

Winter Edition 2024

FMO



MAGAZINE

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



FMO & YOU

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IMPORTANT IRS REPORTING NOTICE

A recent IRS change under The Corporate Transparency Act (CTA) DOES affect mobile and manufactured housing HOA's. Please see detailed information on page 6.

CAPITOL BEAT

THE LEGISLATIVE PROCESS

By FMO Legislative Counsel, Nancy Black Stewart



Greetings all!

The election is behind us!! Hooray!! I believe it will be helpful to remind you about what that means for state government in Florida. The Governor and Cabinet, (Attorney General, Chief Financial Officer, Commissioner of Agriculture), did not stand for election this year. We should expect limited changes within the Executive Branch during the next year or so.

The Legislative Branch is an entirely different matter. Of the 40 members of the Florida Senate, all odd numbered districts were on the ballot. (Even numbered districts will be on the 2026 ballot, as will the Governor and Cabinet offices.) In the House, all 120 districts are up for election every two years.

As a practical matter we have a brand new Legislature every two years. There was an Organization Session on November 19 where members took the oath of office. The Florida Constitution provides that no other business may be conducted during that time. There has been talk of the need for a Special Session to address the crisis with condominiums. Over the years there have been issues that could not wait until Regular Session. In that event, the Organization Session ended and then they reconvened the same, or next, day in a Special Session.

With a new Legislature, there is a new Senate President, House Speaker, and Leadership Team in each chamber. There are new: Committees, and/or Subcommittees, Committee Chairs, and Committee memberships. In preparation for the 2025 Regular Session which begins on March 4, House and Senate Committees will meet for 2 weeks in both December and January, and for 3 weeks during February.

In order for an idea to become law, a bill must be filed in both the House and Senate. Once a Senator or Representative agrees to sponsor a bill, it becomes that member's legislation. Not only must they guide the bill through committees to final passage, but they also control the content which is frequently determined by possibility of success and the existing political climate.

An example of the process of lawmaking can be found in an FMO issue. FMO legislative issues are driven by feedback from FMO members. At the request of FMO members, in 2023 FMO supported legislation to move the enforcement of Chapter 723 to the Office of Attorney General. Many of the provisions of the bills were very controversial and they did not move from committees.

Following the 2023 Session, the House sponsor continued a dialogue with the Office of the Attorney General relating to the enforcement provision. During this time, the sponsor was told that the Attorney General would not support this change. The House sponsor was sensitive to the political realities of opposition by the AG. When the sponsor filed legislation in 2024, there was language requiring the Division to enforce several controversial Sections of Chapter 723. The Department opposed this proposal. Faced with Executive Branch opposition once again, the sponsor made changes to her bill in order to have any forward motion on the bill and that strategy was successful.

Our issues and concerns don't go away. We will continue to fight another day!



Legal Ease

I have seen a lot of information (including in past FMO publications and informational emails) indicating that Board members and Officers are considered “Beneficial Owners” under the Corporate Transparency Act and must provide Beneficial Owner Information (BOI) to the IRS on or before January 1, 2025. Our homeowners’ association is not-for-profit and generates little income. Must we comply?

Unfortunately, the answer continues to be: YES. You and your homeowners’ association could be subject to substantial daily fines should all Directors and Officers not comply with the BOI reporting requirements.

It is also important to note that there is an ongoing obligation to update BOI provided to the IRS. Specifically, the BOI for any new Director or Officer must be updated within thirty (30) days of taking office.

Be wary of unverified third-party providers. The BOI filing can be securely completed through FinCEN’s online portal, available at: <https://www.fincen.gov/boi>. FinCEN is responsible for collecting BOI data, and the IRS provides access to facilitate this process.

FinCEN also answers frequently asked questions at: <https://www.fincen.gov/boi-faqs>.

FinCEN extended the reporting deadlines by six (6) months for those homeowners’ associations impacted by Hurricanes Helene and Milton. Note – each has a differing extension and is based on the original reporting deadline.

To be eligible for a reporting deadline extension, each of the following criteria must be met:

1. For Hurricane Helene, a homeowners’ association must have been formed in 2024 and have an original reporting deadline between September 22nd and December 21st.
2. For Hurricane Milton, the homeowners’ association must have an original reporting deadline between October 4th and January 2nd.
3. The homeowners’ association must have its principal place of business in an area where Federal Emergency Management Agency (FEMA) assistance is available; and
4. The IRS tax filing deadlines for the area where the homeowners’ association is located must have been extended.

Eligible homeowners’ associations will have an additional six (6) months from their original deadline to submit the BOI report.

Are absentee ballots permitted for the election of Directors and other votes requiring approval of the membership when the Bylaws fail to provide for absentee voting?

Absentee balloting for the election of Directors and other matters that require the approval of the membership may be by absentee ballots, provided that absentee ballots are authorized in the Bylaws. Section 723.078(2)(b)2.a., Florida Statutes, provides in pertinent part that “[n]otwithstanding this section, members may vote in person at member meetings or by secret ballot, including absentee ballots, as defined by the Division.” The Division defines “absentee ballots” as ballots “completed and delivered in advance of a member meeting, in accordance with the homeowners’ association’s Bylaws, by a member who is not present at the time the vote is taken.” See Rule 61B-33.0015, F.A.C. Absentee voting may be by secret ballot. If absentee voting is by secret ballot, the Association should adopt an outer envelope verification process to ensure that only one (1) vote is cast per member.

My homeowners association does not let its members record its Board meetings, citing privacy and safety concerns. Is it correct? It was my understanding that members could record Board meetings.

Members may record Board and committee meetings. Specifically, Section 723.078(2)(c)4., Florida Statutes, provides that:

“Any member may tape record or videotape meetings of the Board of Directors and its committees, except meetings between the Board of Directors or its appointed homeowners’ committee and the park owner.”

Rule 61B-33.004, F.A.C., provides the following rules as it relates to the recording of Board meetings:

“Excluding meetings between the Board of Directors or its appointed homeowners’ committee and the park owner, any member of the homeowners’ association may tape record or videotape meetings of the Board of Directors of the homeowners’ association and its committees, subject to the following:

1. Mobile home owners are authorized to utilize at any such meeting audio and video equipment and devices which do not produce distracting sound or light emissions.
2. If adopted in advance by the Board or mobile homeowners as a written rule, advance notice must be given to the Board by any mobile homeowner desiring to utilize any audio or video recording equipment at a meeting.

3. If adopted in advance by the Board or mobile home owners as a written rule, audio and video equipment must be assembled and placed in position in advance of the commencement of the meeting.
4. If adopted in advance by the Board or mobile home owners as a written rule, anyone using audio or video recording equipment at a meeting is not permitted to move about the meeting room in order to facilitate the recording.

Our Park has a committee that is organized under the umbrella of the homeowners' association. There has been a falling out between the Board of Directors and the committee. The committee members have resigned and will not return financial records pertaining to its operations and other association property. What can our homeowners' association do?

