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Federation of Manufactured Home Owners of Florida, Inc.

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From the Editor's Desk

By Bob Anderson, Communications Chairman

Welcome to the October issue! You will notice there are no articles from Sam Page and Michael Meaney this month. Both of these gentlemen had plans for the summer and spending time with family. So, I gave them some time off. They work hard for this magazine, and the time off is well deserved. They will be back in the December issue.

As for me, no rest for the weary. My responsibilities with FMO, NMHOA, and MH Action pretty much keep me busy year-round. That's the way I like it; I like to stay busy. It helps my stroke-damaged brain stay active unless my ADHD starts acting up then all my thoughts, ideas, and plans come crashing in all at once! Then I have to turn off my computers and phone, and I have to put on some music and just chill for a few hours.

For those who don't know, I suffered a moderately severe stroke in January 2015. It left me with mobility issues. I have difficulty walking and use a cane when out in public, which is rare now for me. I'm pretty much a homebody now. I use a rollator (walker with 4 wheels) in or around the home. It makes it easier to carry things and keeps me from tripping over the cat! I had to retire, don't drive anymore, and advocacy work now occupies most of my time. I have difficulty typing but I manage to make do by using the dictation feature in MS Word. The first thing the hospital therapy team taught me was that my life would be changed forever (boy, was that ever correct!), but my body would let me know what I would be able to do. Anything else I would have to either do without or figure out another way to do it. I can do most things I used to do, but we had to make some adjustments.

I have some ideas about possible changes to the magazine for 2027, but I want to discuss them first with Communications at our next committee meeting. Any changes we make will not occur until the first issue in 2027. See you in December!

Bob Anderson is the Chairman of the FMO Communications Committee. He is also the editor of the FMO Magazine and an Admin for the FMO Facebook page. He also chairs both the Legislative and Communication Committees for NMHOA and sits on their Board of Directors as a Director at Large. He is also the Admin for the NMHOA Facebook page.
He is best reached via email at bob1957@hotmail.com

Politics Is About Our Communities

John Calabrese, FMO President

The word *politics* can make many of us want to change the subject. We see enough political advertising, arguments, and division in our daily lives without bringing more of it into our communities.
But there is another side to politics that I believe is important for every manufactured homeowner to understand.

Politics affects our homes and our communities.
When elected officials make decisions about property taxes, affordable housing, infrastructure, emergency services, community regulations, consumer protections and the laws governing manufactured housing, those decisions can have a very real impact on our lives.

That is why, as we approach the November elections, I encourage every FMO member to become an **informed voter**.

That doesn't mean telling anyone which political party or candidate to support. It means taking the time to learn where the candidates stand on issues that matter to us. Ask questions. Look at their records. Pay attention to local races as well as statewide and federal elections. Don't overlook the importance of your local elected officials. The people serving on county commissions, city councils and other local bodies make decisions that can directly affect our communities.

We should also pay close attention to the issues appearing on the ballot.

One example this year is **Amendment 3**, which concerns Florida's property-tax system. This proposed amendment would increase the homestead exemption for qualifying homestead properties while also changing the assessment limitation applicable to certain non-homestead property.

For manufactured homeowners who own their home but rent the land beneath it, it is important to understand exactly what an amendment does and whether its provisions apply to your particular situation. Don't assume that a proposal affecting "homeowners" necessarily affects every manufactured homeowner in the same way. **In the eyes of the FMO Board, this proposed amendment would not benefit our members.**

That is especially important today because Florida has recently enacted a separate statutory provision, Section 193.626, providing a 3% assessment limitation for qualifying manufactured-home communities, beginning with the 2027 tax roll.

The lesson is simple: Know what is actually in the law. Know what is on the ballot. And know how it applies to you.

As FMO members, we have something powerful that goes beyond any political party: **our voice as manufactured homeowners.**

We represent communities across Florida, and those communities are filled with people who care deeply about their homes, their neighbors and the future of the manufactured housing lifestyle. FMO's mission is built around advocacy, education, communication and protecting the interests of manufactured homeowners.

We don't have to agree on everything. In fact, we won't.

But we can agree that our voices matter.

We can participate in the process. We can ask our elected officials to listen to our concerns. We can educate ourselves and our neighbors. We can vote. And we can continue building relationships with the people who represent us—regardless of political party.

That is what responsible civic participation looks like.

So as November approaches, I encourage you to do three things:

Be informed. Be engaged. Be heard.

Our communities have a future, and I believe that future is bright when we work together, stay informed and make sure our voices are part of the conversation.

Supporting Our Communities Through the FMO Consolidated Legal Fund

One of the ways FMO works to strengthen manufactured home communities across Florida is through the **FMO Consolidated Legal Fund**. The Fund provides a way for the FMO and its members to support legal efforts involving issues that can affect manufactured homeowners and communities throughout the state.

When important legal questions arise, having the resources to obtain qualified legal advice and, when appropriate, pursue legal action can make a meaningful difference. The Fund allows us to work together and address issues that may be difficult for an individual homeowner, community, or HOA to take on alone.

The strength of the Fund comes from all of us working together. By supporting the FMO Consolidated Legal Fund, members help build a resource that can benefit manufactured homeowners today—and help protect the rights of those who will live in Florida's manufactured home communities tomorrow.

Find out more about the CLF on the FMO website.

People Helping People — that's what FMO is all about.

FMO Highlights

Thanks to Colony Cove Homeowners Association who sponsored a "Meet and Greet" on October 5th for the Florida State District 70. Representative Michael Owen spoke to over 150 Colony Cove Homeowners about important issues in the district. Thank you, Representative Owen, for your efforts on behalf of the FMO and all manufactured homeowners in Florida!

Congratulations to your Del Tura HOA - It was wonderful to be able to present your HOA with the GOLD AWARD in the presence of over 100 manufactured homeowners from DeSoto, Charlotte and Lee Counties. Well done.
Lou Dunning

The 2027 Social Security COLA increase will be 3.6%.

Dengue Fever Outbreak in Florida

By Bob Anderson, FMO Communications

Dengue Fever is a viral illness spread to people through the bite of an infected **Aedes mosquito**, especially *Aedes aegypti.* It occurs most often in tropical and subtropical areas, but **locally acquired infections can and do occur in Florida.**

Many infected people have **no symptoms or only mild illness.** When symptoms occur, they usually begin about **4-10 days after an infected mosquito bite** and commonly last several days. Typical symptoms include:

- High fever
- Severe headache
- Pain behind the eyes
- Muscle, bone, and joint pain
- Nausea or vomiting
- Rash
- Fatigue and weakness

Because of the intense muscle, bone, and joint pain it can cause, dengue has historically been called **"breakbone fever".**

Can Dengue Be Dangerous?

Usually, people recover within one to two weeks. However, a small percentage develop **severe dengue**, which can cause internal bleeding, dangerously low blood pressure, shock, and organ damage. An important feature of dengue is that **warning signs of severe disease can appear after the fever begins to go away**, rather than when the fever is at its highest. Seek urgent medical care for symptoms such as **severe abdominal pain, repeated vomiting, bleeding from the nose or gums, blood in vomit or stool, rapid breathing, extreme weakness, restlessness, or pale/cold skin.**

How is it Transmitted?

