

Summer Edition 2025

FMM MAGAZINE



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

Law Edition



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EDITORIAL

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2025 FMO State Assembly December 2-3, 2025

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

From the Editor's Desk

By Bob Anderson, Communications Chairman

Welcome to the Law edition! When the Communications Committee met to discuss themes for this year's magazine editions, this was the one I was most looking forward to working on. There are so many things we could have written about, but we only have so much room in the magazine. I hope this edition contains a lot of helpful information.

One of the articles in this edition explains what portions of 723 DBPR will enforce and what they will not enforce. I hope that will help clear up some of the confusion regarding the enforcement of 723. Another article is on fiduciary responsibility. If you're a past or present HOA Board member you've no doubt heard that term before. This article breaks down what the term really means. It's a lot more involved than you realize.

Another article is on tenant protections. This information came from a database created by the National Low Income Housing Coalition (NLIHC). I have been a member of the NLIHC for some time. I highly recommend checking out the database, not only for Florida tenant protections, but also to look at what other states are doing to protect their tenants. Maybe we can learn some things from other states. Be sure to read the regular columns from FMO President Rick Hollenbach, Legislative Counsel Nancy Stewart, and FMO Attorney Jeremy Anderson (no relation to me). Thank you for reading. See you next month!



As I see it *June 2025*

Rick Hollenbach, FMO President



Wow, after reading my last column, talk about someone feeling doom and gloom. What a difference a new year can make. Just so you know, that doom and gloom was written between Halloween and Thanksgiving. So let's talk about what the Board of Directors has been doing. One of the major pieces we did, for the first time in years, was to develop a balanced financial budget. Ok, some things have to change, as we couldn't survive spending more than our revenue was taking in. All of you understand that from your own lives.

No matter how the Board voted on the budget, one thing that hasn't changed is that we need additional membership to survive and continue fighting the good fight.

We started a Learning Academy as something new. Nancy Black Stewart hosted our first session on Legislation, "How a Bill Becomes a Law." We had a pretty good turnout for that, and the feedback was pretty supportive. The second session was on Wills and Trusts, led by Anderson, Fredrick, and Givens, Attorney-at-Law. Another nice attendance. At this writing, we're finalizing our third session, looking at late September.

The last FMO State Assembly was the first to be held electronically via Webinar/Zoom. To attend the 2025 Assembly, just follow the instructions to register. (Check the upcoming newsletters) Save the dates, December 2 & 3. We've just started the planning stages for that event. If you're looking to attend as a Future Board Member or District Delegate, please let your District President know of this interest. Most Districts have three delegate seats available, plus the District President gets a seat as well. It should be noted that all State Board Positions are on the ballot. If you'd like to run for a State Board Position, talk with any State Board Member or your District President about how to get on the ballot. I believe submission for a position opens June 1 and runs to October. Fred Sullivan is the chair of the Nomination Committee. His picture and contact information are in the magazine on the BOD page.

How about our Legislative efforts? House Bill (HB 701) and Senate Bill (SB 1714) failed to make it through the final committee in the Senate. The Senate Chair did not put the bill on the Agenda, which meant it wouldn't receive the final review and committee vote. The PAC has discussed our next steps, and FMO is asking for a meeting with the Senator to determine why it didn't make the agenda. Of the six committees, five passed the bill without a negative vote. Only the Senate Rules Committee didn't get the opportunity. Stay tuned; we'll be looking at future options for that bill. In the last three Legislative Sessions, FMO has had bills in all three. I think that's impressive, I hope you do as well. Please share that with your neighbors and other park residents. Two of the three bills became LAW after the Governor signed them.

I hope you all have an enjoyable and safe summer. My wife and I are headed to Germany to see her Grandson graduate from High School. We'll spend a little ALPS time, seeing Garmisch-Partenkirchen and the Zugspitze Mountain, and then a train ride (Glacier Express) in Switzerland with its final stop in Zermatt, at the bottom of the Matterhorn. You've heard of bucket list items, and both mountains have been on my list for about 50+ years. With luck, we'll also spend a couple of days in Munich. I'd like to hear the Glockenspiel and see the Munich Cathedral one last time. Oh, didn't mention a Munich Beer Garden. We'll do that up in Erlangen as well (Nuremberg). That trip will consume the whole month of June. Plains, Trains, and Automobiles, I guess.

Cheers

Rick Hollenbach
FMO President

Class Action Lawsuits

Getting a Case Certified as a Class Action

By Bob Anderson, Communications Chairman

We are hearing more and more about class action lawsuits filed against park owners and managers. Lot rent increases, frivolous evictions, and mistreatment of residents are in the news almost daily. Manufactured home residents are fed up and taking legal action to protect their rights and keep their homes. However, filing a class action lawsuit is not as easy as one may think. There is a process that a judge must go through before a lawsuit may be certified as a class action.

There are four primary types of class action lawsuits

- **Deceptive or Unfair Trade Practice Actions:** These typically involve businesses engaging consumers through trade or commerce in a deceptive or unfair way, such as false advertising, bait-and-switch representations, and selling products or services to the consuming public that do not perform as advertised.
- **Product Liability Actions:** Product Liability and personal injury class action lawsuits are usually brought when a defective product, such as a drug with harmful side effects, or a “mass accident” incident, such as a toxic spill, harms many people.
- **Consumer Class Actions:** These are generally brought when consumers are injured by a company’s systematic and illegal practices. Examples include illegal charges on bills, illegal penalties for late payments, unlawful debt collection, and failure to comply with consumer protection laws.
- **Employment Class Actions:** Employment class action lawsuits are typically brought on behalf of employees of a company for violations of the labor and employment laws, such as unpaid overtime, failure to provide breaks, as well as claims ranging from safety violations to systematic workplace discrimination.

A class action is generally initiated by one or more people who feel they, as a subset of a larger group of people, have been injured or harmed in some common way. A lawyer then files a lawsuit on behalf of the individual or individuals who desire to represent the class. They are referred to as the “class representative”. At the appropriate time, the lawyer will file a motion with the court asking it to certify the case as a class action. If the court grants that motion, the unnamed people who allege they were wronged in the same manner as the class representative are notified of the class action and are given an opportunity to participate in the class action as a member of the “class”. They are also afforded the opportunity to opt out of the class to try and pursue their own individual remedies if they choose to do so.