Official records or association property used or maintained by a committee and its members is not the property of the committee or its members.

Per Section 723.079(6), Florida Statutes, a committee member "must relinquish all official records and property of the Association in his or her possession or under his or her control . . . within 5 days . . .

If, after a written demand for compliance, the committee member or members fail to return official records and/or association property, the homeowners' association may file suit to compel the return of the official records and recover its attorneys' fees and costs.

The homeowners in my park are tired of the never-ending rent increases while seeing the quality of the park degrade year after year. We are exploring the possibility of purchasing the park within the next couple of years. It has become apparent that lenders are not interested in lending all the amounts needed to purchase our park. Is there a method by which our homeowners' association may raise funds for the purchase of the park?

In addition to typical association fundraising options, such as the sale of event tickets or goods, state law specifically permits a homeowners' association organized under Chapter 723, Florida Statutes, the ability to offer subscriptions to its members and other owners of mobile homes in the park. See Section 723.079(11), Florida Statutes, which in pertinent parts provides as follows:

1. Subscription funds collected for the purpose of purchasing the park shall be placed in an association or other escrow account prior to purchase, which funds shall be held according to the terms of the subscription agreement.

2. The directors shall maintain accounting records according to generally accepted accounting practices and shall, upon written request by a subscriber, furnish an accounting of the subscription fund escrow account within 60 days of the purchase of the park or the ending date as provided in the subscription agreement, whichever occurs first.

Unlike other financial records, records related to the subscription agreement are not subject to the record access requirements of Section 723.079(4), Florida Statutes.

Because subscription agreements and the accounting thereof are very technical in nature, it is recommended that homeowners' associations seek the assistance of legal counsel for the drafting of the agreement and the assistance of a CPA to ensure the proper keeping and reporting of the funds collected.



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IRS's FinCEN BOI Reporting Requirements

IMPORTANT - IRS's FinCEN BOI Reporting Requirements under the Corporate Transparency Act Applies to your Chapter 723, Florida Statutes, Homeowners' Association.

The requirements for filing Beneficial Ownership Information (BOI) under the Corporate Transparency Act (CTA) continue to apply to associations governed by Chapter 723, Florida Statutes, whether organized for profit or not-for-profit. Non-compliance with the CTA's BOI filing requirements can lead to significant penalties, and knowing the process is vital for staying compliant and avoiding fines or even criminal penalties.

For many Associations, the deadline continues to be January 1, 2025. However, in certain instances, an Association deadline for compliance has been extended for six (6) months by Hurricanes Helene and Milton. The Financial Crimes Enforcement Network (FinCEN), a bureau of the U.S. Department of the Treasury, is responsible for implementing the CTA. Failing to comply with BOI filing requirements can lead to severe consequences, including daily fines of up to \$500 and imprisonment up to two (2) years.

The CTA affects all "reporting companies," which includes all Associations with fewer than twenty (20) employees and less than \$5 million in annual revenue.

What Information is Required?

For Associations, the BOI report must include:

1. Identification Information for Beneficial Owners: This includes the name, birth date, address, and an identifying number or document (such as a valid Driver's License or Passport number) of all Directors and Officers.
2. Company Information: The Association's legal name, any "doing business as" names, its principal business address, and formation jurisdiction are required, as well as the IRS Taxpayer Identification Number (TIN).

Filing Process, Deadline, and Extension for Hurricane Impacted Associations

1. For Associations established before January 1, 2024, the initial filing deadline is January 1, 2025.
2. Associations established in 2024 must report BOI within 90 calendar days of receiving actual or public notice, whichever is earlier.
3. Any new Associations established after January 1, 2025, must report BOI within 30 days of receiving actual or public notice, whichever is earlier.
4. To be eligible for a six (6) month reporting deadline extension due to Hurricane Helene, an Association: (1) must have its principal place of business in an area where Federal Emergency Management Agency (FEMA) assistance is available, (2) IRS tax filing deadlines for that area have been extended, and (3) the Association must have been formed in 2024 and have an original reporting deadline between September 22nd and December 21st.
5. To be eligible for a six (6) month reporting deadline extension due to Hurricane Milton, an Association: (1) must have its principal place of business in an area where Federal Emergency Management Agency (FEMA) assistance is available, (2) IRS tax filing deadlines for that area have been extended, and (3) the Association must have an original reporting deadline between October 4th and January 2nd.

NOTE – the six (6) month extension is calculated from the date of original reporting.

After the initial filing, associations must update their BOI filing within 30 days of any change in the reported information. Changes could include a change in Board or Officer membership, a change in address, or any other significant information relevant to the Association's BOI report.

The BOI filing can be securely completed through the FinCEN's online portal, available at: <https://www.fincen.gov/boi>. FinCEN is responsible for collecting BOI data, and the IRS provides access to facilitate this process. FinCEN also answers frequently asked questions at: <https://www.fincen.gov/boi-faqs>.

10 Reasons Manufactured Homeowners in Florida Should Join the FMO

By Dr. Dave Siefkes



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

1. Shared Purpose and Mission

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

2. Community Support

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

3. Expanded Knowledge of Rights and Resources

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

4. Increased Motivation to Advocate

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

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

5. Enhanced Impact as a Group

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

6. Skill Development and Training

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

7. Networking and Connection

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

8. Positive and Supportive Environment

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

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

9. Advocacy and Influence in Legislation

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

10. Personal Growth and Empowerment

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

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

The Importance of Joining an Organization

Joining an organization can have a transformative impact on your personal and professional growth. Whether it's a professional association, a community group, or a student club, participating in an organized group fosters opportunities for networking, skill-building, and creating lasting impacts. Here's why becoming part of an organization matters:

1. Networking Opportunities

One of the most significant benefits of joining an organization is the chance to connect with like-minded individuals. It provides a platform to build meaningful relationships with people who share your interests or professional goals. Networking within an organization can open doors to mentorship, collaborations, and even career opportunities. For professionals, these connections often serve as invaluable resources for advice, referrals, and job leads.

2. Skill Development

Organizations frequently offer workshops, training sessions, and other learning opportunities that allow members to sharpen their skills. By participating actively, members can enhance their leadership, communication, and problem-solving abilities. For students, joining a club or society offers a practical way to gain experience outside the classroom, complementing academic learning with hands-on application.

3. Contributing to a Cause

Many organizations are mission-driven, aiming to make a positive impact on specific communities or industries. Joining such groups provides a sense of purpose and fulfillment as you contribute to meaningful work. Whether it's advocating for a cause, organizing events, or driving community initiatives, being part of a collective effort enhances your sense of belonging and purpose.

4. Building Credibility

Membership in reputable organizations can bolster your resume and professional profile. Many employers view active participation in professional associations as a sign of dedication and initiative. For students and early-career professionals, it's an excellent way to demonstrate commitment to their field.

5. Expanding Perspectives

Organizations bring together people from diverse backgrounds, experiences, and viewpoints. Engaging with such diversity enriches your understanding and broadens your perspectives. It fosters a sense of cultural awareness and empathy, which are invaluable in today's interconnected world.

