. A board that understands its culture leads more effectively.

Examples of Cultural “Bosses”

- The long time resident who knows every rule and every precedent
- The social club that organizes events and influences opinion
- The informal “coffee group” that shapes community sentiment
- The volunteer maintenance crew that keeps the place running
- The neighbor who always complains—and gets results

Culture can support the board or undermine it. Wise boards pay attention to culture and work with it, not against it.

Who's the *real* Boss?

In truth, *leadership in a Florida ROC is shared:*

- The **law** sets the boundaries
- The **documents** guide decisions
- The **board** governs
- The **manager** executes
- The **membership** chooses the direction
- The **budget** sets the limits
- The **culture** shapes the experience

A successful ROC isn't about who holds the most power; it's about how well everyone works together to protect the community and keep it thriving. *Leadership, guidance, and understanding* are essential and solidify the foundations of all successful manufactured home communities.

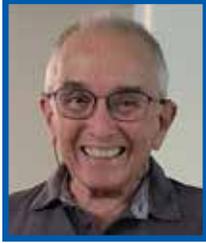


FMO BOARD OF DIRECTORS



John Calabrese
President
231-330-0520

jcpetoskey@icloud.com



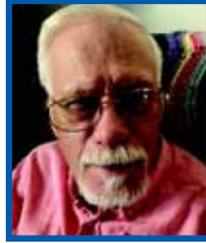
Lou Dunning
Vice President
239-240-5847

louddunning2@gmail.com



Chuck Penska
Treasurer
330-495-9240

candgserv2020@gmail.com



Don Stanton
Director At Large
352-216-3226

donstantonfmo@gmail.com



Lori Stabinski
Director At Large
941-592-7432

loristabinski@yahoo.com



Chuck Penska
Director At Large
330-495-9240

candgserv2020@gmail.com

SECTION LEADERS



Bonnie Darling

Section A, Districts 2, 10, 11 & 17
Canadian cell: 705-878-2887
(available 12 months of the year)
U S cell: 727-290-9618
(available November 1st to April 30th)
bonbondarling@gmail.com



Fred Sullivan

Section B, Districts 5, 7, 8
941-925-1954
fjsulli@aol.com



Jody Brown

Section C, Districts 14, 16
407-433-2644
jodybrown1216@gmail.com



Eric West

Section E, Districts 1, 6
863-845-2428 (Nov-Apr)
519-970-9483 (May - Oct)
ericwest@hotmail.com



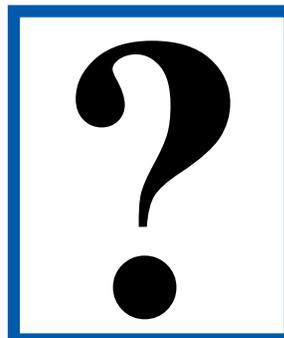
Darlene Whitkanack

Section F, Districts 3, 13
352-581-9726
darlene155@aol.com



Larry Berthiaume

Section G, Districts 4, 9
321-676-4941
doland319@yahoo.com



OPEN POSITIONS:

- Section D, Districts 12, 12A
- Section H, District 15
- Section J, District 21
- Section K, District 18
- Section L, District 19
- Section M, District 20

VOLUNTEER TODAY:

Contact the FMO about open positions and how you could help.

