

Winter Edition

FMO MAGAZINE



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



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EDITORIAL

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Manufactured Home Owners of Florida, Inc.

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From the Editor's Desk

By Bob Anderson, Communications Chairman

Welcome to the 2025 Year-End Issue! This completes my first year as the Editor of the FMO Magazine, and what a year it's been. When the previous editor left, I was asked if I would take over as Editor and chair the Communications Committee. I agreed, but was concerned about the Editor position. I didn't know too much about it, and as it turned out, neither did anyone else! The previous editor kept everything close to the vest and didn't share much information with the committee or the Board of Directors. But I found people who knew just enough to get me started, and the rest we figured out together.

Looking forward to 2026, there will be some changes made both to the magazine and how I perform my job as Editor. I want to do a better job getting the magazine out earlier. My goal is to have it out by the 15th of the month. So, I'll be asking my fellow Communications Team members to help with proofreading and cover design. These are two things that take quite a bit of time. One change I will be making is a new column called *What You Should Know*. It will feature information about statutes in 723, other state laws, federal laws, pending legislation, etc. The first column will be about the Prospectus. I've already started working on it, and it may be a two-part column. It will be out in the first 2026 issue in February. I will be talking with the Communications Team in January about ideas and changes for the Magazine. I will also speak with the Board about the ideas and changes we develop.

For the December issue, Michael Meaney and Sam Page each wrote a couple of holiday-themed articles, and I found time to add one myself. There is also an article about the 2025 State Assembly. Be sure to look at the Board of Directors page for the new Board Members! There is also an article about the Flood Disclosure bill that passed the Legislature this year and went into effect on October 1st. This article was written and provided by FMO Attorney Jeremy Anderson and his staff. We also have an FAQ article about the Tie-Down program. As always, we have the popular Capitol Beat column by Legislative Counsel Nancy Stewart and the popular Legal Ease column by FMO Attorney Jeremy Anderson. Merry Christmas, Happy New Year, and we will see you in February!



Message from the President

John Calabrese, FMO President



Hello, fellow FMO Members! My name is John Calabrese, and I am your new FMO President. I am honored to hold this position, and I promise to work every day to be worthy of the privilege to serve our communities and you as your FMO President.

I would like to thank and congratulate all the members of the Board, Section Directors, and District Presidents who were sworn in at our recent FMO Assembly. These dedicated people have been gracious enough to want to share their time and talents with the FMO Board. I look forward to working with all of you.

I want to thank our outgoing President, Rick Hollenbach, for his tenure as President of the FMO. Rick was a great asset to the organization and will be missed. Thank you, Rick, for your hard work and dedication to the cause.

Thank you to all of the delegates, Board Members, FMO Members, Kaley and her staff, and everyone who presented or joined in the Assembly. Volunteers are the lifeblood of a successful organization like the FMO. I greatly appreciate your efforts and the contributions you make to the FMO.

The Assembly was a success. There was a lot of great information passed along. Thanks to Nancy's efforts, we got to hear from Representative Starks and Senator Burton. Their optimistic message sent out some hope for progress in the near future.

The FMO is lucky to have Nancy Black-Stewart as our Legislative Counsel and Jeremy Anderson as our FMO attorney. Both of these individuals do an outstanding service for the organization and our communities.

I ran for this position because I believe in the mission of the FMO. Florida must have a strong, state-wide voice advocating for our communities! I want the FMO to be a viable, financially secure organization, with the best interests of our members always being our top priority.

I want to share a little about myself and my life experiences. I am a full-time Florida resident, having moved here over three years ago from Michigan with Joeie, my wife of many years. I live in the Colony Cove Community in Ellenton.

I have served on the FMO Board as a Director-at-Large for the last 12 months. I have been a member of the FMO for three years. I also serve on the FMO Finance Committee, the Consolidated Legal Fund team, the Political Advocacy Committee, and the Joint Committee with the FMHA.

I spent most of my working career in law enforcement. I served 32 years, mainly in the Metro-Detroit area. I worked my way up through the ranks and eventually became a Deputy Chief, then Chief, and then Director of Public Safety.

I also served as a patrol officer, detective, undercover narcotics detective, range instructor, use-of-force instructor, Union President, Sergeant, and Lieutenant. During my time on the streets, I was part of a unit that executed over 200 high-risk search warrants in and around the city of Detroit.

After retiring as the city of Petoskey Police/Fire Chief, I served as an Assistant Dean at a local college. I was in charge of seven degree programs, a police academy, a fire academy, and a paramedics training program. Our department also prepared and offered in-service training for law enforcement, the fire service, and emergency first responders.

Before retiring (again), I spent a few years as the County Administrator for Emmet County, Michigan, where I was responsible for the day-to-day operation of all county services.

I still work as a substitute teacher in the Manatee County School system. I put in one whole day a week! Those kids can wear you out. The high-risk search warrant executions were easier!

I have an Associate's degree in Criminal Justice, a bachelor's degree in Leadership, and a Master's degree in the Science of Administration from Central Michigan University.