Before a case can proceed as a class action, the court must determine if the case meets specific requirements as stated in Rule 23 of the *Federal Rules of Civil Procedure*. Rule 1.220 of the *Florida Rules of Civil Procedure* also details these four requirements. These requirements are *numerosity*, *commonality*, *typicality*, and *adequacy of representation*. Let’s look at each of these requirements in more detail:

Numerosity: To satisfy this requirement, Rule 1.220 states that the class must be “so numerous that separate joinder of each member is impractical.” As a threshold matter, the class must be sufficiently defined as to make it administratively feasible for the court to determine whether a particular person is a member of the class. It should be noted that the proponent does not need to identify each member of the class at the outset of the case.

Commonality: This requirement can be met when a single common issue runs throughout the claims.

Typicality: The representative plaintiff’s claim must be typical of the claims of the class. A named plaintiff’s claim will be found to be typical if it arises from the same event or conduct giving rise to the claims of absent class members.

Adequacy of Representation: The representative parties must “fairly and adequately protect and represent the interests of each member of the class.” Rule 1.220(a)(4) states that adequacy of representation is a two-party inquiry which requires that 1) “class counsel must be qualified, experienced, and generally able to conduct the litigation”; and 2) “class members [and representative plaintiffs] must not have interests that are antagonistic to one another.”

There are other details of Rule 1.220 that we will not get into in this article. They can be confusing to read and understand. The information provided in this article is to give everyone a basic understanding of what is required to have a lawsuit classified as a class action.

Fiduciary Responsibility and its Six Core Principles

By Bob Anderson, Communications Chairman

If you've ever been an HOA Board member or attended an HOA meeting, you have probably heard the term *fiduciary responsibility*. What is that, and why is it important? It is a legal and ethical obligation where one party (the fiduciary) is required to act in the best interests of another party (the beneficiary) rather than their own, avoiding conflicts of interest and prioritizing the beneficiary's needs.

There are six core principles to being a fiduciary. They are Duty of Care, Duty of Loyalty, Duty of Obedience, Duty of Prudence, and Duty of Disclosure. Let's examine each of these principles in more detail.

Duty of Care. Definition: Exercise the same care and concern in board service as any prudent person would in managing their own affairs. Key requirements of this principle are:

- Attend and actively participate in board meetings.
- Serve on at least one committee.
- Monitor budgets and financial reports.
- Participate in strategic planning.
- Oversee programs and activities.

Duty of Loyalty. Definition: Place the organization's interests ahead of personal or professional interests. Key requirements of this principle are:

- Avoid conflict of interest.
- Never use a board position for personal gain.
- Support board decisions once made.
- Maintain organizational unity.
- Act in the organization's best interest.

Duty of Obedience. Definition: Ensure the organization complies with all laws and regulations while adhering to its purpose. Key requirements of this principle are:

- Follow the organization's bylaws.
- Ensure compliance with applicable laws and regulations.
- Stay true to the organization's purpose.
- File required reports and documents.

Duty of Confidentiality. Definition: Protect privileged or sensitive information. Key requirements of this principle are:

- Keep board discussions private.
- Protect sensitive information.
- Maintain confidentiality.
- Safeguard employee information.
- Never use internal information for personal benefit.

Duty of Prudence. Definition: Exercise caution and wisdom in decision-making and risk management. Key requirements of this principle are:

- Make informed decisions.
- Consider long-term implications.
- Assess risks before acting.
- Approve expenditures wisely.
- Maintain professional standards.

Duty of Disclosure. Definition: Be forthright with information that could impact board decisions. Key requirements of this principle are:

- Report potential conflicts of interest.
- Share relevant information.
- Communicate concerns promptly.
- Be transparent about relationships.
- Disclose any personal benefit.

DBPR Authority in Enforcing 723

By Bob Anderson, Communications Chairman

There have always been questions about which areas of the Florida Mobile Home Act, aka “723” DBPR and “The Division” will actually enforce. We now answer that question using the following information, which is directly from DBPR itself. This information has been reprinted from DBPR with permission.

Areas in which the Division DOES have authority to assist mobile home owners:

Improper or Untimely Notice.

The Division may take action against a park owner if its notice of lot rental increase, reduction in services or utilities, or a change in the Rules and Regulations is not given promptly or does not disclose accurate and proper information. The park owner is also required to file a copy of the notice of Increase with the Division. Refer to section 723.037(1), Florida Statutes, and Rule 61B-32.002, Florida Administrative Code.

Failure of the park owner to meet with the Association Board or a committee of five designated by a majority of the affected homeowners.

A park owner is required to meet with a designated committee to discuss the reasons for the lot rental increase, reduction in services or utilities, or change in the rules and regulations. Refer to section 723.037(4), Florida Statutes, and Rule 61B-32.004, Florida Administrative Code.

Failure of the park owner to provide a prospectus.

Parks that offer 26 or more mobile home lots for rent or lease must provide the homeowner with either a prospectus or offering circular approved by the Division. The park owner is not required to provide a prospectus or offering circular if the tenancy is a renewal or the homeowner has previously received a copy of the prospectus or offering circular. Park owners who fail to comply with this provision can be penalized by the Division. Refer to sections 723.011(1)(a) and 723.011(2), Florida Statutes.

Failure of the park owner to provide written notification in the absence of a prospectus.

A park owner of a mobile home park with 10 or more, but less than 26, mobile home lots offered for rent or lease must provide, prior to occupancy, written notification to the mobile home owner of the following: the park’s zoning; future plans for the park; the name and address of the park owner; all fees, charges, assessments, and other financial obligations not included in the rental agreement; and a copy of the rules and regulations. Refer to section 723.013, Florida Statutes.

Failure of the park owner to file advertising materials with the Division.

The Division will take action against any park owner that fails to file all advertising materials used to promote the mobile home park within 30 days of the end of each calendar quarter in which it was used (unless the advertising was previously filed). Refer to section 723.016, Florida Statutes.

Assessing a fee or other charge.

A park owner may only assess a fee or charge disclosed in the prospectus, collected as a matter of custom, or agreed to in writing on the anniversary date of the rental agreement or at the beginning of the term of the agreement. However, a pass-through or pass-on charge, such as ad-valorem taxes or utility charges, may be assessed or increased anytime during the term of the lot rental agreement. No user fee can be charged by the park owner for services that were previously provided, unless there is a corresponding decrease in the amount of rent. A park owner must follow specific procedures to assess entrance fees; exit fees may not be charged. Refer to sections 723.031(5)(c), 723.037(1) and 723.041, Florida Statutes, and Rule 61B-31.001(5), Florida Administrative Code.

Increase in lot rental amount.

The Division can take action when a park owner raises the rent without having first provided an approved prospectus to the homeowner, if one is required, or if the park owner attempts to raise the rent more frequently than annually. Refer to sections 723.031(5)(a) and (7), Florida Statutes.