DISTRICT PRESIDENTS

<p>DISTRICT 1 Jane Walker, President (614) 348-6500 janewalker@msn.com</p>	<p>DISTRICT 6 Kathie Payne, President 812-305-4484 Kathiepayne@outlook.com Highland County, Desoto, Hardee and Glade Counties</p>	<p>DISTRICT 9 Laurence Berthiaume, President 321-676-4941 doland319@yahoo.com Brevard County</p>	<p>DISTRICT 13 Jo Anne Fieschel, President 631-987-6842 jojoerv@aol.com Marion County</p>
<p>DISTRICT 2 President Position Open Pinellas County</p>	<p>DISTRICT 7 Celia Blotcamp, President 703-863-2973 bailyne99@gmail.com Charlotte, Lee, Collier and Hendry Counties</p>	<p>DISTRICT 10 Tamara Buzbee, President 813-951-4119 Browtam1657@gmail.com Hillsborough County</p>	<p>DISTRICT 14 John Sampica (518) 651-5844 samchat129@gmail.com Volusia and Flagler Counties</p>
<p>DISTRICT 3 Randy Ellis, President 508-697-8745 randyellis01@gmail.com Lake County</p>	<p>DISTRICT 7A Cindy Drake, President 561-301-7604 cindy.drakt959@gmail.com</p>	<p>DISTRICT 11 Susan Slater (Susie), President 954-601-7209 susanslaterfmo@gmail.com Pasco and Hernando Counties</p>	<p>DISTRICT 15 Position Open Bradford, Clay, Nassau, Duval and St. Johns Counties Please contact Section H FMO President, Rick Hollenbach 715-441-6330</p>
<p>DISTRICT 4 President Position Open Indian River, St. Lucie, Okeechobee and Martin Counties Please contact Section G Director, Open Position</p>	<p>DISTRICT 7B Cliff Green, President 239-445-7366 cliffgreen121@gmail.com</p>	<p>DISTRICT 12 President Position Open Miami and Dade Counties Please contact Section H FMO President, Rick Hollenbach 715-441-6330</p>	<p>DISTRICT 16 Deborah Delaney-Mullett, President 407-414-3151 debbydemul55@yahoo.com Seminole, Orange and Osceola Counties</p>
<p>DISTRICT 5 Cheryl Powell, President 757-373-7598 cherylpowell612@gmail.com Manatee County</p>	<p>DISTRICT 7C President Position Open 239-445-7366 cliffgreen12@gmail.com</p>	<p>DISTRICT 12A President Position Open Palm Beach County</p>	<p>DISTRICT 17 President Position Open Citrus and Sumter Counties</p>
	<p>DISTRICT 8 Keith Ryder, President 860-986-4467 keithryder1954@gmail.com Sarasota County</p>		



ADVISORS

Nancy Stewart
 Legislative Counsel



Jeremy Anderson
 FMO Attorney

PROFESSIONAL



FMO Membership Application



SAVE A STAMP!

You can join on the FMO Website - www.fmo.org

Prices are effective as of July 25, 2025

- One Year FMO Membership for \$40 (US Funds)
- Three-Year FMO Membership for \$120 (US Funds)
- One-Year FMO Associate Membership for \$40 (US Funds)
- *New Application
- *Renewing Application

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE



Note: Fields with * are required. PLEASE PRINT LEGIBLY

Date: _____

*Name: _____

Co-Member: _____

*Florida Address: _____

*City, Zip: _____

*Email Address: _____

*Phone: () _____
Home Phone Cell Phone

*Opt-In for Text Messaging Updates: Yes No

*Deliver FMO Magazine by: Email Mail

*Would you like to make a donation to FMO? YES NO

Amount Enclosed: \$ _____

To pay with credit card:

- MasterCard Visa Discover AMEX

Total amount to be charged: \$ _____

Card # _____

CVV on back: _____ Exp. Date: _____

Signature: _____

DISTRICT	COUNTY	SECTION
District 1	Polk	E
District 2	Pinellas	A
District 3	Lake	F
District 4	Indian River, St. Lucie, Okeechobee, and Martin	G
District 5	Manatee	B
District 6	Desoto, Hardee, Highland, and Glades	E
District 7	Lee	B
District 7-A	Charlotte	B
District 7-B	Collier	B
District 7-C	Hendry	B
District 8	Sarasota	B
District 9	Brevard	G
District 10	Hillsborough	A
District 11	Pasco	A
District 12	Miami-Dade, Broward, and Monroe	D
District 12-A	Palm Beach	D
District 13	Marion	F
District 14	Volusia, and Flagler	C
District 15	Bradford, Clay, Nassau, Duval, and St. Johns	H
District 16	Seminole, Orange, and Osceola	C
District 17	Citrus, Hernando, and Sumter	A

Park Name: _____

County: _____

District Number: _____

Section Letter: _____

PLEASE NOTE

Your membership cards can be printed online at www.fmo.org after signing into your member record. Please contact your **District President or your Section Director** for questions regarding **HOA-related** inquiries.

FMO Headquarters
222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714
Email: members@fmo.org | Phone: 321 214-4300

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.

Name: _____

Community/Park Name: _____

Contact information: _____

Legislative priorities: _____

a) _____

b) _____

c) _____

Additional information or details: _____



FMO NOTARY DIRECTORY



Kathy Waltz

**Coverage Area: South Lakeland, Mulberry, Bartow,
Ft. Meade, Bowling Green**
863-662-1292 | ohdeargod777@gmail.com

Stacy L Davenport

Coverage Area: North Pinellas County
727-733-5522 | LHRO@LakeHighlander.com

Michael P. Meaney

Coverage Area: Marion County
(917) 889-1857 | michaelmeaney999@gmail.com

Joyce Grande

Coverage Area: North Fort Myers, Lee County
239-443-7001 | jgrande2@comcast.net

Jo-Ann Joslyn

Coverage Area: Lake County
352 551 5212 | Joslyn.joann@yahoo.com

Donald Robert Stanton Jr

Coverage Area: Greater Orlando Area
352-216-3226 | Donstantonfmo@gamil.com

Open Position

Coverage Area: Treasure Coast

Mobile and Manufactured Homes National Advocacy Groups

Manufactured Housing Institute (MHI)

Focuses on promoting and protecting the interests of the manufactured housing industry and residents.