6. Creating Lifelong Friendships

Beyond the professional and personal growth, joining an organization is an avenue to form lasting friendships. Shared experiences, collaborative projects, and common interests often lead to bonds that extend far beyond the organization's framework.

Tips for Maximizing Your Membership

Be Active: Attend events, participate in meetings, and volunteer for roles within the organization.

Network Authentically: Take the time to build genuine connections rather than treating it as transactional.

Leverage Resources: Make use of the tools, platforms, and benefits the organization offers.

Stay Committed: Consistent participation increases the value you gain from being a member.



ADVOCACY Florida Delegation Meetings

Legislative delegation meetings are public meetings happening before the start of a new legislative session, usually in the summer and fall. These meetings occur throughout the state; Senators and Representatives from each district are present at their respective meetings. These forums are open to the public and are a great chance for members of the public to present legislative proposals, make funding requests, or express opinions on state issues. If you want to affect change and policy, it is very important to show up to your local delegation meeting.

Contact your local government offices to sign up to attend and SPEAK at your local meeting.

Protecting the Lifestyle of Mobile and Manufactured Homeowners: A Guide for the 55+ Community

Mobile and manufactured homes have long provided an affordable, flexible, and community-focused housing option for individuals aged 55 and older. However, as the housing market evolves and external pressures mount, it's increasingly important for residents to take steps to protect their lifestyle and ensure their voices are heard. Here's how you can safeguard your community and maintain the quality of life you value.

Understanding the Challenges

Land Ownership and Lease Security

Many mobile home parks operate on leased land, which can lead to uncertainty if property owners decide to sell or change land use. Rising land values and redevelopment pressures pose significant risks to residents.

Zoning and Regulations

Local zoning laws can either protect or threaten mobile home communities. Efforts to rezone areas for other types of development can lead to displacement or stricter regulations.

Stigma and Misconceptions

Negative stereotypes about mobile and manufactured homes can influence policymaking and public opinion, undermining efforts to preserve these communities.

Strategies to Protect Your Lifestyle

Stay Informed

Keep up with local and state regulations that affect mobile home parks. Join homeowner associations or online forums to stay connected with others who share your concerns.

Join an Advocacy Group - FMO

Advocate for Resident Ownership

In cases where a park is up for sale, band together with fellow residents to explore purchasing the land as a cooperative. Resident-owned communities provide long-term stability and a say in decisions.

Engage with Local Government

Attend city council meetings and advocate for zoning laws that protect mobile home parks. Form coalitions with other local groups to amplify your voice.

Educate the Public

Combat stigma by sharing positive stories about life in mobile and manufactured home communities. Highlight the affordability, sustainability, and strong sense of community they offer.

Prepare for Emergencies

Create a plan to address issues like eviction, lease changes, or natural disasters. Understand your rights as a homeowner and seek legal advice when needed.

Building a Stronger Community

Residents aged 55 and older often form the backbone of mobile home communities, fostering camaraderie and support. Use this strength to:

Organize events to build relationships within your park.
Create networks for mutual assistance during emergencies.

Resources for Homeowners

State and National Organizations: Groups like FMO, the Manufactured Housing Institute or the National Manufactured Home Owners Association can provide advocacy support and resources.

Legal Assistance: Seek organizations that specialize in housing rights for seniors and mobile home residents.

Local Advocacy Groups: Many cities have nonprofits focused on protecting affordable housing options.



By staying proactive and engaged, mobile and manufactured homeowners can protect their lifestyle and continue to enjoy the affordability, independence, and sense of community that these homes provide. For those in the 55+ community, preserving this way of life ensures that future generations can also benefit from this unique and rewarding housing option.

The Future of Manufactured Home Ownership in Florida

1. Increased Demand for Affordable Housing

With Florida's rising housing costs, manufactured homes are becoming an attractive, affordable option for retirees, young families, and single professionals alike.

2. Sustainable and Energy-Efficient Designs

Advances in sustainable building materials and energy-efficient technologies are making manufactured homes more eco-friendly and cost-effective to maintain.

3. Enhanced Community Features and Amenities

Manufactured home communities are evolving to offer amenities like clubhouses, fitness centers, and green spaces, adding to the appeal of this lifestyle.

4. Changes in Zoning and Regulatory Policies

State and local governments may revisit zoning laws and regulations to accommodate the growing need for manufactured housing, potentially allowing more communities in suburban and urban areas.

5. Smart Home Technology Integration

The rise of smart home devices could make it easier for owners to control security, lighting, and climate, enhancing convenience and appeal in manufactured homes.

6. Greater Financing Options

As manufactured homes grow in popularity, lenders are likely to expand financing options, making ownership more accessible to a broader population.

7. Community-Owned and Co-Op Models

Residents may see more opportunities for co-op and community-owned models, giving them greater control over management, fees, and policies in their communities.

8. Increased Attention to Hurricane-Resilient Designs

Given Florida's climate, future manufactured homes will likely incorporate enhanced hurricane-resistant designs and materials to better withstand severe weather events.

9. Rising Popularity Among Younger Buyers

With a focus on affordability and flexibility, younger generations may turn more to manufactured homes as a viable alternative to traditional housing.

10. Advocacy for Manufactured Homeowner Rights

As this housing segment grows, advocacy groups like the FMO will continue pushing for homeowner rights, fair rental practices, and policy changes to protect residents' interests.

The future of manufactured home ownership in Florida looks promising, combining affordability, innovation, and community-centered living options.



As I see it

November 2024

Rick Hollenback, FMO President



The year has passed so quickly!

I need to thank the following people for their time and talents they've shown to FMO over the years. Kevin Doan Section E Director, Walter Oppermann District 1 President, Mike Rice, District 1 Vice President, Joan Bartlett District 5 President, and John Petrella District 3 President, have all announced their retirements. That's a lot of knowledge we'll be looking to replace. I wish you all well as you continue with real retirement. Thank You for your FMO Time.

Let's look at our latest accomplishment in 2024. Florida House Bill 613. The items were brought to the FMO PAC committee well over a year ago. We formed a committee, and met with Park Owners to see if there was any common grounds with our list. We found a Florida House of Representative member, who listened to our ideas. Members of District 1 took charge, and persuaded a Senator to sponsor a companion bill, and after many committee meetings in Tallahassee, changes, and finally, a signature by the Governor. New 723 booklets now reflect the new laws. Thanks YOU for contacting Tallahassee to support the bill.

FMO has been the key driver of the Tie-Down Program, that actually was the beginnings of FMO, back in the 1960s, due to Hurricane damage. After the 2023 legislation passed a bill, the Tie Down program was expanded for another 10 years, along with an additional \$7M added to the program to be used on back log requests. Remember, because of FMO, this program has been moving along for about 50 years.

How many times have you heard, the state house has been eyeing our Lot Rent with a sales tax. I'm aware of 3 times since 2012. All three times, it was FMO that stopped those increases. Remember to thank our Legislative Council for these catches.