I have served on numerous boards and committees. In 2011, I was appointed by then-Governor Rick Snyder to the Michigan Commission on Law Enforcement Standards, where I served five years as the Vice-Chair. I am proud of the work product that Board was able to produce. We made a positive difference.

continued on page 4

I also served for five years as an executive board member of the Michigan Association of Chiefs of Police and retired as second vice president. This Board is very influential in Michigan and is responsible for many positive changes in the law enforcement landscape of the state.

What is the Mission of the FMO?: The Federation's purpose is to promote its members' general welfare, **protect the rights and interests of**, and be a consumer advocate for manufactured/mobile homeowners.

I will always consider our mission and guiding principles as the Board works together to further our agreed-upon goals.

Here are some of my priorities that I hope the Board will embrace and work together on.

1. Work with the Board to create a sustainable level of financial security for the organization.
 - a. Look for new and sustainable revenue sources
 - Educational Opportunities-expand and improve
 - Grants
 - Memberships
2. The Board must be laser-focused on attracting new members and retaining the membership we have.
 - a. Tactical and strategic plans regarding membership must be revisited and updated by the Board ASAP.
 - b. Our messaging must be positive, optimistic, and inclusive of the issues facing our organization and our members.
3. Work closely with our District Presidents, making sure they have the information and tools available for them to be successful.
4. I believe the FMO should create a plan to be much more involved with the Home Owner's Associations across the State of Florida.
 - a. HOAs need to be the lifeblood of our mission, and their concerns and ideas should be included in the Board's deliberations and decisions.
 - b. I think we need to be meeting with our HOAs, either virtually or in person, regularly, to get their input and to get their members involved in the FMO's mission.
 - c. Constant outreach and communication with HOAs will be more important as we continue to face the ever-changing issues being introduced into Manufactured Home communities
 - d. Encourage, coordinate, and educate our HOAs regarding relationships with their local, county, and state elected officials.
5. Look to continue the good work being done in our state's capital on behalf of the FMO, and to continue to communicate with our state elected officials to further the mission of the FMO and protect the rights of our members.
6. Build relationships and communicate with other similarly situated organized groups who advocate for the rights of manufactured home owners. This should be not only statewide, but nationally too.
 - a. I want the FMO to be the leader in creating these relationships and to start a more unified, bigger-picture approach to our involvement in our arena.
7. Our FMO Board must be open, honest, and transparent with our members and stakeholders
8. I want to be part of a Board that recognizes and takes advantage of the skills, education, and expertise of its members.
9. As stated in our Mission, the FMO must do what it can to protect the rights of our members!
10. I hope to help in the effort to conduct the business of the FMO in a dignified, professional, and successful manner, in which everyone has value and is important to the mission.

I am excited and optimistic about the future of the FMO. I am aware that we have a lot of work to do, and every one of us has an important role to play in that future. We need to hit the ground running and be willing to put in the effort it will take to make positive changes for our members.

I believe we have a strong, experienced, and talented Board. I promise to do the best I can to help our organization be successful. The continued presence of the FMO to carry out its mission is so important. Failure is not an option. We must collectively do what is necessary to keep our efforts going. There are many who need us and deserve our attention.

I truly value your support. I hope to speak to many of you soon, to learn more about you, your thoughts and ideas, and how I can help you in our collective effort to make the FMO the best it can be! Please feel free to reach out to me at any time.

Thanks for your time and attention. Enjoy the Holiday season and stay safe.

Celebrating the Holiday Season In Florida's 55+ Communities

By Michael Meaney, FMO Communications

Embracing the Spirit of the Holidays

The conclusion of the year ushers in the holiday season, an especially meaningful time for residents of Florida's 55+ manufactured home park communities. Unlike much of the nation, residents here are privileged to mark the festivities beneath gentle temperatures, with stately palm trees illuminated in twinkling lights. The tradition of celebrating the holidays under the Florida sun brings a distinctive charm to the season.

Honoring Traditions, Establishing New Customs

For many, the holidays represent an opportunity to recall treasured family customs, savor beloved recipes, and reflect upon significant memories. In 55+ communities, neighbors frequently form strong bonds akin to familial ties, offering residents the opportunity to create new traditions. These may include community-wide potlucks, ornament exchanges, or even festive golf cart parades. Sharing one's own holiday customs often inspires communal rituals that, over time, become cherished annual events.

Festive Activities and Events

- **Holiday Light Contests:** Numerous manufactured home communities sponsor friendly competitions for the most elegantly decorated residence, offering residents an occasion to express their creativity through lights and holiday displays.
- **Community Potlucks:** Residents are encouraged to participate in festive meals where each individual contributes a favorite dish, fostering culinary exchange and camaraderie.
- **Holiday Craft Fairs:** These gatherings provide an excellent venue to discover unique, handcrafted gifts and to showcase artistic talents.
- **Musical Evenings and Caroling:** Whether through formal singing groups or informal gatherings, musical celebrations remain central to the holiday spirit.
- **Games and Gift Exchanges:** Activities such as Secret Santa or White Elephant gift exchanges introduce levity and surprise into the season's festivities.

Maintaining Connections with Family and Friends

While many residents celebrate within their park community, the holiday season is also an opportune time to strengthen relationships with family and friends, regardless of distance. With today's technology, video calls, photo sharing, and online games facilitate meaningful connections across the miles. Those who welcome guests to Florida during this time are invited to share not only the region's sunshine but also the hospitality and festive spirit that characterize their community.