<https://www.manufacturedhousing.org/>

National Manufactured Home Owners Association (NMHOA)

Represents the interests of manufactured home residents, particularly in landlord-tenant issues.

<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/>



VETERAN'S

MOBILE HOME SERVICES



EXPERTS IN MANUFACTURED HOME SERVICES!



- ♣ VAPOR BARRIERS
- ♣ LAMINATE FLOORING
- ♣ SUBFLOORS
- ♣ INSULATION
- ♣ SIDING
- ♣ SKIRTING
- ♣ SUPPORT PIERS
- ♣ LEVELING
- ♣ WINDOWS
- ♣ TIE-DOWNS
- ♣ CARPORTS
- ♣ DECKS & MORE!



VeteransMHS.com

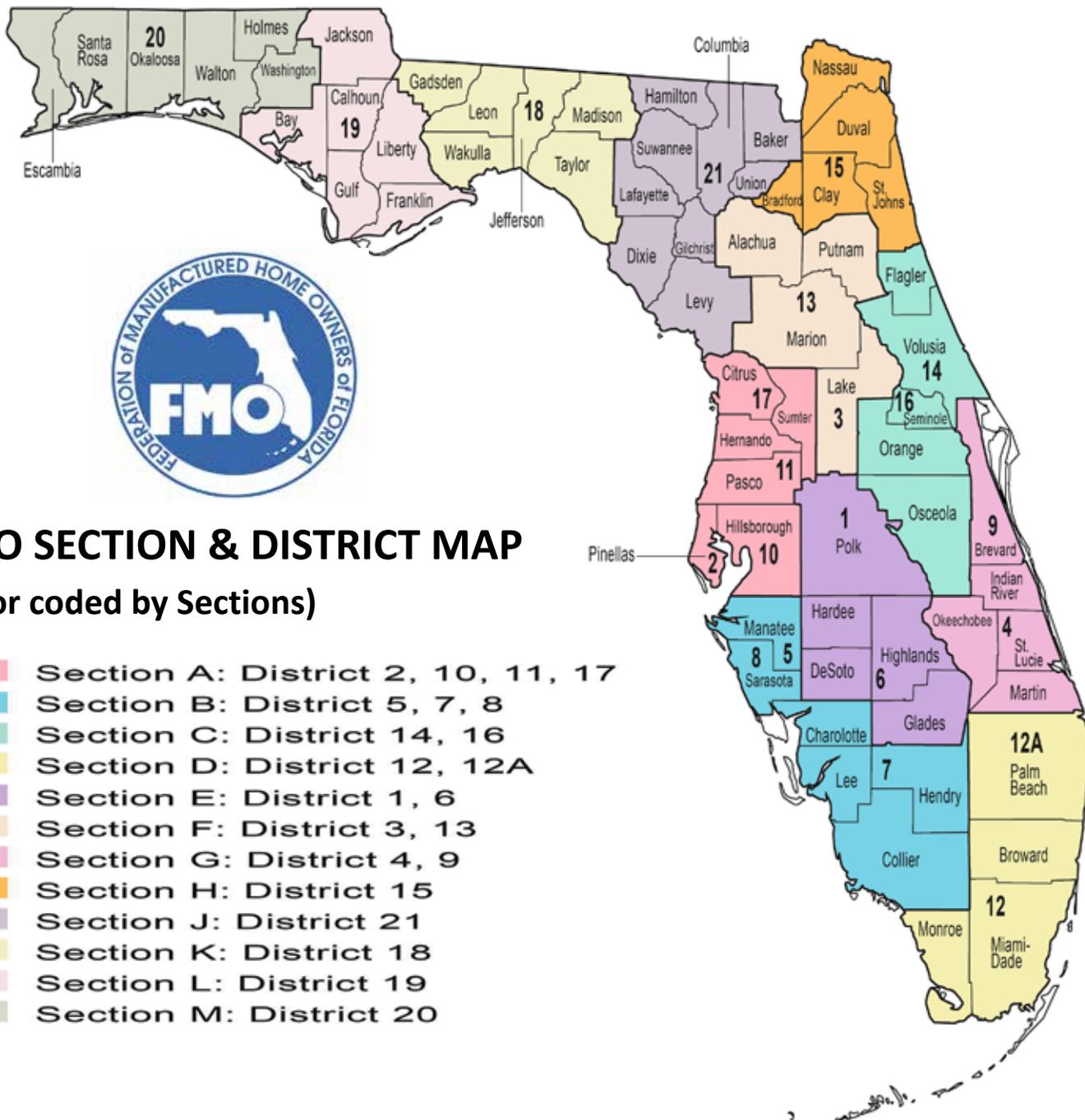
CALL 800-484-9421

FL STATE LIC # IH-1144505
Licensed, Bonded, Insured!



ADVERTISERS' INDEX

Name	Phone/Website	Page
COMMUNITY MEDIA	941-375-3699	7
FLORIDA ANCHOR AND BARRIER	800-681-3772	10
ANDERSON GIVENS FREDERICKS	www.AndersonGivens.com	17
JACK'S INSURANCE AGENCY, INC.	863-688-9271	13
VETERAN'S MOBILE HOME SERVICES	800-484-9421	30
PROFESSIONAL INSURANCE SYSTEMS	800-329-5799 / www.proinsurance.us	33



NEW FMO ADVERTISING RATES

All rates are the annual price for advertisements in six issues

AD SIZE	DIGITAL AD SIZE
Business Card	\$57
1/4 Page	\$1,350
1/2 Page	\$2,625
Full Page	\$4,500
Back Cover (Premium Advertising Space)	Negotiated with Advertiser

We have eliminated Regional Rates as the magazine is published statewide only. We have also eliminated the Classified, 1/6 Page, 1/3 Page, and the 2/3 Page ad sizes. They are not commonly used and caused confusion among advertisers as to which ad size to pick.

The FMO Magazine is a bimonthly publication sent electronically to all members. It is also available on the FMO website at <https://www.fmo.org/fmo-magazine>. The printed edition has been put on temporary hiatus due to increasing postage and printing costs.