Dengue is not ordinarily spread directly from one person to another. The usual cycle is:

Infected person → mosquito bites that person → mosquito becomes infected → mosquito bites another person → new infection

That is why locally acquired cases are important. They indicate that infected mosquitoes are transmitting dengue **within the local community**, rather than the infection simply being brought back by travelers.

Treatment

There is **no specific antiviral medicine that cures dengue.** Treatment generally involves fluids, rest, and management of fever and pain. The CDC recommends acetaminophen (Tylenol) for fever and pain and advises avoiding aspirin and NSAIDs such as Ibuprofen (Advil/Motrin) when dengue is suspected because they can increase the risk of bleeding.

Why it matters in Florida

Florida has the mosquitoes capable of transmitting dengue, and warm, humid conditions allow them to reproduce readily. The primary vector, *Aedes aegypti,* often lives around homes and people and can reproduce in surprisingly small containers of standing water.

Unlike many mosquitoes that are most troublesome around dusk, dengue-carrying Aedes mosquitoes can bite during the daytime as well as around dawn and dusk.

Given the 2026 local transmissions being reported in Florida, the distinction between an ordinary viral illness and possible dengue is particularly relevant in counties reporting local cases.

This is why you don't want to leave standing water on your property. It attracts mosquitoes that can carry a variety of viruses and illnesses, including dengue fever. So, empty your birdbaths and any container that can hold stagnant water. Let's get rid of the mosquitoes!

CAPITOL BEAT

By FMO Legislative Counsel, Nancy Black Stewart

GENERAL ELECTION 2026
BEING INFORMED AND THANKING OUR FRIENDS

The General Election is November 3rd. Prior to that, you have had the opportunity to vote by mail or participate in the early, in-person voting procedures in your county. Please contact your County Supervisor of Elections office with questions and to get specific information.

In addition to elections for Congress, the Governor, Cabinet, Justices, Judges, the Legislature, and local government officials, three proposed amendments to the Florida Constitution will be on the ballot for your consideration. Each proposal must be approved by 60% of those voting in order to change the *Constitution*. Outlined below are the three proposed amendments and a brief explanation of their effects.

Amendment 1—Budget Stabilization Fund: This proposal was approved by the Legislature in 2025. If it passes, the amendment will increase the maximum amount retained in the state's "rainy day", or reserve fund. Currently, 10% of net general revenue can be set aside. This proposal would increase it to 25% of net general revenue and require an annual transfer to the fund of $750 million or 25% of general revenue collections, whichever is less. The Legislature could suspend the transfer in the event of shortfalls, emergencies, or by a two-thirds vote for a critical need. The FMO has not taken a position on this issue.

Amendment 2—Exemption of Tangible Personal Property on Agricultural Land from Taxation: This proposal was approved by the Legislature in 2025. It would exempt tangible personal property, such as farm equipment or tools, from taxes if the TPP is typically present on agricultural land, used for farming or agritourism activities, and owned by the landowner or leaseholder. Currently, farmers have a $25,000 tax exemption for business equipment; however, many farms have equipment costing much more than that. The proposal supports Florida farms, protects open spaces, and preserves the local food and farm experiences. The FMO has not taken a position on this issue.

Amendment 3—Increased Homestead Exemption; Lower Cap on Increases in Non-Homestead Property Assessments:
The Legislature approved this amendment in 2026.
Increase the current homestead exemption of $50,000 to $150,000 in 2027 and $250,000 in 2028, with inflation adjustments thereafter.
Ownership of the land beneath the home is required to obtain a homestead exemption so manufactured/mobile homeowners in parks and communities are not affected by this increase in the exemption.
Reduce the annual assessed value growth cap on non-homestead properties (commercial and rental) from 10% to 5%.
Constitutionally restrict property tax revenue to essential functions: law enforcement, fire, emergency services, schools, infrastructure, environmental management, debt service, pensions, and government operations.
The FMO opposes Amendment 3. Please see the FMO website for more information.

THANKING OUR FRIENDS

Historically, FMO has informed our membership when candidates for the Florida Senate or Florida House of Representatives have helped FMO in its legislative efforts. FMO has taken the position that when an incumbent has been helpful with a vote or other assistance, that candidate is aware of our lifestyle and challenges and may be helpful again. (SB 594/HB 267)!! FMO has written a congratulatory letter to those who have been elected in the primary and to those re-elected automatically with no opposition. FMO has reached out to the list of candidates below to thank them because they have supported us. These are personal letters signed by our President and Vice President.

The list below is intended to provide information. Party affiliation is not a consideration as the list is developed. The following candidates will be on the ballot for the General Election and they have supported FMO initiatives. It is important to VOTE for the candidate of your choice!!

Florida Senate

- District 2-Panama City—Jay Trumbull
- District 6-Fleming Island—Jennifer Bradley
- District 10-Lake Mary—Jason Brodeur
- District 12-Lakeland—Colleen Burton**Senate sponsor of successful Senate Bill 594.
- District 14-Tampa--Josie Tomkow
- District 18-Indian Rocks Beach—Nick DiCeglie
- District 20- Bradenton—Jim Boyd
- District 21-Odessa--Chris Nocco
- District 22-Sarasota—James Buchanan
- District 24-West Palm Beach—Mack Bernard
- District 28-Naples—Lauren Melo
- District 30-Hollywood--Lauren Book
- District 32-Fort Lauderdale—Rosalind Osgood
- District 34-Miami—Ashley Gantt
- District 36-Miami—Ileana Garcia
- District 38-Miami—Alexis Calatayud
- District 40-Miami—Ana Maria Rodriguez
- District 4-Jacksonville—Clay Yarborough—Senator Yarborough is re-elected to the Senate without opposition.
- District 16-Tampa--Senator-Elect Fentrice Driskell was elected in the Primary Election.