Improvements, appliances, and equipment.

The Division can take action against a park owner who requires a homeowner to make improvements to their home when the improvements were not disclosed in the prospectus before occupancy. A park owner is also prohibited from requiring a homeowner to buy equipment for the mobile home from the park owner, such as underskirting. In addition, a park owner may not prohibit a homeowner from installing electric or gas appliances in their mobile home, and may not charge an additional fee for such installation. Refer to sections 743.042, 723.043, and 723.044, Florida Statutes.

Sale of the mobile home park and mobile homes in the park.

If a park owner wants to sell the park, the park owner must notify the officers of the homeowners association (created pursuant to sections 723.075 through 723.079, Florida Statutes) of the offer. The Division may take action against any park owner who implements a rule or rental agreement that restricts a homeowner's ability to sell their mobile home. Refer to sections 723.058 and 723.071, Florida Statutes.

Utilities.

A park owner may not sell water, electricity, or gas to a homeowner for more than the park paid; however, concerning the distribution of water, the park owner may charge for actual maintenance incurred and administrative costs. Refer to 723.045, Florida Statutes.

Restrictions on use of facilities.

A park owner must provide a 90-day notice to the homeowner before restricting or eliminating the use of facilities that are specifically set forth in the prospectus. Refer to section 723.037, Florida Statutes.

Eviction proceedings.

The Division may take action if a park owner does not follow the procedures for evicting a resident as described in Chapter 723, Florida Statutes. However, the Division cannot intervene if the park owner has filed eviction proceedings in court. Only a court of law can determine if the park owner's reason for evicting the resident is valid. Refer to section 723.061, Florida Statutes.

Rules and regulations.

A park owner must post a copy of all rules and regulations in a conspicuous place in the park. Refer to section 723.035, Florida Statutes.

Invitees.

A park owner can not stop a homeowner's invitee from coming and going from the mobile home, or charge the homeowner additional fees for the invitee. An "invitee" is a person whose stay is limited to 15 days or 30 total days a year, unless such person has the permission of the park owner or unless permitted by a rule or regulation to stay longer. All guests or invitees are required to abide by the park rules and regulations. Refer to section 723.051, Florida Statutes.

Areas in which the Division DOES NOT have authority to assist mobile home owners:

Infringement of the right of mobile home owners to peacefully assemble, and the right of homeowners to invite public officers, candidates for public office, or representatives of a tenant organization into the park.

While the Division is unable to prohibit the park owner from enforcing rules that infringe upon the right of the mobile home owner to peacefully assemble or to invite public officers into the park, it may levy a civil penalty against a park owner who enforces such rules. Any homeowner who is prevented from exercising those rights should bring an action against the park owner in a local court as provided in section 723.056, Florida Statutes. Refer to sections 723.054 and 723.055, Florida Statutes.

Reasonableness of rent.

The Division is prevented from taking any action to determine whether or not an increase in lot rent is "unreasonable". Only a court of law may make such a determination. Refer to 723.033, Florida Statutes.

Enforcing the general obligations of a park owner or a homeowner.

Section 723.022, Florida Statutes, describes the general obligations of a park owner, such as complying with the requirements of local building, housing, and health codes. Section 723.023, Florida Statutes, describes the general obligations of a mobile home owner, such as keeping their lot clean and sanitary. The Division cannot enforce either the park owner's general obligations or the homeowner's general obligations; however, either party may go to court to enforce compliance with these provisions.

Actions of the board of directors of the homeowners association.

Once properly formed, the association becomes the representative of the mobile home owners in all matters relating to Chapter 723, Florida Statutes. The Division cannot "undo" actions taken by the board of directors, nor can we enforce the association's bylaws. The homeowners may go to court to enforce the bylaws or review their bylaws for procedures to recall board members. Refer to sections 723.075, 723.076, 723.078, and 723.079, Florida Statutes.

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CAPITOL BEAT

Weird Times in Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



The Shift to Summer!

Greetings all! This is an excellent opportunity to address several different areas as you sip your iced tea in the shade! In Tallahassee, it feels as though we have skipped our spring weather this year...we've gone straight to hot, hot, hot!!

Legislative Update:

At this writing (June 4), the Legislature has returned to Tallahassee to create the state budget for the 2025-26 fiscal year, which begins on July 1. As you'll remember, the Florida Constitution requires that the Legislature develop a balanced budget each year. This task had not been accomplished when the Regular Session ended on May 2. Negotiations have continued over the past month, and agreements between the House and Senate have been announced. Passage of the budget, expected on June 16, will place the appropriations bill in the Governor's domain, and he will have veto power over any line item. My annual effort with the budget on behalf of FMO remains the same...assure the \$ 2.8 million full-funding for the Mobile Home Tie-Down Program is included! I believe the Legislature is supportive!

A big thank you to all who have worked over the last several months to advance the FMO bills during Session. Your efforts were obvious from the vote counts we had in both the House and Senate committees...in each of the five Committees and Subcommittees, the members were unanimous in their support! And...the House passed CS/HB 701 with a decisive vote of 115-0!

Unfortunately, when the Session ended May 2, both CS/HB 701 and CS/SB 1714 were stuck in the Senate Rules Committee, and at midnight, all bills died except for the budget bills. FMO is in the process of determining next steps, and I will certainly keep you posted.

Thanks to our Veterans:

As confusion and staff cuts within the federal Department of Veterans Affairs cause concern, I thought it would be helpful to share some Florida-specific information. Over the years, Florida has created many benefits and services to assist our Florida veterans.

The *Florida Veterans' Benefits Guide 2025* can be found at [FloridaVets.org](https://www.floridavets.org) for information about earned services, benefits, and support. The *Guide* also lists the Florida State Veterans' Homes, Florida Department of Veterans' Affairs offices, Service Officer sites, VA Medical Centers, VA Outpatient Clinics, and Vet Centers.

To contact a State Veterans' Service Officer, call 727-319-7440, and they will return your call within 24 hours. Or, you might prefer to email them at FDVA.VSO@FDVA.FL.GOV

And, finally, the Florida Veterans Foundation (FVF) has partnered with the Florida Department of Veterans Affairs over the past 15 years and works closely with all county veteran offices. The FVF offers several projects which include: emergency financial assistance; dental assistance; awareness & prevention; transitional living; and veteran transportation. Please reach them at www.helpflvets.org to learn more.

Hope you all have a Happy Summer!! If you're traveling, be safe!!