FMO held a webinar for Park Reps and those interested in becoming a park rep. We have over 300 Park Reps and we're committed to providing them with the tools needed to be effective FMO representatives. I'd like to hold several more of them in 2025, open to all FMO Members. I know everyone thinks our insurance rates are unreasonable, but are you aware, that FMO was the driving force that requires Citizens Insurance cover attachments, such as sheds and carports? Don't be afraid to contact the PAC team and ask them to look into needed change.

So, have you ever heard someone say, we don't need FMO? Look back on just this few items. I've many more accomplishments, but I'll use them at another time. Life without FMO would be a massive change to all of our life styles. Most, not very attractive. 723 as you know it, would really change, and I don't think it would be in our best interest.

Welcome back to our snowbird friends and neighbors, as they find another fun filled winter here in Florida.

Cheers
Rick

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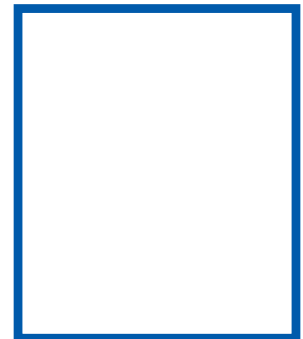
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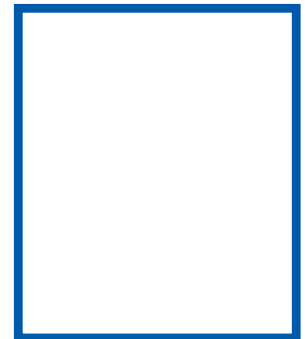
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POSITION OPEN
 Section H, District 15

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<p>DISTRICT 6 Kathie Payne, President 812-305-4484 Kathiepayne@outlook.com Highland County, Desoto, Hardee and Glade Counties</p>	<p>DISTRICT 13 Jo Anne Fieschel, President 631-987-6842 jojoerv@aol.com Marion County</p>	<p>DISTRICT 9 Laurence Berthiaume, President 321-676-4941 doland319@yahoo.com Brevard County</p>	



ADVISORS

Nancy Stewart
 Legislative Counsel

FMO Standing Committees

These committees are key to the day-to-day operation of FMO. All members of the committees serve in a volunteer capacity. There are spaces available on each committee.

Please reach out to members@fmo.org or directly to the Chairperson to sign up.

Committee	Description	Chairperson
Political Advocacy	a) Review submissions received from FMO members for legislation on behalf of manufactured/mobile homeowners b) Cooperate with our legislative consultant	Darlene Whitkanack
Finance	a) Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly b) Under the guidance of the Treasurer, monitor the budget during the biennial period and make periodic written reports to the Board of Directors on the financial condition of the FMO	Bonnie Darling
Membership	a) Provide suggestions to the Board of Directors b) Provide to the Board of Directors a monthly report of the current membership showing the total number of members, new members, non-renewals, and lost members	Don Stanton
Nominating	a) The Nominating Committee shall be composed of members without regard to geographical considerations. This committee will be appointed by the Board of Directors, have a minimum of five (5) members, and include at least three District Presidents. b) The duties of this committee shall include but not limited to: i. Review the applications received from individuals desiring to run for state office. ii. Determine eligibility of prospective candidates. iii. Submit a report to the Executive Director and Board of Directors no later than sixty (60) days prior to the Assembly for publication in the FMO Magazine, Nov/Dec issue, in election years. iv. Present their report to the State Assembly.	Fred Sullivan
Consolidated Legal Fund	a) The mission of the committee will be to assess the need to support legal actions that will have significant impact statewide, or within a county or municipality that will result in appellate precedent of law. b) Shall establish and maintain separate bank accounts c) Eight members, consisting of two FMO Board members plus the FMO Treasurer; two district presidents; and three HOA presidents/past presidents. In addition, the FMO legal counsel shall attend all meetings of the Consolidated Legal Fund Committee and shall assist and advise the committee d) Review and maintain all physical contracts, payments, and payment histories for participating HOA's	Ron Thoreson
Education	In conjunction with the FMO attorney, the education committee creates, maintains and administers the education curriculum for members.	Bonnie Darling
Communications	Responsible for all internal and external communication methods, to include the FMO magazine, social media and public relations.	Cynthia Carter-Lee
Park Closure and Development	Track mobile/manufactured home park closures and issues related to park closures within the state of Florida. Promote the development of new manufactured home communities in the state of Florida.	Open
ROC		Jo-Ann Joslyn
By-Laws		Norma Woodall

“The best way to find yourself is to lose yourself in the service of others.” – Gandhi

8 Keys to Achieving Teamwork and Driving Success

by Dr. Dave Siefkes



In the business world, teamwork isn't just a buzzword... it's a crucial element of success. As a seasoned entrepreneur and Sales Manager, I've learned that no matter how talented individuals are, the true magic happens when a team comes together with a shared purpose and synergy. Here are my 8 essential keys to building effective teamwork, along with the transformative benefits they bring to any organization.

1. Clear Goals and Objectives

Setting clear goals is the cornerstone of teamwork. When team members know what they're working toward, they're more focused and aligned. Specific, measurable objectives give everyone a sense of purpose and help track progress.

Benefit: Clarity eliminates confusion, enhances motivation, and ensures the team stays on track to achieve its desired outcomes.

2. Open and Honest Communication

Great teamwork thrives on transparent communication. Create an environment where team members feel comfortable sharing their thoughts, asking questions, and offering feedback. Tools like regular meetings, open-door policies, and collaborative software can facilitate this.

Benefit: Open communication reduces misunderstandings, fosters trust, and strengthens collaboration by keeping everyone informed and engaged.

3. Defined Roles and Responsibilities

A well-functioning team requires clear boundaries and expectations. Assign roles based on each member's strengths and expertise, ensuring no gaps or overlaps in responsibility.

Benefit: Defined roles prevent redundancy, promote efficiency, and empower team members to take ownership of their tasks.

4. Mutual Respect and Trust

Respect is the glue that holds a team together. Valuing each member's skills, perspectives, and contributions builds trust and nurtures positive relationships.

Benefit: Trust enhances collaboration, minimizes conflicts, and creates a supportive environment where innovation can flourish.

5. Strong Leadership

Every successful team needs a capable leader who sets the vision, guides the group, and resolves conflicts. A good leader empowers team members while providing direction and support.

Benefit: Strong leadership keeps the team focused, boosts morale, and ensures that challenges are handled swiftly and effectively.

6. Adaptability and Flexibility

In today's fast-paced world, teams must adapt to shifting priorities, unexpected challenges, and new opportunities. Encourage flexibility to adjust roles, strategies, and approaches as needed.

Benefit: Adaptable teams are resilient, able to overcome obstacles, and more likely to seize opportunities for growth.

7. Shared Accountability

When a team shares accountability for successes and setbacks, it fosters unity and commitment. Instead of pointing fingers, team members work together to overcome challenges and celebrate wins.