Florida House of Representatives

- District 1-Cantonment--Michelle Salzman
- District 3-Milton—Nathan Boyles
- District 4-Ft. Walton Beach—Patt Maney
- District 5-DeFuniak Springs—Shane Abbott
- District 9-Tallahassee—Allison Tant
- District 13-Jacksonville—Aubrey Gibson
- District 15-Jacksonville—Dean Black
- District 17-Jacksonville—Jessica Baker
- District 18-St. Johns--Kim Kendall
- District 19-Palm Coast—Sam Greco
- District 20-Palatka--Judson Sapp
- District 22-Newberry—Chad Johnson
- District 23-Inverness—J.J. Grow
- District 25-Clermont—Taylor Yarkosky
- District 26-Eustis—Nan Cobb**Co-sponsor of House companion to SB 594.
- District 27-Astor--Richard Gentry
- District 28-Daytona Beach—Bill Partington
- District 29-DeLand—Webster Barnaby
- District 30-Port Orange—Chase Tramont
- District 32-Viera—Brian Hodgers
- District 33-Palm Bay—Monique Miller
- District 34-Vero Beach—Robert Brackett
- District 35-Orlando—Erika Booth
- District 36-Longwood—Rachel Plakon
- District 39-Apopka—Doug Bankson
- District 45-Winter Garden—Leonard Spencer
- District 46-Kissimmee—Jose Alvarez
- District 48-Winter Haven—Jon Albert
- District 49-Bartow—Jennifer Kincart Jonsson
- District 50-Lakeland—Jennifer Canady
- District 56- New Port Richey--Brad Yeager
- District 57-Tarpon Springs—Adam Anderson
- District 58-Clearwater—Kimberly Berfield**Prime sponsor of House companion to SB 594.
- District 59-Clearwater--Berny Jacques
- District 61-St. Petersburg—Linda Chaney
- District 65-Tampa--Karen Gonzalex Pittman
- District 66-Tampa--Traci Koster
- District 69-Riverview--Daniel Alvarez
- District 70-Apollo Beach—Michael Owen
- District 72-Lakewood Ranch—Bill Conerly
- District 73-Sarasota--Fiona McFarland
- District 75-Port Charlotte—Danny Nix, Jr.
- District 76-Punta Gorda—Vanessa Oliver
- District 77-Ft. Myers--Tiffany Esposito
- District 80-Bonita Springs--Adam Botana
- District 81-Naples—Yvette Benarroch
- District 83-Sebring--Kaylee Tuck
- District 84-Ft. Pierce--Dana Trabulsy
- District 86-Palm City--John Snyder
- District 88-West Palm Beach—Jervonte Edmonds
- District 89-Lake Clarke Shores—Debra Tendrich
- District 91-Boca Raton--Peggy Gossett-Seidman
- District 92-Delray Beach—Kelly Skidmore
- District 93-Greenacres—Anne Gerwig**Co-sponsor of House companion to SB 594.
- District 94-West Palm Beach—Meg Weinberger
- District 101-Hollywood—Hillary Cassel
- District 103-Weston--Robin Bartleman
- District 106-North Bay Village--Fabian Basabe
- District 115-Miami—Omar Blanco
- District 117-Miami--Kevin Chambliss
- District 118-Miami—Mike Redondo
- District 119-Miami--Juan Porras

The following Representatives have been re-elected to the Florida House without opposition.

- District 7-Port St. Joe—Jason Shoaf
- District 8-Tallahassee—Franklin Gallop
- District 12-Fleming Island—Sam Garrison
- District 16-Jacksonville Beach—Kiyan Michael
- District 41-Orlando—Bruce Antone
- District 44-Orlando—Jennifer “Rita” Harris
- District 79-Cape Coral--Mike Giallombardo
- District 95-Coconut Creek--Christine Hunschofsky
- District 96-Coral Springs—Dan Daley
- District 97-Lauderhill—Lisa Dunkley
- District 99-Ft. Lauderdale—Daryl Campbell
- District 104-Miami Gardens—Felicia Robinson
- District 105-Pembroke Pines--Marie Woodson
- District 107-North Miami Beach—Wallace Aristide
- District 110-Miami Lakes--Tom Fabricio
- District 111-Doral--David Borrero
- District 114-Coral Gables--Demi Busatta
- District 120-Key Largo--James Mooney, Jr.

The following incumbent members of the Florida House were re-elected in the Primary Election:

- District 14-Jacksonville—Kimberly Daniels
- District 24-Ocala—Ryan Chamberlin
- District 54-Zephyrhills—Randy Maggard
- District 98-Oakland Park—Mitch Rosenwald

As you make your decisions about who you will support, the important thing is to **VOTE**!!

Inside The Gate

Your HOA Board Is Drowning in Small Things

When every homeowner problem becomes a board problem, the important problems stop getting enough attention.

By Daniel W. Perry, Esq. | *Former Orange County Judge • Founder, MobileHomeRights (MHRX)*

A streetlight stays on all day. The stop lines at several intersections are fading. A resident says a garbage truck was speeding. Someone complains about a dog. Another homeowner reports rats. The pool lift isn't working. A hole near a storm drain keeps getting bigger.

None of these concerns is necessarily trivial. Some involve safety. Some deserve prompt attention. Some, left unresolved, become evidence of a much larger problem. But put enough of them in front of an HOA board, week after week, and something else begins to happen.

The board gets dizzy. And a dizzy board has trouble governing.

The $2.75 Problem

Years ago, I represented an HOA challenging an ad valorem tax pass-on imposed by its park owner. The HOA's principal objection involved the legality of the charge itself. But there was another problem. Even assuming the charge was lawful, the park owner's calculation contained a small mathematical error. The difference amounted to roughly $2.75 per homeowner per month.

The park owner acknowledged the error and promised to correct it within 30 days. Thirty days passed without a correction.

The directors followed up. Then followed up again. Emails failed to produce the promised correction, and irritation grew.

Think about what was happening. The HOA had a major legal dispute over whether the park owner was entitled to impose the tax pass-on at all. Yet an acknowledged mathematical error worth $2.75 per month began consuming an extraordinary amount of the directors' attention.

Perhaps the problem became so aggravating because it seemed so simple. There was nothing left to debate. The error had been acknowledged. A correction had been promised. Every failure to correct it became more infuriating because there seemed to be no legitimate reason for the problem to continue.

Eventually, the agitation contributed to directors resigning. The $2.75 problem had accomplished something the much larger dispute had not: it destabilized the HOA.

I have thought about that experience many times since. I don't know whether anyone intended that result, and intent isn't necessary to understand the lesson:

Your board's attention is an institutional asset. You need to protect it.

When the Board Becomes Property Management

The same problem appears every day in mobile home communities.

A homeowner tells a director about a broken light at the pool. Another texts about a pothole. Someone approaches the president about rodents. Another sends photographs of standing water. Good directors want to be responsive, so they absorb the complaints.

Soon every director has a personal collection of unresolved community problems.

Each problem requires someone to understand it, remember its history, communicate with management, evaluate the response and remember to follow up. Multiply that across dozens of homeowners and unresolved issues.

Meanwhile, a 90-day rent notice arrives. An amenity disappears. A park owner proposes a new fee. A prospectus provision needs attention. A statutory deadline begins running.

Those issues require sustained concentration. Yet the same directors responsible for them are trying to remember whether management ever did anything about the rats.

Without realizing it, the HOA has become an unpaid auxiliary property-management department. Responsiveness has begun competing with governance.

The Small Things Still Matter

The answer is not to ignore small problems. Small things often reveal larger patterns.

One drainage complaint might mean little. Ten documented drainage complaints over six months, accompanied by dated photographs and unsuccessful repairs, tell a different story. One report of rodents presents one kind of problem. Reports from several areas of the community over several months present another.

The mistake is confusing **preserving a problem with personally pursuing a problem**.

One practical solution is a single, structured place for homeowners to report concerns, including dates, locations, photographs and other supporting information. Routine matters get documented and referred to management. Recurring conditions, safety problems, widespread failures, and persistent nonresponse rise to the board.