Ensuring that Your Section 723 HOA Board's Legal Status and Its Operations Run Parallel to Each Other

By Michael Meaney



Introduction

Homeowners' Association (HOA) board members play a crucial role in managing and maintaining their community's parks. The board's responsibilities typically encompass enforcing rules and regulations, managing finances, and ensuring the community's well-being. Given the broad scope of these duties, board members must collaborate in lockstep. Still, perhaps even more importantly, the community must perceive them as a cohesive unit that speaks (figuratively) with one voice. These attributes contribute to the smooth functioning of the board, which in turn fosters a positive living environment for residents.

Author's Note About Non-Lawyers and the Law

Practically a lifetime ago, at the outset of my career, I had the great fortune to have a brilliant lawyer as a mentor. He indelibly etched in my mind that developing effective policies, procedures, and protocols fosters a culture of proactive compliance, which, in effect, aligns closely with regulatory standards and overarching legal expectations. Most of the time, this approach creates a pathway to compliance for non-lawyers, despite the uncertainties associated with specific legal principles.

Understanding Roles and Responsibilities

Duty of Loyalty for All Board Members: Often missing from associations' bylaws, yet one of the most critical principles, is standard language stating that board members have a fiduciary duty to act in the best interests of the organization they serve. In *theory*, the duty of loyalty requires board members to prioritize the organization's interests over their own personal interests or those of others. In *practice*, board members must avoid conflicts of interest, act in good faith, maintain confidentiality, and support board decisions, even when they disagree with a position or decision.

Duties Assigned to Specific Board Positions: One of the fundamental steps to achieving unanimity among HOA board members is a clear understanding of each member's roles and responsibilities. Such clarity helps avoid misunderstandings and overlaps in duties, while assisting individual board members in staying within their designated lanes. It is essential to allocate time at the beginning of each term to review and assign specific tasks to each board member. This assignment should align with individual strengths and expertise, ensuring that each role is fulfilled efficiently.

✓ President

The president serves as the board's leader and is responsible for setting agendas, presiding over meetings, and representing the HOA in official capacities. They must also serve as a liaison between the board and the community, as well as between the board and the park owner. Depending on the bylaws, the president may also be designated the CEO.

✓ Vice President

The vice president supports the president and assumes those duties during the president's absence. Additionally, they may take on special projects or chair committees as needed.

✓ Treasurer

The treasurer oversees the financial health of the HOA, collects membership dues and revenue from newsletter advertising, and manages budgets, expenses, and financial reports. Accurate record-keeping and transparency are essential to this role.

✓ Secretary

The secretary is responsible for recording meeting minutes, maintaining records, scheduling elections, and ensuring effective communication among board members and the community.

* * *

Adding Other Board Positions: The decision to designate additional board roles depends on several factors, including community size, operational needs, and residents' interest in volunteering. For example, board director positions can oversee safety, membership, activities, sports, and pets; however, these responsibilities can also be assigned to committees, thus eliminating the need for additional board roles.

Effective Communication

Transparent and respectful communication is the hallmark of a vibrant and successful board. Regular and open discussions foster trust and ensure alignment among members.

Regular Meetings

Scheduling regular meetings provides a platform for members to discuss ongoing issues, plan future activities, and address any concerns. These meetings should be well organized, with a clear agenda and sufficient time allocated for each member to speak.

Active Listening

Active listening is a vital skill for board members. It entails paying full attention to the speaker, acknowledging their points, and responding thoughtfully. This practice helps to prevent misunderstandings and fosters a more inclusive environment.

Conflict Resolution

Conflicts are inevitable in any group setting, but the way they are addressed and resolved can significantly impact how the board moves forward. It is essential to address conflicts promptly and constructively. Strategies like mediation, compromise, and finding common ground can help resolve disputes amicably for all parties involved.

Building Trust and Camaraderie

Trust and camaraderie among board members are vital for effective collaboration. Building these elements requires time, effort, patience, and a commitment to mutual respect.

Team Building Activities

Team building activities, such as lunch or dinner (ideally held off-site), can help board members become better acquainted and establish strong working relationships.

Recognition and Appreciation

Recognizing and appreciating each board member's contributions fosters a positive atmosphere and encourages them to embrace new projects. Acknowledging achievements, both significant and minor, serves to motivate members and reinforces their commitment to the board's goals.

Transparency and Accountability

Transparency and accountability are crucial for maintaining integrity and trust within the board and the broader community.

Open Records

Maintaining open records allows board members and residents to access important information about the board's activities and decisions. This practice promotes transparency and fosters trust.

Accountability Measures

Implementing accountability measures ensures that all board members are held responsible for their actions. Regular performance reviews and feedback can help identify areas for improvement and maintain high standards of conduct.

Engaging the Community

An engaged community is a supportive community. Involving residents in decision-making and informing them about the board's activities will likely go a long way toward fostering a sense of ownership and unity.

Community Meetings

Hosting community meetings offers residents a chance to express their opinions, ask questions, and remain informed about important issues. These meetings must be inclusive and accessible to all community members.

Surveys and Feedback

Conducting surveys and soliciting feedback from residents can yield valuable insights into their needs and concerns about their neighbors and the community. This information can help the board to make informed decisions that reflect the community's best interests.

Conclusion

Achieving collegiality among HOA board members is an ongoing process that requires dedication, communication, and mutual respect. By understanding their roles and responsibilities, fostering effective communication, building trust, maintaining transparency, and engaging the community, board members can collaborate successfully to create a thriving and harmonious park and community. The collective efforts of a well-coordinated board will enhance residents' quality of life and set a positive example for future boards to follow.

Meeting & Event Pictures

Camelot Lakes HOA Meeting on May 19, 2025, Sarasota, FL.

FMO members in attendance included Fred Sullivan - Section B Director, Keith Ryder - District 8 President, Lou Dunning – District 7 President, and Lori Stabinski – District 5 President. *Photos provided by Keith Ryder.*



District 13 District Meeting on April 23, 2025, at Oak Bend MHP, Ocala, FL.

Attendees enjoyed a delicious lunch provided by the Oak Bend HOA. Invited speakers addressed an enthusiastic audience on health and safety topics relevant to residents aged 55 and older living in mobile homes. Regular business was also discussed, along with an update on legislative bill CS 701/SB 1714. Thank you to Oak Bend for hosting and catering the event. The next meeting is scheduled for September 24, 2025, at the Villas of Spanish Oaks, Ocala, FL.