Benefit: Shared accountability creates a culture of ownership, reduces blame, and strengthens team bonds.

8. Regular Feedback and Recognition

Feedback helps teams improve, while recognition motivates them to maintain high performance. Provide constructive feedback to guide growth and celebrate milestones to boost morale.

Benefit: Continuous improvement and positive reinforcement increase productivity, satisfaction, and loyalty among team members.

The Power of Teamwork in Action

When these 8 keys come together, the results can be transformative. A team with clear goals, mutual trust, and effective communication operates like a well-oiled machine. It achieves more than the sum of its parts, driving innovation, efficiency, and success.

As a business owner, I've seen firsthand how investing in teamwork can elevate an organization from good to great. By implementing these principles, you'll empower your team to reach new heights... and enjoy the rewards of shared success.



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District 6	Desoto, Hardee, Highland, and Glades	E
District 7	Charlotte, Lee, Collier, and Hendry	B
District 8	Sarasota	B
District 9	Brevard	G
District 10	Hillsborough	A
District 11	Pasco	A
District 12	Miami-Dade, Brower, and Monroe	D
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District 17	Citrus, Hernando and Sumter	A

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PLEASE NOTE

Your membership cards can be printed online at www.fmo.org after signing into your member record.

Please contact your **District President** or your **Section Director** for questions regarding **HOA-related** inquiries.

FMO Headquarters

222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714

Email: members@fmo.org | Phone: 321 214-4300

FMO Legislative Priorities

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

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

If you are interested in joining the PAC Committee, please contact Darlene Whitkanack, darlene155@aol.com.

Name: _____

Community/Park Name: _____

Contact information: _____

Legislative priorities: _____

a) _____

b) _____

c) _____

Additional information or details: _____



INSURANCE UPDATE

Connor Flores
Professional Insurance
727-253-1419

Simply put If it rains, it can flood. Flooding is the most common and most damaging natural disaster in the country. In Florida, flood risk is higher due to the state's frequency of storms and proximity to water. Despite this, most insurance policies do not cover flooding.

Although you can purchase flood insurance at any time, waiting until a hurricane or major storm is threatening your home may be too late. Many policies take upwards of 30 days after purchase to take effect.

The National Flood Insurance Program is a pre-disaster flood mitigation and insurance protection program designed to reduce the escalating cost of disasters. The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners. Standard flood insurance by the National Flood Insurance Program generally covers physical damages directly caused by flooding within the limits of the coverage purchased. Private providers may have higher limits or broader coverage compared to National Flood Insurance Program policies.

Regardless of which policy you select for your family, any coverage is better than none. If your property experiences flooding impacts from a disaster, it is not guaranteed you will be able to receive federal assistance. If your area has not received a Presidential Disaster Declaration, you will not receive assistance. A Presidential Disaster Declaration makes federal assistance available under FEMA. When there is an official Presidential Disaster Declaration, National Flood Insurance Program policyholders are encouraged to apply for FEMA disaster assistance in addition to their flood insurance claim. If your area does receive a Presidential Disaster Declaration, the average payout by FEMA's Individuals and Households Program is only about \$5,100 in Florida. With the National Flood Insurance Program, claim payments average around \$29,000.

You should determine your flood zone risk immediately. Flood risk zones are identified by the National Flood Insurance Program and breaks them down into these categories:

High-Risk Zone

There is at least a 25% chance of flooding during a 30-year mortgage. All homeowners in high-risk zones with mortgages from federally regulated or insured lenders are required to purchase flood insurance.

Zones: A, V

Moderate to Low-Risk Zone

The risk of flooding is reduced but not completely removed. Even if you live in a moderate-to-low-risk zone, it's recommended that you purchase flood insurance. About 25 percent of all flood insurance claims come from areas with low-to-moderate flood risk. On average, only two inches of water in your home can cause \$7,800 or more in damage. Poor drainage systems, rapid rainfall accumulation, and broken water mains can all result in flooding.

Zones: B, C, or X

Undetermined Risk Zone

No flood-hazard analysis has been conducted, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk.

Zone: D

Don't wait until it's too late to get flood coverage. Protect your home and belongings by reaching out to us today for a free cost no obligation estimate to protect your home.





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Surviving the Holidays Without Your Loved One

The holiday season, often associated with joy and togetherness, can feel overwhelmingly difficult when you're grieving the loss of a loved one. The memories, traditions, and presence of that person leave an irreplaceable gap. However, it's possible to navigate this season with compassion for yourself and a focus on healing.

1. Acknowledge Your Feelings

Allow yourself to feel whatever emotions arise—sadness, anger, or even moments of joy. Grieving during the holidays is normal, and suppressing these feelings may make them more intense over time.

2. Simplify Holiday Expectations

It's okay to let go of traditional expectations or to scale back on celebrations. Consider only participating in activities that feel manageable and meaningful.

3. Create New Traditions

Honor your loved one by incorporating their memory into the season. This could mean lighting a candle in their honor, making their favorite recipe, or volunteering for a cause they cared about.

4. Seek Support

Reach out to friends, family, or a support group. Sharing your feelings and experiences can be a powerful way to ease loneliness and find solidarity.

5. Practice Self-Care

Prioritize your emotional and physical well-being. Whether it's taking time for solitude, journaling, or engaging in activities you enjoy, self-care can help you feel more grounded during challenging moments.

6. Accept Offers of Help

Let loved ones assist with tasks or invite you to their gatherings. Even if you're not sure how you'll feel, being surrounded by supportive people can make a difference.

7. Give Yourself Grace

Remember, there's no "right" way to grieve or celebrate the holidays. Be kind to yourself, and allow room for your emotions to ebb and flow without judgment.

8. Consider Professional Help

If grief feels too heavy to manage alone, seeking therapy or counseling can provide the tools and support needed to process your emotions.

The holidays may never be the same, but they can still hold moments of peace and connection. By honoring your loved one and prioritizing your healing, you can navigate this season one day at a time.



Our Kids Don't Want Our Keepsakes: The Shifting Sentiment on Heirlooms

For generations, family keepsakes have been treasured symbols of heritage, love, and continuity. From antique furniture to china sets, these items carried stories of the past into the future, often with the hope they'd be cherished by the next generation. But for many parents and grandparents today, a stark realization is settling in: our kids don't want our keepsakes.

Why is this happening, and what does it mean for us and the legacy we hope to leave behind?

The Minimalist Movement and Changing Lifestyles

One major factor driving this shift is the rise of minimalism. Younger generations, particularly Millennials and Gen Z, are gravitating toward simpler, less cluttered lifestyles. With smaller living spaces and a preference for functionality over sentimentality, the prospect of inheriting large, unwieldy furniture or fragile collections often feels more burdensome than exciting.

Cultural and Technological Evolution

The way we interact with memory and legacy has fundamentally changed. Digital tools allow people to store memories in photos, videos, and documents without the need for physical items. This digital shift reduces the need for tangible objects to carry emotional weight.