Community Service and Charitable Giving

The holidays are a season of generosity. Many 55+ manufactured home communities organize initiatives such as food drives, toy collections, and charity fundraisers. Volunteering not only benefits those in need but also reinforces the sense of unity among residents. Participation in or organization of charitable events is highly encouraged as an enriching way to spread goodwill throughout the community.

Making the Most of the Season

Whether newcomers or longstanding members of a 55+ manufactured home park community, residents in Florida are afforded a unique holiday experience marked by sunshine, neighborly fellowship, and memorable festivities. May each individual embrace these opportunities to nurture friendships, participate in celebrations, and create lasting memories.

Extending every good wish to you and your loved ones for a joyous, peaceful, and radiant holiday season.

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CAPITOL BEAT

By FMO Legislative Counsel, Nancy Black Stewart



Greetings all!

Most importantly, please enjoy your Holiday Season with your family and friends!! It's so hard to believe this is the final article for 2025! Time just races by!!

Lots going on in Tallahassee right now! Over the years, my *Capitol Beat* article has been a one-pager. Since we are electronic, I can provide more information. The 2026 Regular Session begins on January 13 and will end on March 13. No way to imagine what other activity there will be through Special Sessions after that. Please keep in mind that during Special Sessions nothing can be considered except for the subject matter in "the call" for the Special Session.

As an update, the Mobile Home Lot Assistance Bill, (HB 267, SB 594), is moving in the House. (Senate Bill 594 by Senator Colleen Burton, Lakeland; House Bill 267 by Representative Paula Stark, Kissimmee). HB 267 has passed through two subcommittees unanimously. The Senate bill has been referenced to committees and we will be asking for outreach to specific Senators through our *FMO WatchDog* alert.

This month, House Bill 703 was filed by Representative Stark, which will also have strong homeowner support. Please read the text here:

<https://www.flsenate.gov/Session/Bill/2026/703/BillText/Filed/PDF>

Explanation by section on proposed language for Chapter 723

- Section 1: This clarifies there may be enforcement of the chapter by other than the division of Condominiums, Timeshares, and Mobile Homes. (s. 723.005, F.S.)
- Section 2: This provides that a complaint may be filed with the Department of Legal Affairs to enforce compliance with the section establishing the mobile home park owner's general obligations. Currently, there is no enforcement of this section. (s. 723.022, F.S.)
- Section 3: This provides that a complaint may be filed with the Department of Legal Affairs to enforce compliance with the section establishing the mobile homeowner's general obligations. Currently, there is no enforcement of this section. (s. 723.023, F.S.)
- Section 4: This provides that when a court is considering whether a lot rent amount or an increase is unreasonable, the court may consider other factors in addition to the CPI and changes in operating costs or taxes. (s. 723.033, (6), F.S.)
- Section 5: This new section will put some boundaries around electronic billing or payment systems and provide enforcement by the Department of Legal Affairs. Currently, some mobile home park owners have no regard for the reality that some mobile homeowners have no computer. In addition, mobile home park management is penalizing or charging additional fees when a mobile homeowner has no access, nor an ability, to participate in an electronic billing or payment system. These procedures will no longer be permitted. (s. 723.034, F.S.)
- Section 6: These changes provide that with the notice of, and during the statutory committee meeting to discuss, the proposed increases in lot rental amount, invoices, evidence, and proof of material factors for the proposed increases must be included. If services or amenities are removed or reduced, there must be a reduction in the lot rental amount. A violation of this process will be subject to enforcement by the Department of Legal Affairs. (s. 723.037, F.S.)
- Section 7: This provides that if either party to a dispute refuses to proceed to mediation, a complaint may be made to the Department of Legal Affairs, the Department will appoint a mediator, and mediation will proceed. (s. 723.038 (4), F.S.)
- Section 8: Eviction is the remedy for nonpayment of rent. The changes to this section intend to prohibit actions or behaviors of the mobile home park management from denying acceptance of payment when it is delivered to them. The lot rent amount would be accepted from the mobile homeowner, family, friend, or other person, organization, or charity. The lot rental amount could be paid by check or electronic transfer. A rule or regulation could not preempt this change in law. (s. 723.061 (1) (a) & (1) (c), F.S.)

Section 9. This clarifies the purpose for which the Florida Mobile Home Relocation Corporation is created which is to assist homeowners with a voluntary closure of a mobile home park due to a change in the use of the land. The Trust Fund is self-funded by the mobile homeowners and the mobile home park owners. There are no state funds involved. (s. 723.0611 (1) (a), F.S.)

Section 10. The bill will increase the payout amounts from the Florida Mobile Home Relocation Corporation: (s. 723.0612 (1) (a), (4), (7), F.S.)

- Relocation of a single section would increase from \$ 3,000 to \$ 6,500 and relocation of a double unit would increase from \$ 6,000 to \$ 11,500.
- For an abandonment, the payout would increase from \$ 1,375 to \$ 5,000 for a single unit and increase from \$ 2,750 to \$ 7,000 for a double unit.
- These amounts are more closely aligned with current economics.
- When a park is closing due to a change in use of the land, the homeowner may apply for assistance to relocate the home, as long as the homeowner has received no funding from the park owner who is closing the park.
- For a relocation, the homeowner receives a voucher which is made payable to the company that provides the relocation services. The bill provides that a voucher must be redeemed within 2 years from the date of issuance.
- If the home cannot be relocated, the homeowner may abandon the home in the park and apply for funds as long as the homeowner delivers the current title to the home to the park owner.