Photo quality not suitable for publication



Choosing a Lawyer: Do's and Don'ts

By Sam Page, FMO Communications

We'd all like to think we can handle most of our problems, big or small, by ourselves. Unfortunately, that's not always the case. So, finding the right lawyer is critical, whether you're dealing with a legal issue or protecting your future interests. Here are a few thoughts to ponder when you're looking for help, a little guidance to help you make an informed decision:

Determine Your Legal Needs: The first step is identifying the legal assistance you require. Lawyers specialize in various fields, such as family law, criminal defense, personal injury, estate planning, business law, and immigration. Knowing your specific needs allows you to narrow your search to specialists in that area.

Research and Referrals: Start with research. The digital age allows us to make much better-informed decisions. Use online directories, bar association websites, and reviews to find reputable lawyers in your region. Additionally, ask friends, family, or colleagues for referrals—they might have firsthand experience with a lawyer who could suit your needs.

Evaluate Experience and Credentials: A lawyer's experience and credentials are essential indicators of their competence. Longevity, at the least, can indicate experience and expertise. Look into their years of practice, the cases they've handled, and their success rate in similar legal matters. Check their educational background and any certifications that align with your needs.

Check Reputation: A lawyer's reputation can provide insight into their ethics and effectiveness. Search for client testimonials, peer reviews, and ratings. You can also verify their standing with your state's bar association to ensure they have no professional misconduct history.

Schedule Consultations: Most lawyers offer initial consultations, sometimes free of charge. Use this opportunity to ask questions about their approach, strategy, and fees. Assess their communication style and whether they take the time to listen and understand your concerns.

Consider Compatibility: A lawyer-client relationship thrives on trust and open communication. It's important to feel comfortable discussing sensitive matters with your lawyer. Assess their demeanor and personality during your consultation to ensure compatibility. First impressions are key; don't underestimate your feelings. The "good" or "bad" feelings you may have are worth listening to.

Understand Fees and Costs: Legal fees can vary greatly, so it's important to discuss the financial aspect upfront. Ask about billing structures—whether they charge hourly rates, flat fees, or work on a contingency basis. Be clear about any additional costs, such as filing fees or administrative expenses.

Specialization Matters: Choosing a lawyer with specialized expertise can be particularly advantageous. For instance, a lawyer experienced in personal injury law will be familiar with navigating insurance claims and court procedures related to accidents, which could improve the chances of a favorable outcome.

Assessing Communication Skills: Effective communication is vital. Your lawyer should be able to explain complex legal concepts in plain language, provide regular updates, and promptly respond to your questions. Good communication fosters clarity and confidence throughout your legal journey.

Look for Honesty: Beware of lawyers who guarantee your case's outcome. Instead, look for those who provide a realistic assessment and are honest about potential challenges. Transparency is a key trait of a trustworthy lawyer.

Consider Accessibility: Convenience and accessibility matter. If your case requires frequent meetings or you need updates, choose a lawyer located near you or one who is readily available through email or phone.

Review Client Agreements: Before committing, carefully review the client agreement or retainer. Ensure you understand the terms, including billing practices, scope of work, and confidentiality clauses. Don't hesitate to ask for clarification if anything is unclear.

Even after hiring a lawyer, keep reviewing their performance. *Are they meeting deadlines, communicating effectively, and representing your interests diligently?* If not, don't hesitate to explore alternatives. Choosing the right lawyer takes time and effort, but the rewards of finding someone knowledgeable, professional, and trustworthy are invaluable. By following these steps, you can secure legal representation that fits your needs and helps you achieve the best possible outcome.

Preemption in HOA Governance: Balancing Authority and Autonomy

By Sam Page, FMO Communications

What is Preemption and the Home Rule Law?

Preemption in the context of HOA governance refers to the legal principle where higher authorities, such as state or federal laws, override or limit the governing powers of Homeowners Associations (HOAs). This can occur when state statutes or federal regulations expressly conflict with or supersede the rules and policies established by an HOA. Preemption ensures that HOA regulations do not infringe upon residents' rights protected under broader legal frameworks, thereby balancing local autonomy with overarching legal standards.

Home Rule Law refers to the principle that grants local governments, such as cities and counties, the authority to govern themselves and make decisions specific to their district without interference from higher government levels, unless expressly restricted. However, this autonomy is subject to preemption, where state or federal laws may override local governance in certain areas. Preemption can be express, clearly stated within laws, or implied, arising from comprehensive legislative schemes that occupy a particular field entirely.

The History of Preemption

Preemption in Florida is deeply intertwined with the state's legislative evolution and the growing complexity of governance. Florida has long upheld the principle of preemption to ensure uniformity in critical areas such as environmental regulation, firearm laws, and taxation. Over decades, state governments have enacted statutes that curtail local authority when deemed necessary for statewide consistency or economic development. In the realm of HOA governance, preemption gained prominence during legislative debates on property rights and housing regulations. These discussions often reflected the tension between empowering local boards and safeguarding individual freedoms under state law. ***“The state is able to restrict the home rule powers and municipalities through preemption. State preemption precludes a city or county from exercising authority in a particular area. Florida courts have recognized two types of preemption: express and implied. Express preemption”*** ‘requires that the statute contain specific language of preemption directed to the particular subject at issue;’ while ‘implied preemption occurs if a legislative scheme is so pervasive that it occupies the entire field, creating a danger of conflict between local and state laws.’

HOAs and Preemption

Homeowners Associations (HOAs) are pivotal in local governance, particularly within planned communities, condominiums, and other residential developments. They are established to manage common areas, enforce community rules, and ensure that property values are maintained. The Boards and the owners of these communities have the authority to create and enforce rules or covenants, collect dues, and address community concerns, all within the framework established by state and federal laws.

However, the governance of HOAs often involves navigating complex interactions between their internal policies and higher legal frameworks. HOAs provide a layer of localized governance that reflects the specific needs and preferences of their residents and local governments. Yet, this autonomy is not absolute. Preemption laws, as previously discussed, can limit the scope of HOA regulations, particularly when they encroach upon rights or areas preempted by state or federal law. This interplay between HOA authority and broader legal constraints underscores the importance of balancing community-specific governance and compliance with the predominant legal standards, regardless of the community's individual or corporate ownership.

Counties vs Municipalities and Preemption Law

In the realm of local governance, counties and municipalities are two distinct entities with unique roles, responsibilities, and powers. While they both serve as critical layers of government, they often experience varying degrees of autonomy under state and federal preemption laws.

Counties function as regional governing bodies and often oversee larger geographical areas compared to municipalities. They are responsible for providing essential services such as law enforcement, public health initiatives, infrastructure development, and education. County governments typically serve as intermediaries between the state and local communities, ensuring compliance with statewide regulations while addressing regional needs.