The board then stops reviewing individual work orders and starts looking for patterns.

Instead of asking, "Did they ever fix that streetlight?" directors start asking, "Why do we have 17 unresolved maintenance reports more than 60 days old?"

The first question belongs to property management. The second belongs to an HOA board.

Know When to Stop Chasing

There also comes a point when another email produces less value than the unanswered email already sitting in your file.

If management received the complaint, understood it, promised to correct it and left it unresolved, six directors do not need to send twelve more emails. Document the promise. Document the nonperformance. Preserve the evidence. Then decide what meaningful action comes next.

Sometimes the failure to act becomes part of the evidence.

The next step might involve an inspection, formal demand, regulatory referral, or legal advice. In other circumstances, the HOA should preserve the matter and watch whether other reports reveal a broader pattern.

What the board should avoid is allowing an unresolved irritant to occupy its attention indefinitely simply because management refuses to resolve it.

A board consumed by individual complaints has less attention available for rent increases, service reductions, negotiations, statutory deadlines, and preservation of homeowner rights. If frustrated directors eventually quit, the HOA loses experience, institutional memory, and continuity as well.

Protect your agenda.

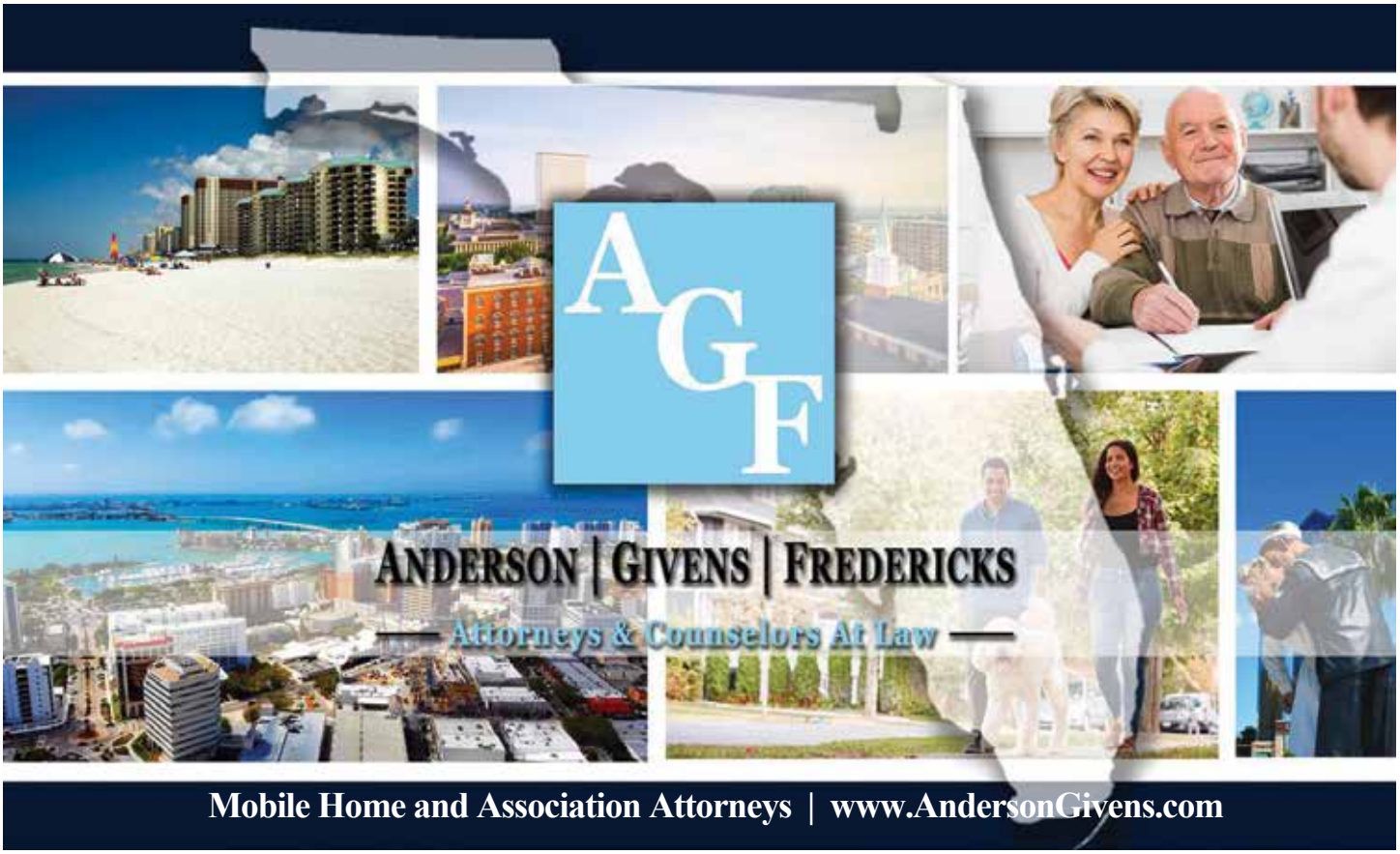
Recognize the Pattern. Preserve the Evidence. Maintain the Continuity.

Capture the small things. Watch for the patterns they reveal. But don't let $2.75 consume the board.

Author's Note

I am developing a largely automated Resident Issue Intake and Escalation System to help HOA boards put these principles into practice. Homeowners have one place to document concerns and supporting evidence, while boards have a structured way to identify recurring problems without becoming responsible for every individual complaint.

I intend to make the basic system available to incorporated mobile home homeowners' associations at no charge and would be pleased to work with FMO to offer it to interested FMO member associations for testing. Their experience will help improve the system for other Florida mobile home communities.



Legal Ease

Jeremy Anderson

Q - Does the mediation process in Sections 723.037 and 723.038 apply to disputes between a homeowners' association and its members?

A - No—the mediation process established by these sections does not encompass internal HOA-member disputes merely because the association operates under Chapter 723. Section 723.037(7) expressly defines the mediation parties as the park owner and a homeowners' committee selected under that section. The process addresses specified disputes concerning lot rent increases, reductions in services or utilities, and changes in park rules. An HOA's involvement in selecting the negotiating committee does not expand this process to disputes between the association and its members. Accordingly, an internal disagreement over association governance or a board's conduct does not fall within these provisions simply because it concerns a mobile home community. The association and its members may voluntarily pursue mediation, but that is different from invoking this statutory process. Before responding to a mediation demand, identify the parties, the actual dispute, and the legal authority asserted. ***See Sections 723.037(4), (5), (7), and 723.038, Fla. Stat.***

Q - How much can a mobile home park owner charge homeowners for ad valorem property taxes?