A big thanks to each of you in advance for your contacts and outreach to legislators. The *WatchDog* alerts have provided the call to action requests and you always step up for that task. Your activity is the best proof of FMO People Power!!

'Twas the time before FMO

By Don Stanton, FMO Director at Large & Membership Committee Chairman

'Twas the time before FMO, when all through the land, the owners of mobile home parks were not sleeping, but looking how to increase their income.

The homeowners were nestled in their beds with visions of pools, parties, and shuffleboard, dancing in their heads.

When up in Tallahassee, there arose such a clatter, as the legislators sought to add a sales tax to residents' monthly rents, and tax our sheds and carports

And introduce pass-through taxation and let owners lessen maintainability.

Then came a rebellion, starting in Pinellas County, where they wanted homeowners to strap down their homes and pay for it themselves.

A committee was formed to fight this injustice, and as we won the fight, FMO was created. It grew with members and hired a lobbyist and lawyer Lee J. Collins, who wrote most of the laws we know now as FS-723, as well as many prospectuses, and taught classes with John Salvucci and others on how to form and run HOAs.

We still have a long way to go to equalize manufactured homes and stick-built, but at least now we are looked at as "affordable housing" and starting to get the attention of our elected legislators.

But we cannot rest on our laurels; we need to enlarge our membership and enlarge our territories. So as you all enjoy the Holiday season, please invite your friends and neighbors to JOIN the FMO before we lose our rights, others have worked so hard to win and preserve.

Happy Holidays to all!

GCSC Mobile Home Tie-Down Program

Frequently Asked Questions Pt 1

By Jennifer Shaw

What is the GCSC Mobile Home Tie-Down Program?

The Mobile Home Tie-Down Program (MHTDP) is a state-funded grant program through the Florida Division of Emergency Management (FDEM). Gulf Coast State College (GCSC) contracts with Florida-licensed mobile home installers (vendors) to inspect and improve tie-downs on older manufactured and mobile homes. The program assigns work to contracted vendors who bill the college, and GCSC is then reimbursed for program costs under the FDEM grant. The GCSC Mobile Home Tie-Down Program will never ask homeowners to pay for tie-down inspection and installation services.

What Homes are Eligible?

The program retrofits additional tie-downs on mobile and manufactured homes that were installed in 1999 or earlier, which is the year HUD updated regulations to ensure tie-downs are every 5'4". Vendors can only install additional tie-downs where the home's pre-existing conditions allow. No other home improvements can be funded under this grant.

The program does not remove old/existing structures or anchoring systems, but installs new tie-downs where necessary and possible. Because of how your home was manufactured and limiting impediments, the number of anchoring systems a vendor can add will vary for each home. We can't bring a home fully "up to code" due to your home's pre-existing condition (and bringing a home up to code involves more than just anchoring systems, such as wiring, plumbing, and insulation). However, the tie-downs vendors install under our grant program *must* be installed to current Florida requirements (FAC 15C-1). Our park installation work is inspected by the Florida Highway Safety Motor Vehicles, Manufactured Housing Division, to ensure vendors install anchoring systems according to Florida's regulations.

What Homes are Not Eligible?

Homes installed in 2000 or later are not eligible for the program, as they should have been installed in accordance with current regulations. In addition, determining whether appropriate access, beam height, and tie-down installation can be completed on a home will be determined by the installation vendor. Impediments such as soil type, existing structures, or access/height may exclude a home from receiving services. Also, a home may not be level, which is not safe for our vendors to work under. The house would need to be leveled correctly before tie-downs could be installed.

Because vendors must install current Florida-approved products, we also cannot serve homes with tube-frame chassis (similar in shape to a boat trailer, common on pre-HUD "mobile" homes, designed with a tongue/hitch at the front of the home and wheels at the rear). Florida mobile home installation requirements do not allow for wrapping straps around tube frames. Current Florida-approved anchoring systems use clips that attach to steel I-beam-style chassis, which are now commonly used in manufactured homes.

Or, your home may already be up to code and not require any tie-down improvements!

MHTDP Frequently Asked Questions Part 2 will be included in the next FMO Magazine issue! Do you have additional questions you'd like to see posted? Please submit your inquiries to tiedownprogram@gulfcoast.edu, and use the subject line: "FMO Magazine MHTDP FAQ."

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



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A Season for Giving: A History of the Holiday Season

By Sam Page, FMO Communications

The holiday season, stretching from late November through early January, is often described as *a season for giving*. It is a time when generosity, family, and community take center stage. Yet the traditions we now associate with Christmas, Hanukkah, Kwanzaa, and New Year's did not emerge overnight. They are the product of centuries of cultural blending, religious observance, and social transformation. From ancient solstice festivals to Victorian reinventions and modern commercial spectacles, the holiday season has evolved into a global celebration of light, warmth, and generosity. Time-honored traditions that have morphed to encompass the modern day in historic undertones.