Preemption's impact on counties is profound, as state governments often define specific areas where counties cannot legislate or exercise authority. While counties enjoy broader jurisdictional power compared to municipalities, their autonomy remains tethered to the frameworks established by state preemption laws.

Municipalities, such as cities and towns, are smaller units of local governance designed to address issues specific to their populations. Their responsibilities often include zoning, public transportation, waste management, parks and recreation, and other community-focused services. They rely on the principle of "Home Rule" for self-governance, enabling municipalities to pass ordinances tailored to their unique needs without requiring state approval. However, municipalities are not immune to preemption laws. State governments may override municipal policies when deemed necessary for statewide consistency or economic interests. They frequently face challenges under implied preemption, where comprehensive state legislative schemes preclude local authority by occupying an entire regulatory field. This often creates tension, as municipalities strive to address community-specific issues within the confines of state-imposed limitations.

A Balance of Power

The relationship between counties, municipalities, and preemption is a balancing act of authority and autonomy. While counties operate with broader jurisdictional responsibilities, their governance is more closely aligned with state mandates. Conversely, municipalities benefit from more focused autonomy but are often constrained by preemption in areas where state interests prevail.

The principle of preemption serves to ensure uniformity across regions, safeguard individual rights, and maintain economic stability. However, it can also curtail local innovation and responsiveness, particularly in situations where local governments are better equipped to address specific issues. As counties and municipalities navigate the complex interplay between self-governance and state oversight, understanding preemption becomes critical to shaping effective, equitable policies and providing guidance for HOA-bound communities, their owners, and residents.

Conclusion

The essential relationship between preemption laws and homeowners' associations (HOAs) is a dynamic intersection of local autonomy and all-encompassing legal governance. Preemption, at its core, seeks to establish uniformity by ensuring that state and federal laws take precedence over local policies when conflicts arise. For HOA communities, this legal dynamic can result in both challenges and opportunities.

HOAs operate with a degree of local authority to manage and govern their communities. However, the autonomy of HOAs is not absolute, and preemption laws can override HOA regulations, particularly when these community-specific rules contradict state or federal legislation. This often places HOAs in complex legal territory, where they must balance their localized governance with adherence to broader legal standards.

Thus, with HOAs, the end result of preemption is a delicate equilibrium. These communities must navigate the interplay between their desire for tailored governance and the necessity of compliance with higher legal frameworks. While preemption refines the boundaries of what HOAs can and cannot do, it also highlights the importance of fostering open dialogue among residents, HOA boards, and government entities to shape policies that uphold both individual freedoms and community well-being.

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Tenant Protections

By Bob Anderson, Communications Chairman

Tenant Protections are laws and policies enacted to protect renters' rights and ensure fair treatment by landlords. All 50 states have some protections at the State level, and some also have protections at the local level in various towns, cities, or counties. The National Low Income Housing Income Coalition (NLIHC) has a Tenant Protections Database on its website at <https://nlihc.org/tenant-protections>. It lists 15 different tenant protections currently in place across the country. They are:

ERA (Emergency Rental Assistance) Protections. Tenant protections that coordinate with the state's and/or localities' Emergency Rental Assistance (ERA) program aimed to align the eviction process and timeline with ERA applications and distribution efforts to prevent evictions.

Eviction Moratorium. Temporarily prevents landlords from removing people from their homes for nonpayment of rent. Landlords can still file an eviction, and tenants are still required to pay the rent owed plus any late fees.

Allows Payment to Stop Eviction. Also known as "Pay to Stay." A non-payment eviction proceeding is stopped upon full payment of the amount owed to the landlord, plus any late fees.

Right to Counsel. Guarantees legal representation to all eligible tenants facing eviction.

Eviction Legal Defense Fund. Appropriation of funding to support legal representation for tenants facing eviction, especially those unable to afford a lawyer.

Landlord and Tenant Mediation. A service that helps landlords and tenants with a dispute reach their own settlement before an eviction filing or judgment.

Source of Income Protection. Protects the rights of tenants who pay for housing using ERA, Social Security, public assistance, housing vouchers such as Section 8, or other public sources of income.

Just Cause Standards. Just cause - also known as "good cause" or "for cause"- laws limit the causes a landlord can evict a tenant or refuse to renew a tenant's lease when the tenant is not at fault or in violation of any law.

Code Enforcement / Strengthening Habitability Standards. Laws or policies that seek to increase the enforcement of a city or locality's administrative housing codes to ensure the safety and quality of a residential dwelling.

Rent Stabilization. Laws or policies that prohibit a landlord from increasing a tenant's rent by a certain amount each year to prevent excessive rent increases.

Anti-Retaliation. Laws that prohibit a landlord from discriminating against a tenant or acting in a harassing manner when the tenant exercises their legal rights.

Expunge/Seal Eviction Records. Clears an eviction record (expunge) or removes the eviction record from public view (seal) so that no one can view it.

Limits Fees. Laws or policies that place caps on the amount that a landlord can charge a tenant in fees over the course of a tenant's lease term, including, but not limited to, application and maintenance fee caps.

Strengthens Written Notices or Summons Process. Laws or policies intended to increase tenants' access to timely information and/or require landlords to provide information prior to filing, availability of ERA, other resources, or information that could prevent eviction.

Notice Period, Non-payment of Rent. Requires that a landlord provide a tenant with notice before evicting for nonpayment of rent. During this notice period, a tenant can pay the landlord back any past due rent to prevent an eviction from being filed with the courts.

The tenant protections listed above are in 715 locations throughout the country. Most are current, some are expired, or have been repealed. There are also 38 preemption laws in effect throughout the country. These are laws where the state preempts local laws, retains all authority over a particular law, and prevents local governments from passing laws regarding a specific matter.

Florida has 20 active tenant protection laws and ordinances in effect. Four are in effect statewide, enacted through legislation. Sixteen were enacted through local ordinances and one through a court order. By clicking the link provided in the first paragraph, you can access the database to see all the tenant protections throughout the country. You can also enter the name of a state, city, or county to see the protections just for that locality or state.

Legal Ease

Jeremy Anderson



Our park has an extremely unruly and disruptive resident who is drunk daily, berates residents, uses abusive language, and is generally a disturbance and annoyance to all other residents, all of which violate the park's rules. The park owner refuses to take action because this resident is his cousin. Is there anything that homeowners or our HOA can do to control the conduct of this resident or otherwise have him removed?