Additionally, younger generations often seek experiences over material possessions. A family vacation photo might hold more sentimental value to them than a set of heirloom dishes.

The Emotional Disconnect

Another reason for the waning interest in keepsakes is the lack of personal connection. A rocking chair passed down from a great-grandparent might hold immense value to someone who remembers its history, but to a younger family member, it's just another piece of furniture. If the emotional connection to the item isn't cultivated, its value diminishes.

How to Navigate the Shift

While this change can feel disheartening, it also presents an opportunity to rethink how we pass on our stories and legacy. Here are some ideas to bridge the generational gap:

Ask Before Assuming

Open a dialogue with your children or grandchildren about what they value. You may be surprised by what resonates with them. Sometimes, smaller, personal items—a handwritten recipe card or a piece of jewelry—carry more weight than bulky furniture.

Create Digital Memories

Consider documenting the stories behind your keepsakes through photos, videos, or written narratives. This way, even if the physical items aren't retained, their stories live on.

Downsize Thoughtfully

Begin the process of sorting through keepsakes early, focusing on what you truly want to keep versus what you think others might value. Donate or sell items that no longer serve a purpose.

Find New Homes for Treasures

Consider gifting meaningful items to friends, extended family, or even museums or historical societies that can appreciate their value.

Legacy Beyond Objects

At its core, the frustration over keepsakes not being wanted often stems from a deeper concern: Will our stories and values be forgotten? It's essential to remember that legacy is about more than things. Passing on traditions, sharing stories, and spending time together are far more enduring than any material object.

As we navigate this changing landscape, the focus should shift from preserving things to preserving connections. The next generation might not want your china set—but they'll always remember the meals you shared on it.

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The FMO Notary Directory will be available in the
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email fmomagazine@gmail.com

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/>



*"There is no power
for change greater
than a community
discovering what it
cares about."*



Christmas in Florida: A Local Guide to Holiday Fun

By Dr. Dave Siefkes



Florida may not offer snow-covered landscapes or frosty temperatures, but it more than makes up for it with dazzling Christmas attractions and holiday cheer. From magical lights to unique festive experiences, the Sunshine State knows how to celebrate the season. Whether you're a lifelong resident or a snowbird soaking up the warmth, here's a guide to Florida's top Christmas attractions and why they're worth a visit this holiday season.

1. Mickey's Very Merry Christmas Party at Magic Kingdom (Orlando)

Nothing says Christmas magic like Disney. This special after-hours event at Walt Disney World combines the joy of the season with Disney's unparalleled storytelling. Watch the **Once Upon a Christmastime Parade**, complete with Santa Claus and your favorite Disney characters in holiday attire, and enjoy complimentary cookies and hot cocoa. Nearby, Disney Springs offers even more festive fun with the Christmas Tree Stroll and seasonal shopping.

2. Nights of Lights (St. Augustine)

St. Augustine, the nation's oldest city, transforms into a glowing masterpiece during the Nights of Lights. Millions of tiny white lights adorn the historic buildings, creating a stunning display. Take a romantic horse-drawn carriage ride or hop aboard a trolley tour to soak it all in. Nearby, explore St. Augustine's local shops, cozy cafes, and holiday-themed events like the **Luminary Night at the St. Augustine Lighthouse**.

3. Christmas at Gaylord Palms (Kissimmee)

Step into a winter wonderland at Gaylord Palms Resort, where the entire property transforms into a holiday haven. The famous **ICE! exhibit** showcases massive, hand-carved ice sculptures kept at a chilly 9 degrees Fahrenheit. Add some thrills with snow tubing, ice skating, and a Cirque-style Christmas show. Residents can even book a staycation and enjoy the resort's luxurious amenities.

4. Santa's Enchanted Forest (Miami)

For South Floridians, this Christmas-themed carnival is a nostalgic holiday tradition. Santa's Enchanted Forest boasts carnival rides, live shows, and endless holiday treats like roasted nuts and churros. The towering 90-foot Christmas tree and millions of lights provide a spectacular backdrop for family photos. Nearby, explore Miami's vibrant holiday markets or attend festive events like the **Vizcaya Museum and Gardens Holiday Evening**.

5. SeaWorld's Christmas Celebration (Orlando)

SeaWorld offers a unique mix of aquatic life and Christmas cheer. Stroll through the enchanting **Sea of Trees**, where illuminated, floating Christmas trees dance to holiday music. Catch seasonal shows like **Clyde & Seamore's Countdown to Christmas** and enjoy encounters with Santa Claus. Located near Orlando's other attractions, this is a perfect addition to a holiday getaway in Central Florida.

6. The Polar Express Train Ride (Multiple Locations)

Bring the classic story to life with this immersive train ride offered in cities like Fort Lauderdale and Miami. Passengers board decorated trains, sip on hot cocoa, and meet Santa, just like in the beloved book. The festive atmosphere and joyful spirit make it a favorite for families and grandparents with visiting grandchildren.

7. EPCOT International Festival of the Holidays (Orlando)

For residents who love to travel the world through food and culture, this event at EPCOT is a holiday dream. Each pavilion in the World Showcase highlights its unique seasonal traditions, from Germany's mulled wine and gingerbread cookies to Japan's New Year's displays. Don't miss the **Candlelight Processional**, a moving retelling of the Christmas story accompanied by a full choir and celebrity narrators.

....CHRISTMAS IN FLORIDA CONTINUED ON PAGE 24

8. Christmas Town at Busch Gardens (Tampa)

For Tampa Bay locals, Christmas Town is a winter wonderland close to home. This event features millions of lights, festive shows, and Santa's North Pole village. The **Penguin Point** exhibit and holiday-themed rides add extra excitement. While in Tampa, pair your visit with the **Riverwalk Holiday Spectacular** for even more seasonal charm.

Merry
Christmas

9. Holiday Boat Parades (Various Cities)

Florida's coastline shines during the holiday season, literally, thanks to festive boat parades. The **Winterfest Boat Parade in Fort Lauderdale** is the state's most famous, with elaborately decorated yachts and live music. Other cities, including Sarasota, Naples, and Jacksonville, host their own waterfront celebrations. Watching these parades is the perfect way to celebrate Florida's unique holiday spirit.

10. Palm Beach Holiday Lights and Sand Sculptures (West Palm Beach)

Palm Beach County offers its own twist on Christmas with "Sandi," a 35-foot Christmas tree made entirely of sand. This one-of-a-kind sculpture, adorned with lights and music, is the centerpiece of a month-long celebration in West Palm Beach. Enjoy nightly light shows, holiday markets, and live entertainment along the waterfront.

Florida Residents Embrace These Holiday Attractions

Florida's Holiday events go beyond standard decorations... they bring communities together and celebrate the season with a distinctly tropical flair. Whether it's walking through historic light displays in St. Augustine or cruising along the waterways during a boat parade, these attractions remind us that Christmas magic can be found even in the warmth of Florida's winter.