Ancient Roots

Long before Christmas was established, civilizations marked the **winter solstice**—the shortest day of the year—with rituals of light and feasting.

- **Romans** celebrated *Saturnalia*, honoring Saturn, the god of agriculture, with gift-giving, feasts, and temporary social equality.
- **Norse traditions** observed *Yule*, burning logs to symbolize the return of the sun and decorating homes with evergreen branches as reminders of life's endurance.
- In **ancient Egypt**, people honored the rebirth of the sun god Ra with greenery and lights.

These festivals emphasized renewal, hope, and generosity—values that remain central to today's holiday season and make these time-honored traditions the key to many religious and cultural ceremonies.

The Rise of Christmas

Christianity transformed these solstice traditions into the celebration of **Christmas**, commemorating the birth of Jesus Christ. By the 4th century, December 25 was chosen as the official date, aligning with existing pagan festivals to ease conversion. Early celebrations were solemn, but by the Middle Ages, Christmas became a time of revelry, with feasts, carols, pageantry, Evergreen trees, mistletoe, and holly—symbols of pagan resilience—were absorbed into Christian customs.

Christmas in America

The holiday's journey in the United States was turbulent. From the early days of this country being outlawed to the declaration of Christmas as a national holiday. In **1659**, the Massachusetts Bay Colony outlawed Christmas, viewing it as a frivolous, “superstitious” festival. Anybody caught celebrating could be fined. After the Revolution, Christmas was dismissed as an English custom and by the 19th century, however, writers like **Washington Irving** and **Clement Clarke Moore** reimagined Christmas as a family-centered celebration. Moore's poem *A Visit from St. Nicholas* (“’Twas the Night Before Christmas”) popularized Santa Claus and gift-giving. In **1870**, President Ulysses S. Grant declared Christmas a national holiday, cementing its place in American culture.

Symbols and Traditions

Many beloved traditions have fascinating origins:

- **Christmas Trees**: First popularized in 16th-century Germany, they became widespread in England after Queen Victoria and Prince Albert displayed one in their palace. German immigrants brought the custom to America.
- **Stockings**: Inspired by legends of St. Nicholas secretly leaving coins in shoes or stockings hung by the fire.
- **Candy Canes**: Said to have been invented by a choir master to keep children quiet during services, shaped like a shepherd's crook.
- **Gift-Giving**: Rooted in Roman Saturnalia and Christian charity, it became central to modern Christmas through Santa Claus and commercial influence.
- **Carols and Music**: Originating in medieval Europe, they evolved into joyful hymns and popular songs.

Festival of Lights

Parallel to Christmas, **Hanukkah** celebrates resilience and faith. Originating in the 2nd century BCE, it commemorates the rededication of the Second Temple in Jerusalem after the Maccabean revolt. The miracle of the oil—lasting eight days instead of one—gave rise to the lighting of the menorah. Gift-giving became more prominent in modern times, especially in the U.S., where Hanukkah grew alongside Christmas traditions.

A Modern Celebration of Heritage

Created in 1966 by Dr. Maulana Karenga, **Kwanzaa** honors African heritage and community. Celebrated from December 26 to January 1, it emphasizes seven principles (*Nguzo Saba*), including unity, self-determination, and collective responsibility. Traditions include lighting the kinara, storytelling, and communal feasts. Though newer than Christmas or Hanukkah, Kwanzaa reflects the holiday season's broader theme of generosity and cultural pride.

The Victorian Reinvention

The 19th century reshaped the holiday season into the form we recognize today. **Charles Dickens' A Christmas Carol (1843)** emphasized compassion, charity, and family warmth, inspiring a cultural shift toward generosity. Greeting cards, Christmas trees, and festive décor spread rapidly through illustrated magazines and popular culture. The Victorian era established Christmas as a domestic, family-centered holiday, blending religious devotion with social harmony.

Commercialization and Modern Traditions

By the 20th century, Christmas became both a spiritual and commercial phenomenon. Department stores popularized Santa Claus as a marketing figure. Coca-Cola's 1930s advertisements cemented the modern image of Santa in red and white. Radio, film, and television—from Bing Crosby's *White Christmas* to *A Charlie Brown Christmas*—shaped cultural memory. Today, Christmas drives billions in retail sales, but it also sustains traditions of charity, from toy drives to community meals.

Global Celebrations

The holiday season is celebrated worldwide, often blending local customs:

- In **Mexico**, *Las Posadas* reenacts Mary and Joseph's search for shelter.
- In **Italy**, *La Befana*, a kindly witch, delivers gifts on Epiphany.
- In **Japan**, Christmas is secular, marked by illuminations and festive meals.
- In **Ethiopia**, Orthodox Christians celebrate *Ganna* on January 7 with fasting and feasting.

The Season for Giving

At its core, the holiday season is about generosity. Charitable giving spikes during December, with donations to food banks, shelters, and global aid organizations. Traditions like *Secret Santa* and community service embody the spirit of sharing. Religious teachings—from Christian charity to Jewish *tzedakah* (justice and charity) and Kwanzaa's principle of cooperative economics—reinforce giving as a moral duty. The holiday season is a tapestry woven from ancient rituals, religious observances, cultural reinventions, and modern traditions. From Saturnalia's feasts to Dickens' moral lessons, from menorahs to Christmas trees, from Kwanzaa's principles to New Year's fireworks, the season reflects humanity's enduring need for light, hope, and generosity. It is, above all, **a season for giving**—a reminder that across cultures and centuries, the greatest gift we can share is compassion.