Yes. The ongoing conduct alleged could likely be considered an unreasonable disturbance, a breach of the peace, or a violation of the park rules. Under Section 723.022(5), FS, a park owner has an obligation to "at all times" require persons in the park with his or her consent to:

1. Comply with properly promulgated park rules and regulations,
2. Conduct themselves in a manner that does not unreasonably disturb the park residents or constitute a breach of the peace.

Affected residents or the HOA should retain counsel to draft a stern letter to the park owner demanding that this resident be brought into compliance with the park rules or otherwise cease the offending activity and to take appropriate compliance action, including removal, if the violations or offending activity do not cease. The prevailing party in an action to enforce this provision would be entitled to the recovery of reasonable attorneys' fees under Section 723.068, FS.

There is an HOA in our park. Not all homeowners are members of the HOA. The HOA's Board of Directors asserts that it is the representative of all homeowners in the park, regardless of membership in the HOA. Is this true? The HOA is currently attempting to negotiate rents, as well as the possible purchase of the park.

Assuming that the HOA was properly formed under Sections 723.075, 723.077, 723.078, and 723.079, Section 723.075(1), FS, that upon proper formation and notice to the park under Section 723.076, FS, the HOA becomes the "representative of all mobile home owners in all matters relating to this chapter, regardless of whether the homeowner is a member of the association."

This representation includes rent or rule challenges, actions to enforce park owner obligations, and park purchases.

A director on our Board of Directors has provided the Secretary of the HOA written notice of her resignation at a later specified date and time. Is this legal?

Yes. Section 723.078(2)(c)7., FS, permits resignations with a future effective date.

Further, this statutory provision also permits the Board of Directors to fill the vacancy before the effective date of the resignation. However, the appointed replacement Director does not take office until the effective date of the resignation.

Our HOA has several disgruntled members who broadly threaten our Directors with claims of personal liability. Do our Directors have personal liability for their actions?

Section 723.078(2)(c)11., FS, explicitly provides that "[a] Director is not liable for any action taken as a Director, or any failure to take any action, if he or she performed the duties of his or her office in compliance with this Section."

Section 723.078(2)(c)8.b., FS, provides that a Director "shall discharge his or her duties in good faith, with the care of an ordinarily prudent person in a like position would exercise under similar circumstances, and in a manner he or she reasonably believes to be in the best interest of the corporation."

Further, Section 723.078(2)(c)9., FS, lists a number of persons and instances upon which information related to the discharge of a Director's duties may be relied upon to avoid personal liability. A Director is not acting in good faith if he or she has knowledge concerning the matter in question that makes reliance otherwise permitted under Section 723.078(2)(c)9., FS, unwarranted.

Previously, the Park Owner provided a number of services included as part of the lot rents. The park owner is now providing those services as a "user fee." No reduction in lot rent has been provided? Is this permitted?

No. Section 723.031(3), FS, expressly provides that:

“No user fees shall be charged by the Park Owner to the mobile homeowner for any services which were previously provided by the Park Owner and included in the lot rental amount unless there is a corresponding decrease in the lot rental amount.”

Homeowners or the HOA would have a viable claim against the Park Owner if a corresponding reduction in lot rental amounts is not provided.

I recently purchased a home in a park that advertised the addition of several substantial amenities and other upgrades scheduled to be constructed or otherwise available this past spring. The park owner is now stating that the additional amenities and upgrades are cancelled because of the damage sustained from last year's hurricanes. Do I have any recourse?

Yes, you likely have a cause of action against the park owner to either rescind your contract or collect damages under Section 723.017, FS, which states as follows:

“Publication of false or misleading information; remedies.—Any person who pays anything of value toward

the purchase of a mobile home or placement of a mobile home in a mobile home park located in this state in reasonable reliance upon any material statement or information that is false or misleading and published by or under authority from the park owner or developer in advertising and promotional materials, including, but not limited to, a prospectus, the items required as exhibits to a prospectus, brochures, and newspaper advertising, shall have a cause of action to rescind the contract or collect damages from the developer, park owner, or mobile home dealer for her or his loss.”

In an action to rescind the contract or to collect damages, the prevailing party under Section 723.068, FS, would be entitled to the recovery of attorneys' fees and costs.



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DISASTER SUPPLY KIT CHECKLIST



General

- ☐ Two week minimum supply of medication, regularly used medical supplies, and a list of allergies
- ☐ A list of the style, serial number, and manufacturer information of required medical devices
- ☐ Batteries
- ☐ Flashlights
Do not use candles
- ☐ NOAA Weather Radio
Battery operated or hand cranked
- ☐ Cash
Banks and ATMs may not be available after a storm
- ☐ Cell phone chargers
- ☐ Books, games, puzzles or other activities for children

Phone Numbers

- ☐ Maintain a list of important phone numbers including:
County emergency management office, evacuation sites, doctors, banks, schools, veterinarian, a number for out of town contacts, friends and family

Clothing

- ☐ Rain gear such as jackets, hats, umbrellas and rain boots
- ☐ Sturdy shoes or boots and work gloves

Special Needs Items

- ☐ Specialty items for infants, small children, the elderly, and family members with disabilities

First Aid

- ☐ First Aid Manual
- ☐ Sterile adhesive bandages of different sizes
- ☐ Sterile gauze pads
- ☐ Hypoallergenic adhesive tape
- ☐ Triangular bandages
- ☐ Scissors
- ☐ Tweezers
- ☐ Sewing needle
- ☐ Moistened towelettes
- ☐ Antiseptic
- ☐ Disinfectant wipes
- ☐ Hand sanitizer
- ☐ Thermometer
- ☐ Tube of petroleum jelly
- ☐ Safety pins
- ☐ Soap
- ☐ Latex gloves
- ☐ Sunscreen
- ☐ Aspirin or other pain reliever
- ☐ Anti-diarrheal medicine
- ☐ Antacid
- ☐ Laxative
- ☐ Cotton balls
- ☐ Q-tips

Food and Water

- ☐ Food
Nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items to last at least 7 days
- ☐ Water
1 gallon per person per day
- ☐ Non-electric can opener
- ☐ Paper plates
- ☐ Napkins
- ☐ Plastic cups
- ☐ Utensils

Important Documents

- ☐ Insurance cards
- ☐ Medical records
- ☐ Banking information
- ☐ Credit card numbers
- ☐ Copies of social security cards
- ☐ Copies of birth and/or marriage certificates
- ☐ Other personal documents
- ☐ Set of car, house, and office keys
- ☐ Service animal I.D., veterinary records, and proof of ownership
- ☐ Information about where you receive medication, the name of the drug, and dosage
- ☐ Copy of Will