So this year, skip the snow and embrace the Sunshine State's unique take on holiday cheer. From twinkling lights to thrilling experiences, these attractions are guaranteed to make your holiday season merry and bright.

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FLORIDA ANCHOR AND BARRIER

Florida's Free Top 15 Exciting Things To Do

By Dr. Dave Siefkes



Florida may be known for its theme parks and luxury resorts, but it also offers countless free activities that showcase its stunning natural beauty, rich culture, and vibrant communities. From sandy shores to historic landmarks, here's a guide to 15 exciting free things to do in the Sunshine State, perfect for adults looking for adventure without breaking the bank.

1. Explore the Beaches

Florida is home to some of the world's best beaches, and many are entirely free to access.

- **Siesta Key Beach (Sarasota):** Famous for its powdery white sand, this beach is ideal for relaxing or enjoying the vibrant nearby village.
- **Clearwater Beach (Tampa Bay Area):** A lively beach with calm waters, free beach access, and spectacular sunsets.
- **Fort De Soto Park (St. Petersburg):** Beyond its pristine beach, this park offers free trails and picnic spots.
- **Cocoa Beach (Space Coast):** Known for surfing and its pier, this is a perfect spot for beachgoers and rocket launch watchers near Orlando.
- **Navarre Beach (Panhandle):** A quieter escape, offering sugar-white sand and clear waters perfect for a tranquil getaway.

Nearby attractions: Many of these beaches are near free boardwalks, fishing piers, and nature trails for added exploration.

2. Wynwood Walls (Miami)

Miami's Wynwood Arts District is a dynamic neighborhood filled with colorful street art and cultural energy.

- Walk the streets to admire murals by international artists like Shepard Fairey and Kobra.
- Check out the free outdoor galleries that highlight Miami's urban art scene.
- Explore nearby free attractions like the **Margaret Pace Park** for waterfront views.
- Don't miss free monthly events like the **Wynwood Art Walk** on the second Saturday of each month.
- Relax at nearby **Bayfront Park**, a free oasis in the heart of downtown Miami.

3. Visit the Everglades National Park

(Free Entry on Select Days)

Experience the unique beauty of Florida's wetlands on select fee-free days.

- Take a self-guided walk along the **Anhinga Trail**, perfect for spotting alligators and herons.
- Visit the **Shark Valley Observation Tower** for sweeping views of the Everglades.
- Hike the **Pa-Hay-Okee Overlook Trail**, offering tranquil views of sawgrass prairies.
- Stop by the **Gulf Coast Visitor Center** in Everglades City to access free canoeing areas.
- Check for free ranger-led programs on fee-free days, like birdwatching tours.

Nearby attractions: Everglades City and Homestead offer historic sites, like the free **Museum of the Everglades**.

4. Attend a Space Launch (Cape Canaveral)

Witnessing a rocket launch is unforgettable, and many Florida locations offer free views.

- **Playalinda Beach (Titusville):** A serene spot within Canaveral National Seashore.
- **Space View Park (Titusville):** Designed for rocket viewing, this park has free admission.
- **Cocoa Beach Pier:** Watch launches while enjoying the ocean breeze.
- **Jetty Park (Port Canaveral):** Another excellent viewing spot close to the action. You need to pre-pay online for entrance here.
- **Max Brewer Bridge (Titusville):** Offers unobstructed views of the launch pad.

Nearby attractions: Explore historic Titusville or enjoy the Space Coast's free beaches.

5. Stroll Through St. Augustine's Historic District

St. Augustine blends history and charm, and much of it is free to explore.

- Walk along St. George Street, a pedestrian-only road filled with shops and historic sites.
- Admire the exterior of the **Castillo de San Marcos**, a centuries-old Spanish fort.
- Visit the **Old City Gates**, a piece of colonial history.
- Stroll the **Bridge of Lions** for beautiful waterfront views.
- Explore the free beaches on Anastasia Island nearby.

Nearby attractions: St. Augustine offers free events like art walks and holiday light displays.

....TOP 15 EXCITING THINGS TO DO CONTINUED ON PAGE 26

6. Relax in Key West's Mallory Square

Mallory Square is the epicenter of Key West's famous **Sunset Celebration**, held every evening.

- Enjoy street performers, from fire jugglers to musicians.
- Watch artisans display their unique crafts and creations.
- Take in breathtaking sunsets over the Gulf of Mexico.
- Walk along the free Key West Historic Seaport for charming views of boats and local life.
- Explore nearby landmarks like **Fort Zachary Taylor State Park**, which offers free walking trails.

7. Discover the Florida Keys Overseas Heritage Trail

This trail stretches across the Keys, offering free outdoor fun.

- Walk or bike along the iconic **Seven Mile Bridge**.
- Stop at **Long Key Bridge** for fishing or wildlife spotting.
- Explore the scenic **Anne's Beach** in Islamorada.
- Enjoy picnic spots along the trail with ocean views.
- Visit **Veterans Memorial Park** near Big Pine Key for peaceful views.

Nearby attractions: Many local parks and quirky roadside stops along the Keys are free to visit.

8. Explore Free Festivals and Markets

Florida's communities host vibrant free festivals throughout the year.

- **Gasparilla Pirate Festival (Tampa):** A thrilling parade and pirate invasion.
- **Downtown Sarasota Farmers Market:** Fresh produce and crafts in a lively atmosphere.
- **Mount Dora Craft Fair:** Stroll through charming streets filled with handmade goods.
- **Fort Myers Art Walk:** A free evening of art and live music every first Friday.
- **Coconut Grove Arts Festival (Miami):** A free day for art lovers, with some ticketed exhibits.

9. Visit Big Tree Park (Longwood)

This serene park features towering cypress trees and easy walking trails.

- Admire the **Lady Liberty Tree**, believed to be over 2,000 years old.
- Walk the shaded trails for a peaceful nature escape.
- Enjoy picnic areas perfect for a relaxing afternoon.
- Nearby is **Spring Hammock Preserve**, offering free birdwatching.
- Stop by **Lake Jesup Conservation Area** for stunning lake views.

10. Go Shelling on Sanibel Island

Sanibel Island is a treasure trove for shell collectors.

- Start at the **Lighthouse Beach**, a favorite for its abundance of shells.
- Visit **Bowman's Beach**, a quiet spot for shelling enthusiasts.
- Explore **Blind Pass Beach**, where shells wash up after high tide.
- Take a free nature walk at the **J.N. "Ding" Darling National Wildlife Refuge**.
- Relax at **Tarpon Bay Beach**, another excellent shelling spot.

11. Walk the Riverwalks

Florida's riverwalks combine natural beauty and city life.

- **Tampa Riverwalk:** Features public art, parks, and waterfront views.
- **Bradenton Riverwalk:** A scenic mile-long path with free public events.
- **Fort Lauderdale Riverwalk:** A peaceful area lined with museums and historic homes.
- **Jacksonville Riverwalk:** Offers gorgeous views of the St. Johns River.
- **Miami Riverwalk:** A hidden gem connecting downtown to Brickell.