A - For a separately imposed tax pass-on, the park owner cannot collectively charge homeowners more than the amount actually remitted to the tax collector. Section 723.031(5)(c) also prohibits collecting taxes again when they are already being recovered through the remainder of the lot rental amount. The pass-on must satisfy the statute's conditions concerning prior disclosure, established custom, or authorization by law. Disclosure may appear in the prospectus or rental agreement as a separate charge or a factor for increasing rent. Charges must be passed on within one year after the park owner pays them, and homeowners cannot be charged penalties, interest, or other increases resulting from delinquent payment. Consequently, an early-payment discount retained by the park owner cannot be ignored when determining the maximum tax amount recoverable from homeowners. The statute does not establish one universal dollar charge for each lot, so homeowners should examine the actual payment and the allocation supporting their individual charges. Ad valorem taxes are based on assessed property value, while non-ad valorem assessments are a different category of governmental charge also addressed by this provision. ***See Section 723.031(5)(c), Fla. Stat.***

Q - Can homeowners or a homeowners committee waive the 90-day notice of a proposed lot rent increase?

A - No—Section 723.037(1) expressly provides that a homeowner or homeowners' committee cannot waive or preclude the homeowner's right to the 90-day notice through an agreement with the park owner. Written notice must be provided to each affected homeowner and the HOA board, if an association has been formed. The notice must identify the proposed change and its effective date, including the relevant dollar amounts for a rent increase. A committee of no more than five representatives and the park owner must meet no later than 60 days before the change takes effect to discuss its reasons, following the required written meeting request. Homeowners should therefore preserve the notice and promptly organize their response rather than assume that negotiations eliminate statutory deadlines. ***See Section 723.037(1), (2), (4), Fla. Stat.***

Q - Can the park owner begin charging separately for a service previously included in rent?

A - Not without satisfying the protections governing that change. Section 723.031(3), Florida Statutes, prohibits a new user fee for a service previously supplied by the park owner and included in lot rent unless there is a corresponding decrease in the lot rental amount. Calling a charge a "user fee" does not eliminate this requirement. For example, converting an included service into a separately billed service requires examining whether the existing rent has been reduced accordingly. Homeowners should compare the proposed charge with the prospectus, rental agreement, and prior billing practices. Those documents help establish whether the service was included and whether the proposed billing creates duplicate recovery. ***See Section 723.031(3), (10), Fla. Stat.***

Q - Do homeowners automatically have the right to match an offer when their park is being sold?

A - No—the homeowners' rights depend on how the proposed sale arises. When the park owner offers the park to the general public, Section 723.071(1), Florida Statutes, requires notice of the price and terms to the qualifying HOA. The association generally has 45 days from mailing of the notice to execute a contract meeting those terms, unless otherwise agreed. A subsequent lower offering price can trigger an additional 10-day opportunity. However, when the owner receives an unsolicited bona fide offer that the owner intends to consider or counter, subsection (2) requires notice and consideration of the homeowners' offer but does not require a sale to them or delay other negotiations. Certain transfers are exempt from these requirements. The board should obtain immediate legal advice upon receiving a sale notice because the applicable rights and deadlines differ substantially. ***See Section 723.071(1)–(4), Fla. Stat.***

Where Does the Money Go?

By Bob Anderson, FMO Communications

Have you ever wondered where all the money you pay in lot rent, miscellaneous fees, etc., goes? Are park owners required to keep some or all of it in Florida? I was wondering about it, so I asked an attorney I know. He said there is no law that says these park owners have to keep ANY of their profits in Florida. Once they pay their bills, they can send the rest wherever they want. Florida DOES NOT get a share of the profits. Lot rent isn't subject to sales tax, and Florida has no state income tax. The main money the state sees is property taxes. Since owners pass most or all of those on to residents, while the park owners actually pay the tax bill, the money comes from us. I've been promised more information about this. Look for more information in the December issue!

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AFTER
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Seguimos en Pie de Lucha (We Continue to Fight):

Residents of Silver Court Trailer Park Advocate for Their Right to Adequate Housing

October 12th, 2026 | Victoria Navarro

Residents and supporters of Silver Court hosting a protest defending their homes.
Photos courtesy of Nick Nunez | Instagram: @heron_dispatch

Six months to leave everything, and just $10,000 to do that with. This is all the residents of Silver Court Trailer Park were offered on March 11th, 2026, when a change of use notice was issued by Marquis Property Group, owner of the mobile home community in Little Havana. Landowners offered what they call a "generous" $10,000 in relocation fees if residents willingly left by May. Those fees were reduced periodically until a measly $2,500 by August. For the residents at Silver Court, who would be cast into one of the most expensive housing markets in the country, this was not enough.

From over 200 homes in March, around 30 families remain banded together; residents of Silver Court have united along with local organizers and pro bono lawyers from the Community Justice Project and Legal Services of Greater Miami to defend their homes and their rights to proper housing. The community includes elderly retirees and working-class families; they are our city's nurses, Uber drivers, small business owners, former Miami Herald journalists, etc. Silver Court residents pay an average of $900 a month to rent the land their homes sit on.

That land is considered highly valuable and ripe for new development. As Miami continues to expand, so do luxury apartments in the surrounding area, soaring the cost of living nearby. With the median rent in Miami as of 2026 being $1,800, and the market-rate rent at $2,800, the money offered to residents by the Marquis Property Group and their partners The Urban Group Inc. for relocation is unfeasible for the hundreds of families living in Silver Court.

"I feel that for once in my life I've sincerely used my voice and my rights to defend my sacrifices," said Victoria Diaz, a resident of the park for 25 years, on her reason for staying. "The many years I've lived here, and the efforts I've made to obtain modest housing," she shares her hope for the future of the residents, "That we can have a living situation similar to the one we have at this moment." This sentiment is echoed through the residents of Silver Court, many of whom are elderly and low-income, who have poured thousands of dollars in savings into building their homes. Many of them are cemented to the ground with little opportunity to move them, and even with the cash incentive, many are left to face the challenge of abandoning their homes.

Silver Court residents gathering together at their weekly meetings.
Photos courtesy of Nick Nunez | Instagram: @heron_dispatch

Residents and volunteer organizers have secured legal representation through the Miami-Dade Eviction Diversion Program. The pending legal case they've filed cites the Florida Mobile Home Act and how the actions taken by Marquis Property Group leading up to the eviction violate the protections that homeowners are due.

Multiple protests have been orchestrated by the residents across Miami against their displacement. Residents and supporters have gained attention through protests in front of the offices of City of Miami Commissioner Ralph Rosado and Miami-Dade County Commissioner Raquel Regalado, who have vocalized support of residents, but whose inaction has not mirrored this sentiment. Rosado himself has made a promise to Silver Court residents that as long as he was elected, they wouldn't face homelessness, which is a promise unkept, as some of the residents who've already left the community are now having to sleep on the couches of friends and family while they search for permanent housing.

Silver Court residents and supporters have developed a confidence protesting and speaking out at county commissioner meetings and using their voices to fight for the rights and security not just of themselves, but all those in similar situations. Residents have spoken out in these meetings to demand commissioners vote no on Ordinance 19457, which puts individuals sleeping in public spaces at risk of being arrested with no prior written warning. They spoke up at budget hearings as well, advocating for the funding of the same eviction diversion program that provided them with legal aid.