Tipping Customs During the Holiday Season in Florida: Special Considerations for 55+ Communities

By Michael Meaney, FMO Communications



Introduction

The Holiday Season represents a period marked by celebratory gatherings, generosity, and expressions of gratitude. For residents of 55+ manufactured home communities, these customs often take on distinctive characteristics, reflecting both local traditions and the particular circumstances of senior living communities. Understanding appropriate tipping etiquette during this season can foster goodwill and ensure service providers receive proper recognition throughout the year.

General Holiday Tipping Customs in Florida

Florida's diverse population and service-oriented economy have led to well-established holiday tipping customs. Throughout December and into early January, it is customary to offer gratuities to individuals who provide regular services, such as mail carriers, waste collectors, landscapers, and housekeepers. The amount provided varies depending on the nature and frequency of the service, but modest cash gifts, gift cards, or homemade tokens are common and generally well-received.

Unique Needs of 55+ Manufactured Home Communities

Manufactured home communities catering to residents aged 55 and older have unique requirements that influence tipping practices. A significant proportion of residents may be retired, living on fixed incomes, or experiencing mobility challenges. These considerations affect both the capacity to tip and the prioritization of services most essential to daily living.

Key Service Providers in 55+ Manufactured Home Communities

- **Park Maintenance Staff:** Responsible for the landscaping, repairs, and upkeep of communal areas. Holiday gratuities serve as a meaningful acknowledgement of their ongoing efforts.
- **Security Personnel:** Many communities employ security staff who supervise entrances and conduct regular patrols. A modest cash tip or a gift card is considered an appropriate gesture of appreciation.
- **Community Managers:** Individuals in these roles address resident concerns and oversee park operations. While tipping may not always be expected, a holiday card or a small gift is often appreciated.
- **Delivery Drivers:** For residents who rely on deliveries for groceries, prescriptions, or meals, expressing gratitude through holiday tipping is both courteous and considerate.
- **Cleaning and Laundry Services:** Where such services are available, staff who assist with cleaning or laundry tasks may be tipped or presented with a modest seasonal gift.

Suggested Tipping Guidelines

| Service Provider | Suggested Tip | Notes |
|------------------------|--------------------|--|
| Maintenance Staff | \$20–\$50 | Cash or gift card; pooling tips among residents is recommended |
| Security Personnel | \$10–\$25 | Cash, gift card, or holiday treat |
| Community Manager | \$20 or small gift | Not always expected, but generally appreciated |
| Delivery Drivers | \$5–\$20 | Per delivery or as a lump sum for frequent drivers |
| Cleaning/Laundry Staff | \$10–\$20 | Cash or gift card |



- **Budgeting:** Residents living on fixed incomes are encouraged to prioritize tipping those who provide regular or essential services. Pooling resources with neighbors may be an effective way to amplify the impact of tipping.
- **Physical Limitations:** For those unable to present tips in person, holiday cards containing gift cards or cash may be mailed, or assistance from community staff in the distribution of tips may be sought.
- **Personal Touch:** Accompanying monetary tips with handwritten notes or homemade treats can impart a heartfelt sentiment that service providers warmly receive.

Cultural Sensitivity and Community Spirit

Many 55+ communities are comprised of residents originating from diverse backgrounds. Recognizing various holiday traditions and respecting differing financial capabilities is essential. Above all, the emphasis should remain on expressing gratitude in a manner that feels sincere and comfortable to each individual.

Conclusion

Tipping during the Holiday Season gives residents of Florida's 55+ manufactured home communities an opportunity to express appreciation for those who support their comfort and well-being throughout the year. When conducted thoughtfully and tailored to the community's unique needs, holiday tipping strengthens bonds and cultivates a spirit of goodwill that endures well beyond the festive period.

THANK YOU!

As the Communications Committee Chairman, I want to thank my fellow committee members, Michael Meaney, Sam Page, and Victoria Hyers. All of your advice, suggestions, articles, and hard work have made my job much easier as we transitioned to my leadership of the committee. Thank you so much for all you do for me and FMO.

I also want to thank Rick Hallenbach for his leadership as President of FMO over the past few years. I also want to thank the Board of Directors for navigating FMO through a challenging year. Better times are ahead!

Congratulations to incoming President John Calabrese, Vice President Lou Dunning, and all of the re-elected and new Board Members. Enjoy the Holidays, as much work lies ahead!

A special thank you to KWMG for managing our business for the past three years. And finally, a big thank you to Clayton Jacob and the staff at Creative Media for putting together the FMO Magazine every issue. You guys rock!

Merry Christmas and Happy New Year to all!

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Legal Ease

Jeremy Anderson



The Park Manager is attempting to evict me for alleged violations of the Park's social media rules. There is no evidence that a 90-day notice was ever given prior to the adoption of the social media rules. Also, I believe I am unfairly being targeted because I am complaining about the lack of maintenance of our amenities. Can I be evicted?