**Items should be kept in a water proof container*

Vehicle

- ☐ Keep your motor vehicle tanks filled with gasoline

Pet Care Items

- ☐ Pet food and water to last at least 7 days
- ☐ Proper identification
- ☐ Medical records/microchip information
- ☐ A carrier or cage
- ☐ Muzzle and leash
- ☐ Water and food bowls
- ☐ Medications
- ☐ Supplies for your service animal

Find more disaster preparedness tips at
FloridaDisaster.org

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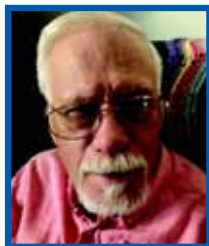
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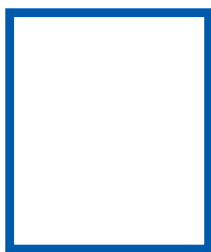
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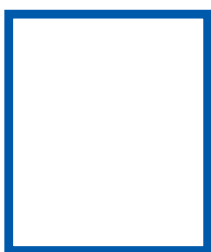
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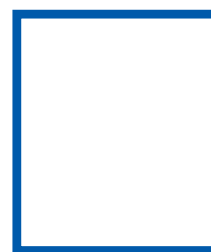
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Section E, Districts 1, 6



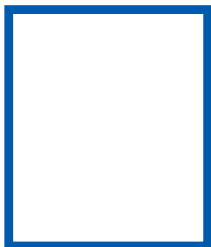
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Section G, Districts 4, 9



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Section H, District 15



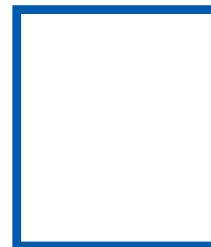
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Section L, District 19



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Nancy Stewart
Legislative Counsel



Jeremy Anderson
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9:30 a.m. – Coffee and pastries
 10:00 a.m. – Meeting
 Question/Answer session following all presentations



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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: _____

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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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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

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/>



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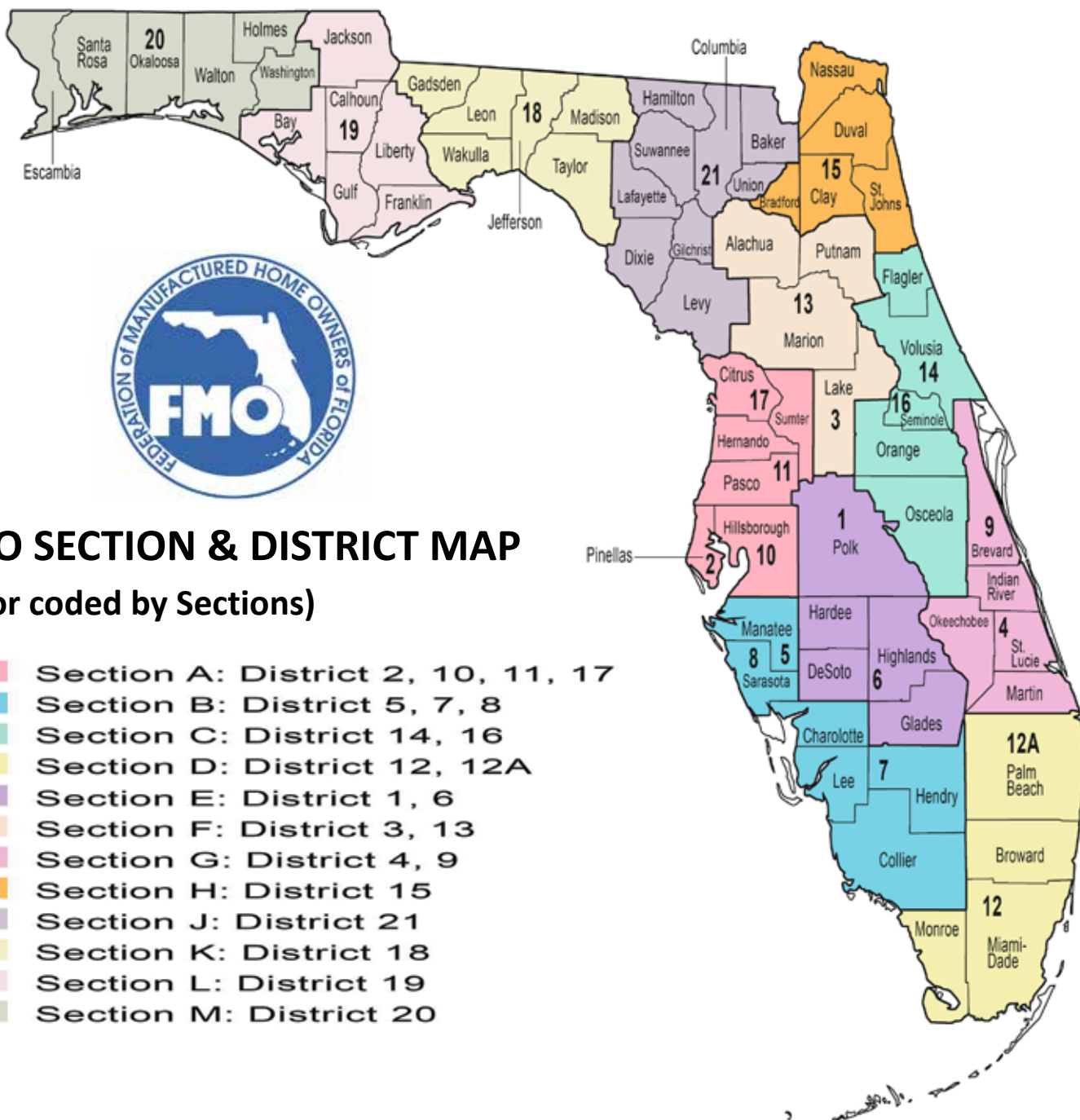
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TRUE PLUMBERS AND AC	TruePlummersandAC.com / 863-667-6364	24
PROFESSIONAL INSURANCE SYSTEMS	800-329-5799 / www.proinsurance.us	28



NEW FMO ADVERTISING RATES

All rates are the annual price for advertisements in six issues

AD SIZE	PRINT AD PRICE	DIGITAL AD SIZE
Business Card	\$75	\$57
1/4 Page	\$1,800	\$1,350
1/2 Page	\$3,500	\$2,625
Full Page	\$6,000	\$4,500
Back Cover (Premium Advertising Space)	Negotiated with Advertiser	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

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