The fight for Silver Court has been an ongoing struggle for residents who face a tumultuous reality, not knowing what the future may have in store for them, and in some cases, their children. The effects of this have weighed on the residents. On October 2nd, beloved neighbor Rosa Miriam Ventura was tragically found unresponsive in her trailer, just 16 days before her 62nd birthday. Rosa had previously made a public comment during a commissioner meeting, citing the effects of the eviction on her physical and mental health, sharing that just months before her passing she had been hospitalized from cardiac issues stemming from increased, crippling anxiety.

Rosa's tenacity and kindness will not be in vain. Silver Court residents and supporters have vowed to continue the fight to secure a peaceful stability for themselves, their families, and their community.

None of the fight at Silver Court would be possible had it not been for the unification of the community. Residents banding together, organizers extending help, press and media outreach amplifying their voices. Previous organizing efforts by Miami DSA at Li'l Abner, another mobile home park that faced eviction, and Miami Workers Center fighting for the eviction diversion program have all culminated to uplift the present Silver Court struggle. In times of need, organizing is the best way to bring the community together, and protect future communities from the same kind of displacement. There is strength in numbers, there is strength in leaning on those around us, there is strength in supporting our neighbors, even those we have yet to meet.

Local organizer Oscar Alvarez addressing residents at Silver Court. Photos courtesy of Nick Nunez | Instagram: @heron_dispatch

The strength in Silver Court Residents United is unwavering. The strength in what is now just 30 homes extends across the whole community. It will continue until residents receive the assistance they deserve.

Stay updated about upcoming events and show support for Silver Court's mission on their Instagram @ silvercourtresidentsunited.

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Be Aware of a Construction Lien on Your Home

By Bob Anderson, FMO Communications

In Florida, what people generally call a **mechanic's lien** is also generally called a **construction lien**. It is governed primarily by **Chapter 713, Part 1, Florida Statutes (§§ 713.001-713.37).**

A construction lien allows certain people or businesses that provide **labor, services, or materials to improve real property** to place a legal claim against that property when they have not been paid. Potential lienors include contractors, subcontractors, sub-subcontractors, laborers, material suppliers, and under particular provisions, certain professionals.

One particularly important feature of Florida law is that a property owner can potentially face a lien from an unpaid subcontractor or supplier **even though the owner already paid the general contractor.** Florida actually requires certain residential construction contracts over $2,500 to contain a statutory warning explaining this risk.

For Mobile Home Residents

1. **The starting rule: the lien follows the contracting party's property interest.**

Chapter 713, Part 1, §710.10 (1) provides that a construction lien extends only to the "right, title, and interest" of the person who contracted for the improvement, subject to statutory exceptions.

So, suppose:
Mary owns her mobile home.
ABC Mobile Home Park owns Mary's lot.
Mary hires XYZ Roofing to install a $12,000 roof.
Mary doesn't pay XYZ.

Mary owns the **home**, but she does not own the underlying real estate. This makes it difficult to record an ordinary construction lien against the park owner's land as though Mary owned the lot.

2. **The park owner's land ordinarily should not become security for the resident's debt.**

Section **713.10** is especially important. A lien reaches only the property interest belonging to the person who contracted for the improvement. There are circumstances in which improvements made by a lessee can expose a lessor's interest – particularly when the improvement is made pursuant to an agreement between the lessor and lessee – but Florida law also provides mechanisms by which leases can expressly make the lessor's interest not subject to liens.

Therefore, the fact that:
Resident hires contractor + contractor works inside mobile home park does **not by itself** mean that the **contractor gets a lien against the mobile home park's real estate.** The particular lot-rental agreement, prospectus, park rules, authorization for the work, and nature of the improvement can matter.

3. **Section 713.11 is particularly interesting for mobile homes.**

Florida Statute **§ 713.11** addresses improvements where the person contracting for the land has **no ownership interest in the land.**

It says that when the contracting person has no ownership interest in the land, generally **"no lien shall attach to the land".** But if removing the improvement from the land is practicable, the lien may attach to the improvement itself. A court enforcing such a lien can potentially order the improvement to be sold separately and permit the purchaser to remove it.

4. **But there is another complication: Florida titles mobile homes**

If the home still has a Florida certificate of title, Chapter 319 enters the picture.

Florida Statute **§319.27** expressly addresses liens, mortgages, and encumbrances on titled mobile homes. It generally provides for liens against a Florida-titled mobile home to be noted on its certificate of title and establishes rules governing enforceability against creditors and subsequent purchasers.

This produces an important distinction:

Property	Typical Ownership	Key Issue
Mobile Home	Resident	May be separately titled personal property
Mobile Home Lot	Park Owner	Resident normally has leasehold/tenancy rights, not ownership
Entire park property	Park Owner	Resident normally cannot encumber property the resident doesn't own
Permanent improvement to lot	Depends	§§ 713.10 - 713.11 become important
Titled Mobile Home	Depends	Chapter 319 lien/title rules may also apply

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FMO Position Statement on Proposed Constitutional Amendment No. 3 Property Tax Relief

The FMO Board of Directors has voted to **oppose Proposed Constitutional Amendment No. 3 on the General Election Ballot in November.**

Our decision is based on **manufactured homeowners living in land-lease communities will receive little or no direct benefit from this amendment, while many will likely experience indirect/negative financial consequences. This amendment would create an imbalance and unequal position for residents of land-lease manufactured home communities.**

What the Amendment Does:

If approved by sixty percent of Florida voters who vote, the amendment would:

- Expand the homestead exemption for qualifying homeowners who own both their home and the land on which it sits.
- Limit annual increases in the assessed value of many commercial properties to 5%.

What the Amendment Does *Not* Do:

For residents of land-lease manufactured home communities, the amendment does **not** provide a larger homestead exemption because they do not own the land beneath their homes.

Simply put, land-lease manufactured homeowners would not receive the primary tax benefit promoted by the amendment.

Why This Matters:

Property taxes help fund essential local government services, including public safety, emergency services, public health programs, roads, parks, libraries, and other community services**. If property tax revenue grows more slowly because of expanded exemptions and limits on commercial property assessments, local governments will consider other ways to balance their budgets.**

Possible responses could include:

- Increased monthly utility fees or service charges.
- New or higher monthly or special assessments.
- Reduced local government services.
- Delays in infrastructure improvements.

Each city and county would make its own decisions, so the impact could vary throughout Florida.

A Unique Situation for Manufactured Homeowners

Manufactured homeowners in land-lease communities occupy a unique position:

- These homeowners will **not** receive the expanded homestead exemption.
- Community owners may benefit from slower growth in commercial property taxes.
- Residents could still face higher local fees, assessments, or reduced public services if local government revenues decline.

While the FMO cannot predict exactly how local governments will respond, the strong potential exists for manufactured homeowners to bear additional monthly fees and costs without receiving the amendment's primary benefit.

Why the FMO Opposes the Amendment:

The FMO supports tax policies that are fair and equitable for manufactured homeowners.