The Park Owner may not enforce any rule adopted without first issuing a 90-day notice to the homeowners and the Association, as required by Section 723.037, FS. A lack of the 90-day notice is a defense to the eviction as it is not a "properly promulgated rule or regulation" required by Section 723.061, FS. Even if the rule was properly noticed and otherwise adopted, the alleged violation does not endanger the life, health, safety, or property of park residents or employees, or the peaceful enjoyment of the Park and its residents. Thus, eviction would not be proper for a single alleged violation per Section 723.061(1)(c)1. and 2., FS. However, a second violation within twelve (12) months could result in eviction, again, provided the rule was properly adopted.

Another defense to enforcement, even if properly adopted, would be if the rule is being arbitrarily applied and used as a ground for eviction.

I suggest you seek legal counsel regarding the specifics of your situation. Also, if the rule is eventually proposed by the Park, you should urge your HOA to challenge the reasonableness of this rule.

The ownership of our Park recently changed. The prior Park Owner failed to charge the homeowners a sizeable "pass-on" charge before the Park sold. The new Park Owner is now attempting to collect that charge.

Generally speaking, the purchase agreement likely contemplated that the new Park Owner would collect the pass-on charge from the homeowners. Thus, the charge is likely valid. However, Section 723.031(5)(c), FS, provides a defense to the collection of pass-on charges if the pass-on charge was not "passed on" to the homeowners within 1 year of the date the Park Owner remits the payment of the charge.

Our HOA is considering challenging the rental increase in court. What factors are considered when challenging a rental increase, and what could we expect if we are successful?

A rent challenge is not necessarily restricted to the rental increases. A rent challenge could also be the total amount charged for rent. When challenging the rental amount or rent increase, a court would look to the reasonableness of the rental amount or rental increase. Section 723.033(3), FS, provides that a lot rental amount that is in excess of market rent shall be considered unreasonable. A court may look to comparable parks to determine market rents. In determining whether a rent increase or the resulting lot rental amount is unreasonable, the court may consider other economic factors, including, but not

limited to, increases or decreases in the consumer price index, increases or decreases in operating costs or taxes, and prior disclosures.

As to your court action, if your HOA is deemed the prevailing party, the HOA would be entitled to the recovery of its reasonable attorneys' fees and costs. Further, Section 723.033(1), FS, provides a court with the authority to:

- a. Refuse to enforce the lot rental agreement.
- b. Refuse to enforce the rent increase or change.
- c. Enforce the remainder of the lot rental agreement without the unreasonable provision.
- d. Limit the application of the unreasonable provision so as to avoid any unreasonable result.
- e. Award a refund or a reduction in future rent payments.
- f. Award such other equitable relief as deemed necessary.

I have been at my Park for the last 15 years. My prospectus does not require a concrete porch on the home. However, a newer prospectus requires homeowners to install and maintain a concrete porch. The Park Manager has sent an announcement to all homeowners stating that all homes must have a concrete porch by December 31, 2026. Can I be made to install this concrete porch?

Provided your prospectus does not include a disclosure that this type of improvement could be required to be installed and maintained at your expense, you do not likely have to install said concrete porch.

Specifically, Section 723.042, FS, prohibits a Park Owner from requiring a homeowner to install or provide for an improvement unless disclosed in the prospectus as a condition to lease or reside in the Park. This disclosure must be made prior to occupancy in the Park.

Because Park Owners tend to be bullies on this topic, it is recommended that you or your HOA preemptively address this matter in writing before December 31, 2026.

What happens if the HOA does not list the names of the candidates for election in alphabetical order by surname or if the incumbent candidates on the ballot are identified as such? The HOA did this last year, and I am worried that the HOA will do it again. Do I have any recourse?

You are correct in recognizing that Section 723.078(2)(b)2.c., FS, requires that candidates appear on the ballot in alphabetical order by surname. This statute also prohibits the inclusion of a reference to a candidate being an incumbent.

These deviations from state law would render the election subject to a legal challenge through mandatory binding arbitration with the Division of Condominium, Mobile Homes, and Timeshares pursuant to Section 723.1255, FS.

Unlike other challenges under Chapter 723, FS, each party is responsible for his or her own attorneys and costs. The arbitrator costs are also split equally between the parties, regardless of the outcome.

2025 FMO State Assembly, December 2-3, 2025

Day One

President Rick Hollenbach opened the meeting. He discussed the accomplishments achieved during his 800+ days in Office. He also talked about the FMO Strategic Plan, which was written during his administration. Rick also spoke about how FMO is seeking donations to help offset our current operating expenses. The first guest speaker of the day was Mr. Jim Ayotte, Executive Director of the Florida Manufactured Housing Association.

Mr. Ayotte has been with FMHA for approximately 20 years. He will be retiring in early 2026. Jim spoke about how FMO and FMHA are working together through a joint committee. He presented a short PowerPoint presentation entitled *"Strengthening the Relationship Between Community Owners and Homeowners is Key to Success."* He also discussed the Tie-Down Program and reviewed industry statistics.

After a break, John Salvucci was the next speaker. John is a long-time FMO member and a Past FMO President. He went over a detailed PowerPoint presentation on Rent Negotiations. John also answered as many questions from the attendees as he had time for.