12. Tour the Florida Capitol Building (Tallahassee)

Explore Florida's political history and enjoy free views of the city.

- Walk the halls of the **Historic Capitol Museum**.
- Take in panoramic views from the **22nd floor observation deck**.
- Learn about Florida's government through exhibits and tours.
- Visit nearby free sites like **Cascades Park** for trails and concerts.

13. Explore the Manatee Viewing Center (Apollo Beach)

Perfect for nature lovers, this free attraction offers up-close views of manatees.

- Watch manatees bask in the warm waters near the power plant.
- Stroll the boardwalk for birdwatching and coastal views.
- Learn about conservation efforts at the free education center.
- Visit nearby free parks like **E.G. Simmons Regional Park**.

....TOP 15 EXCITING THINGS TO DO CONTINUED ON PAGE 27

14. Check Out Free Museums

Many Florida museums offer free admission on certain days.

- **Commer Museum of Art and Gardens (Jacksonville):** Free every Tuesday evening.
- **Perez Art Museum Miami (PAMM):** Free on the first Thursday of each month.
- **Ringling Museum of Art (Sarasota):** Free entry on Mondays.
- **Museum of Florida History (Tallahassee):** Always free.
- **Cornell Fine Arts Museum (Winter Park):** Free year-round.

15. Visit the Venetian Pool (Coral Gables)

While usually there's an entry fee, occasional free days allow visitors to enjoy this unique spring-fed pool.

- Admire the coral rock formations and waterfalls.
- Enjoy the lush tropical landscaping.
- Relax in the shade of palm trees for a resort-like experience.
- Nearby, stroll Coral Gables' **Miracle Mile** for charming shops and free events.

Florida proves that you don't need a big budget to enjoy its many wonders. From stunning natural escapes to cultural gems, these free activities offer a world of adventure for residents. Pack a picnic, grab your walking shoes, and discover the best of Florida without spending a dime!

The final 2024 issue of the FMO magazine will be mailed the last week of December. All members, advertisers and supporters are encouraged to submit articles for inclusion in the magazine.

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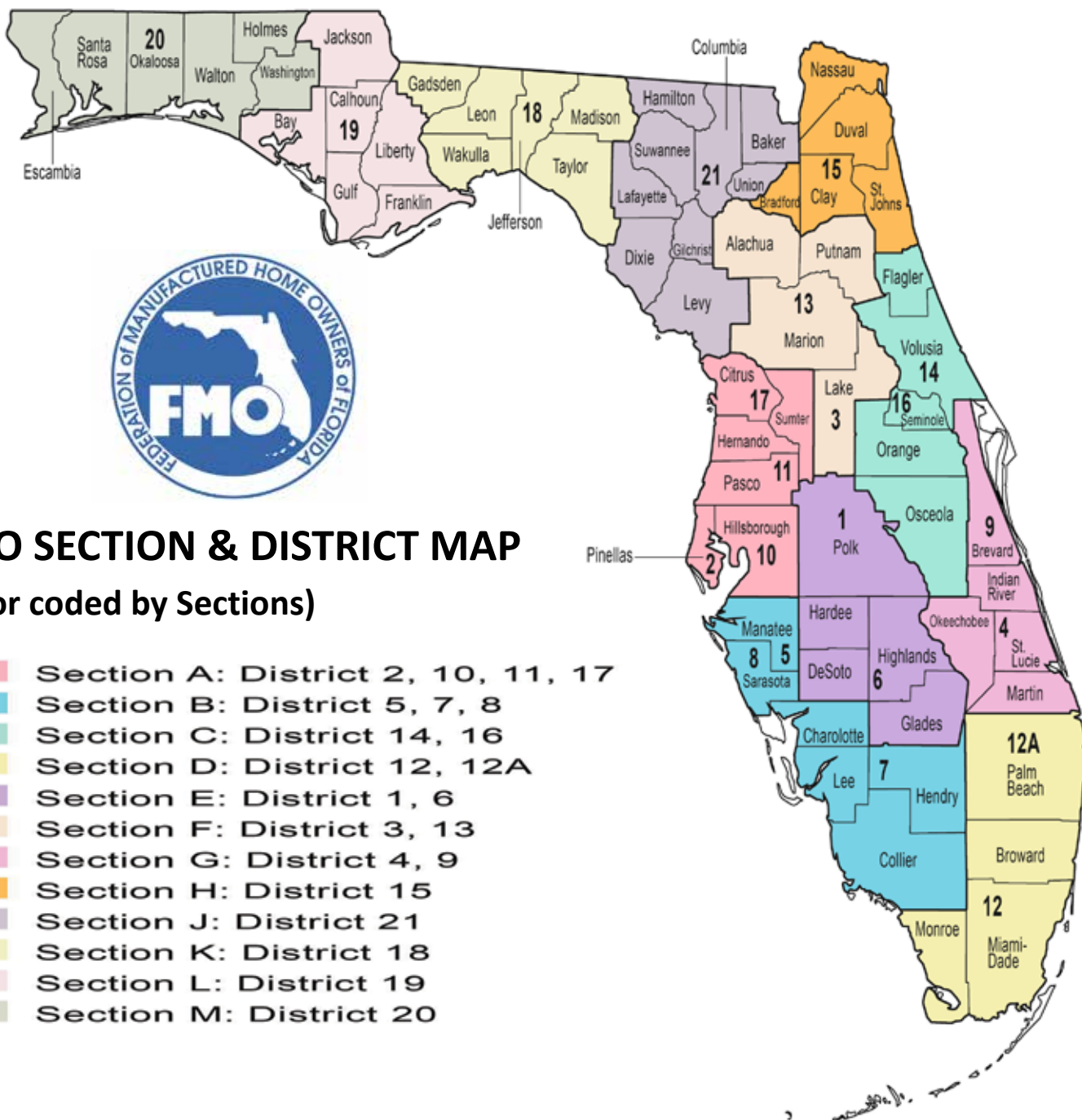
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Mid FL ROC



2024 / 2025 Meeting Dates

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

Meeting times

9:30 a.m. – Coffee and pastries

10:00 a.m. – Meeting

Question/Answer session following all presentations

January 16, 2025 - Bonfire Mobile Village, 620 Misti Drive, Leesburg 34788. James Scragg from Above and Beyond Pest Control will talk about pest control.

February 25, 2025 - Molokai Co-op, 1 Hawaiian Way, Leesburg 34788. Walter Wolf from Lake County Sheriff's Office will educate attendees on avoiding fraud. There will also be an election of officers.

March 25, 2025 - Hawthorne at Leesburg, 100 Hawthorne Blvd, Leesburg 34748. Betsy Barbieux will do board certification for condos, co-ops, and HOA.

April 15, 2025 - Country Club Manor Co-op, 1701 FL -19 Apt. 1, Eustis 32726. A representative from Cornerstone Hospice will discuss services offered.

Submitted by

Jo-Ann Joslyn, President Mid Florida ROC

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