After reviewing this proposal, the Board concluded that the **amendment creates an imbalance for residents of land-lease manufactured home communities.** Our members would receive no direct tax relief while remaining vulnerable to possible increases in local monthly fees, assessments, or reductions in public services.

For these reasons, the Federation of Manufactured Home Owners of Florida respectfully opposes Proposed Constitutional Amendment No. 3

Be an Informed Voter:

The FMO encourages every manufactured homeowner to read the proposed amendment, understand how it may affect you and your community, and make an informed decision when casting your ballot. To assist your decision, please learn how your city and county intend to replace the lost local revenue.

Our mission is to advocate for policies that protect the interests of Florida's manufactured homeowners. The FMO will continue to do so while we fulfill our mission to protect your rights.

Vote No On 3

Projected Revenue Shortfalls by County if Amendment 3 Passes

The Office of Economic and Demographic Research (EDR) is a research arm of the Florida Legislature, primarily concerned with forecasting economic and social trends that affect policymaking, revenues, and appropriations. EDR publishes all of the official economic, demographic, and agency workload forecasts that are developed by Consensus Estimating Conferences and makes them available to the Legislature, state agencies, universities, research organizations, and the general public.

The sheet below shows what the EDR, at a recent Consensus Estimating Conference in July, calculated as the revenue shortfall by county if Amendment 3 were to pass. You will see in this sheet that the State designates 29 of Florida's 67 counties as *fiscally constrained.* That means these counties have limited taxable value and, correspondingly, a limited capacity to fund core services from ad valorem revenues. Should Amendment 3 pass, these fiscally constrained counties would have great difficulty making up the projected revenue shortfall.

Revenue Shortfalls if Amendment 3 Passes

County	Shortfall	Remarks
Alachua	$180,100,000	
Baker	$7,600,000	Fiscally Constrained
Bay	$41,300,000	
Bradford	$10,500,000	Fiscally Constrained
Brevard	$267,700,000	
Broward	$1,185,500,000	
Calhoun	$1,400,000	Fiscally Constrained
Charlotte	$127,500,000	
Citrus	$69,800,000	
Clay	$78,300,000	
Collier	$190,800,000	
Columbia	$14,300,000	Fiscally Constrained
DeSoto	$8,900,000	Fiscally Constrained
Dixie	$2,100,000	Fiscally Constrained
Duval	$417,800,000	
Escambia	$82,000,000	
Flagler	$113,100,000	
Franklin	$3,500,000	Fiscally Constrained
Gadsden	$8,400,000	Fiscally Constrained
Gilchrist	$7,200,000	Fiscally Constrained
Glades	$4,000,000	Fiscally Constrained
Gulf	$7,500,000	Fiscally Constrained
Hamilton	$1,800,000	Fiscally Constrained
Hardee	$4,200,000	Fiscally Constrained
Hendry	$15,700,000	Fiscally Constrained
Hernando	$78,100,000	
Highlands	$29,300,000	Fiscally Constrained
Hillsborough	$953,000,000	
Holmes	$4,800,000	Fiscally Constrained
Indian River	$87,900,000	
Jackson	$4,900,000	Fiscally Constrained
Jefferson	$3,300,000	Fiscally Constrained
Lafayette	$1,300,000	Fiscally Constrained
Lake	$241,600,000	

County	Shortfall	Remarks
Lee	$449,400,000	
Leon	$107,000,000	
Levy	$13,800,000	Fiscally Constrained
Liberty	$1,000,000	Fiscally Constrained
Madison	$3,600,000	Fiscally Constrained
Manatee	$212,300,000	
Marion	$174,300,000	
Martin	$112,400,000	
Miami-Dade	$1,414,700,000	
Monroe	$38,700,000	
Nassau	$78,200,000	
Okaloosa	$47,000,000	
Okeechobee	$12,000,000	Fiscally Constrained
Orange	$811,700,000	
Osceola	$253,300,000	
Palm Beach	$1,060,200,000	
Pasco	$363,800,000	
Pinellas	$551,700,000	
Polk	$362,700,000	
Putnam	$15,700,000	Fiscally Constrained
Santa Rosa	$57,300,000	
Sarasota	$210,200,000	
Seminole	$233,100,000	
St. Johns	$216,600,000	
St. Lucie	$276,000,000	
Sumter	$92,000,000	
Suwannee	$12,500,000	Fiscally Constrained
Taylor	$3,300,000	Fiscally Constrained
Union	$1,600,000	Fiscally Constrained
Volusia	$351,900,000	
Wakulla	$12,500,000	Fiscally Constrained
Walton	$50,100,000	
Washington	$5,500,000	Fiscally Constrained
Total	**$11,861,300,000**	

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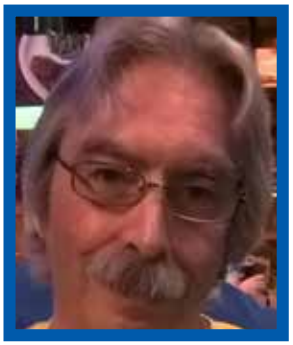

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Your membership cards can be printed online at www.fmo.org after signing into your member record.
Please contact your **District President or your Section Director for questions regarding HOA-related** inquiries.

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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.

Name: _____

Community/Park Name: _____

Contact information: _____

Legislative priorities: _____

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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/