1/6 payment due (billed) every 60 days. Payment must be received before ad is run. Unpaid ads will be removed from the magazine.

For additional information please contact:

Bob Anderson, FMO Communications Chairman
 Email: bob1957@hotmail.com
 Phone: (727) 484-4102

Business Card	3.5" W x 1.9" H
1/4 Page	3.625" W x 4.75" H
1/2 Page Horizontal	7.5"W x 4.75" H
1/2 Page Vertical	3.625" W x 9.75" H
Full Page with Bleed	8.75" W x 11.25" H
(w Bleed .625" beyond ad all 4 sides)	
Full Page (No Bleed)	7.5" W x 9.75" H
Back Cover	Negotiated with Advertiser



FULL PAGE

1/4 PAGE

1/2 PAGE

Business Card



PROFESSIONAL

INSURANCE

Coverage For Homes of Any Age



Make sure you
have ALL your
Discounts
for FMO members



Complimentary Review of Coverage

- ◇ Inspections not necessarily required
- ◇ Coverage for homes of any age
- ◇ Multiple Carriers to choose

Free Quote

Professional Insurance
Systems of Florida, Inc.

5700 1st Ave N
St. Petersburg, FL 33710

Phone: 800-329-5799
Phone: 727-579-9956
Fax: 727-579-9767
Email:

info@proinsuranceofflora.com

Older Mobile Home? Don't go without coverage—we offer coverage for under \$400

**Medicare
Supplements
starting at \$49 month**

**Affordable
Long Term Care
Options**

**Quick Shop
Auto Insurance
Save \$\$ Today**

Get Quick Quote

- Auto/RV Insurance
- Boat Insurance
- Mobile Home Insurance
- Umbrella Policies
- Health Insurance
- Cancer Plans
- Medicare Advantage Plans
- Medicare Supplements
- Life Insurance
- Annuities
- Long Term Care
- Home Health Care
- ...and more

All your insurance in ONE
Place!

- ◆ ANY Doctor
- ◆ ANY Hospital
- ◆ ANY Time

- ◆ New Options are available for Long Term Care
- ◆ Easier to Qualify
- ◆ Affordable Cost

- ◆ Multiple Carriers
- ◆ Personalized Spreadsheet
- ◆ Lowest Premiums

Call Today!

800-329-5799

Tired of Low - Low - CD Rates?

Contact Tucker Today!