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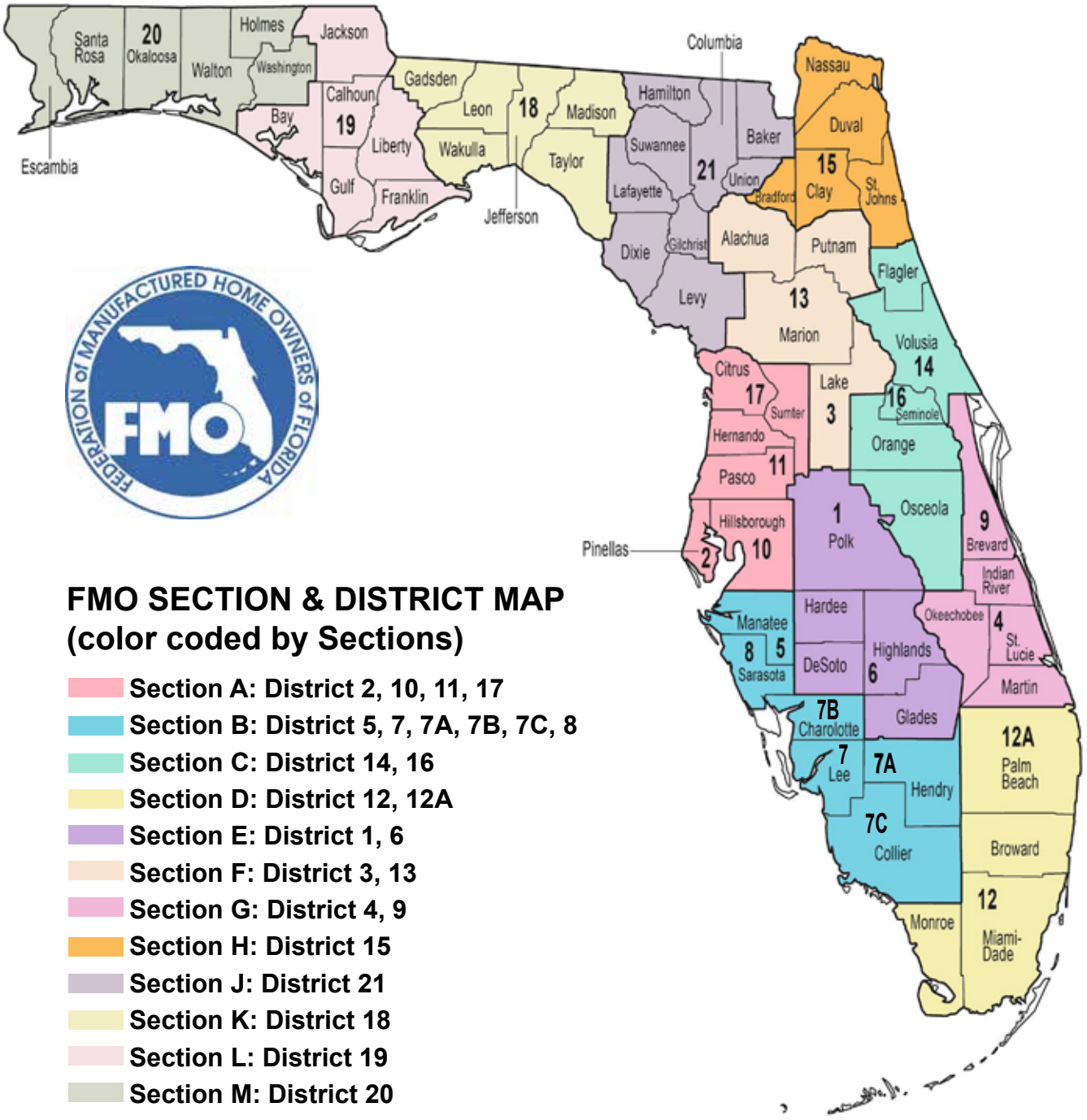
COMMUNITY MEDIA	941-375-3699	15
PROFESSIONAL INSURANCE SYSTEMS	800-329-5799 / www.proinsurance.us	24



FMO SECTION & DISTRICT MAP (color coded by Sections)

- Section A: District 2, 10, 11, 17
- Section B: District 5, 7, 7A, 7B, 7C, 8
- Section C: District 14, 16
- Section D: District 12, 12A
- Section E: District 1, 6
- Section F: District 3, 13
- Section G: District 4, 9
- Section H: District 15
- Section J: District 21
- Section K: District 18
- Section L: District 19
- Section M: District 20

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

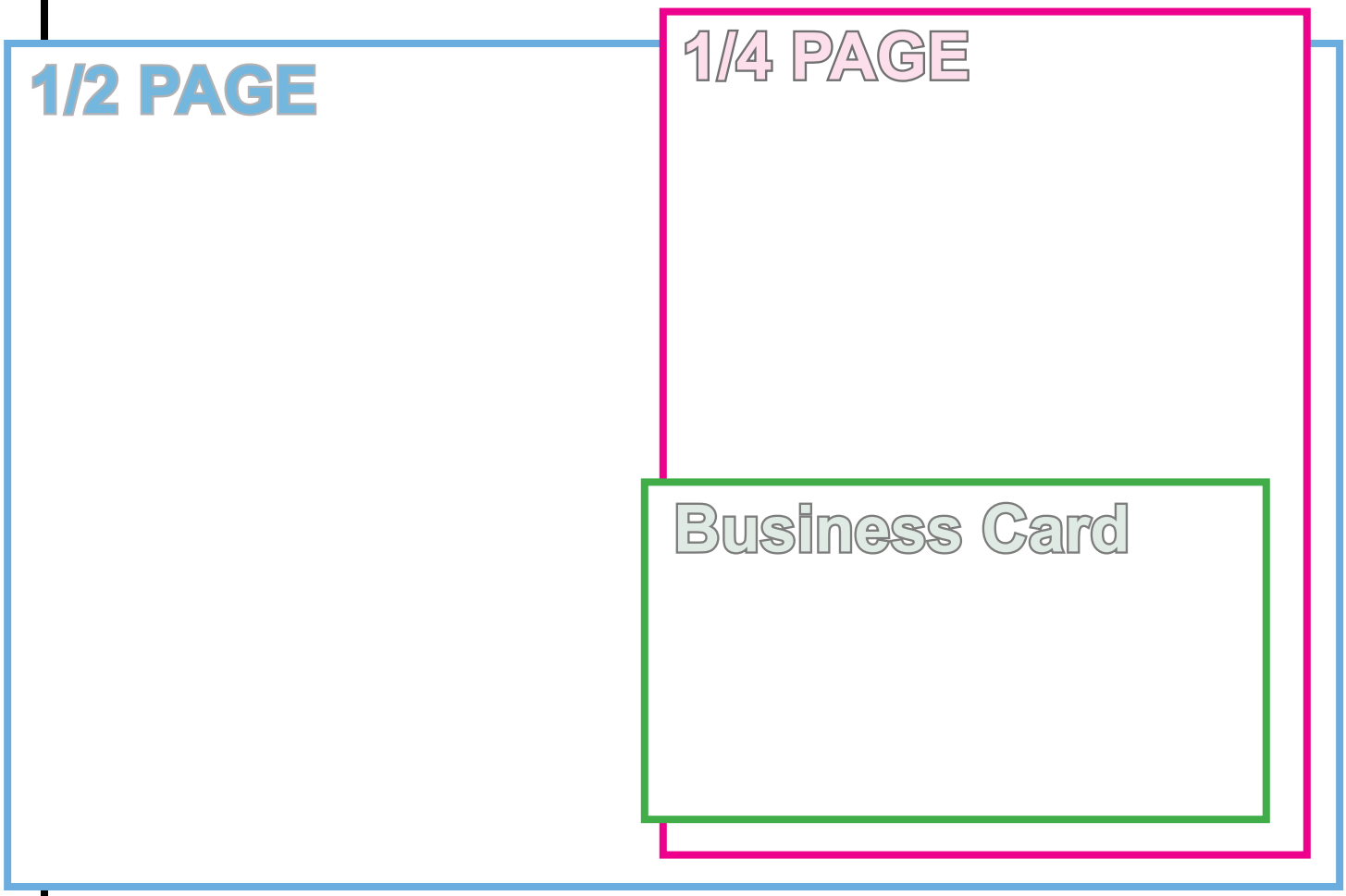
We have eliminated Regional Rates as the magazine is published statewide only. We have also eliminated the Classified, 1/6 Page, 1/3 Page, and the 2/3 Page ad sizes. They are not commonly used and caused confusion among advertisers as to which ad size to pick.

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.

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

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



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