Legislative Counsel Nancy Stewart was the final scheduled speaker of the day. She spoke about the Flood Disclosure bill that went into effect on October 1st of this year. Nancy also talked about the lot assistance bill that failed at the last minute last year and how it has been refiled this year as HB 267 by Representative Paula Stark in the Florida House of Representatives and as SB 594 by Senator Colleen Burton in the Florida Senate. Nancy was hopeful that Representative Stark and Senator Burton would have time to make an appearance, and they both appeared briefly to speak.

Day Two

President Rick Hollenbach welcomed everyone to the second day of the Assembly. The first order of business of the day was a motion from Director at Large Don Stanton to approve the minutes of the 2023 State Assembly. Section F Director Darlene Whitkanack seconded the motion. The motion was approved.

The next order of business was President Hollenbach's call for nominations from the floor for the Board of Directors election. There were no nominations from the floor.

Treasurer Bonnie Darling gave a financial report and spoke about the 2026 Budget. Eric West then went over the 10 suggested changes to the FMO Bylaws that the Bylaws Committee submitted for voting.

The last order of business for the day was the Election to the Board of Directors. Most Board members were running unopposed, so they would be elected by acclamation. The only Board position with two candidates was the Section F Director position. Incumbent Darlene Whitkanack & FMO Member Philip Roy were running for the position. The Election results are as follows:

Bylaw Changes – All were approved

President – John Calabrese

Vice President – Lou Dunning

Treasurer – Appointed position, to be determined

Secretary – Appointed position, to be determined

Director at Large (3) – Chuck Penska, Don Stanton, Lori Stabinski

Section A – Bonnie Darling

Section B – Fred Sullivan

Section C – Jody Brown

Section D – No Nominee

Section E – Eric West

Section F – Darlene Whitkanack

Section G – Larry Berthiaume

Sections H,J,K,L,M – No Nominee



Buying for the Holidays: The Art of the Deals

By Sam Page, FMO Communications

*“The holidays aren’t just about giving — they’re about navigating a battlefield of bargains.”
-unknown*

The Season of Spending and Saving

The holiday season is a paradox. On one hand, it’s a time of generosity, celebration, and indulgence. On the other, it’s a period of financial strain, where consumers are bombarded with marketing campaigns urging them to spend more than they planned. Navigating this landscape requires skill, patience, and strategy. Every December, shoppers face a paradox: joy and generosity on one side, financial strain and marketing pressure on the other. Mastering holiday shopping is less about luck and more about strategy. Welcome to the **art of the deal** — where timing, psychology, and savvy tactics transform chaos into celebration.

This article explores how shoppers can maximize value, avoid pitfalls, and embrace smart strategies to make holiday shopping both joyful and financially sustainable. Don’t make it all a brain exercise...make it 95% from the heart!

The Psychology of Holiday Shopping

Understanding these psychological levers helps buyers resist manipulation and make rational choices.

- **Scarcity and urgency:** Retailers use limited-time offers and “only 3 left” messages to trigger fear of missing out.
- **Emotional triggers:** Nostalgia, family traditions, and festive imagery encourage impulse buying.
- **Social proof:** Reviews, influencer endorsements, and “best-seller” tags push consumers toward specific products.

Timing is Everything: When to Buy

Holiday deals aren’t confined to December. Savvy shoppers know the calendar is dotted with opportunities...Stay calm, start early (July?), and go for the deals:

- **Black Friday & Cyber Monday:** Electronics, appliances, and tech bundles dominate.
- **Green Monday (early December):** Strong online deals, especially for last-minute shoppers.
- **Super Saturday (last Saturday before Christmas):** Retailers slash prices to clear shelves.
- **Post-holiday sales:** Gift sets, decorations, and winter apparel drop dramatically in price.

Tip: Track historical pricing with apps like *CamelCamelCamel* or *Honey* to ensure “deals” are truly discounts.

Strategies for Smart Holiday Buying

Money in hand, gas in the car, or coffee in hand...you’re ready to do the deed. Wait, have you prepared adequately for the task ahead? The key to the season is a plan, that “do due diligence” we hear so much about. Go beyond the good intentions, remember...the road to no good is paved with good intentions. Try this:

1. Make a Master List

- Write down recipients, gift ideas, and budget caps.
- Avoid “winging it” in stores, which leads to overspending.

2. Compare Across Platforms

- Check prices on Amazon, Walmart, Target, and niche retailers.
- Don’t forget local shops—sometimes they offer unique bundles or loyalty discounts.

3. Use Technology Wisely

- **Price trackers:** Honey, Rakuten, Keepa.
- **Cashback apps:** Rakuten, Ibotta, Fetch Rewards.
- **Coupon extensions:** RetailMeNot, Capital One Shopping.

4. Bundle and Save

- Retailers often discount when you buy sets (e.g., electronics with accessories).
- Gift baskets or curated bundles can be cheaper than buying items individually.

5. Leverage Loyalty Programs

- Points, rewards, and exclusive member sales can add hidden value.
- Example: Target Circle, Best Buy Rewards, or Sephora Beauty Insider.

Get set, ready, Go!!

The Economics of Holiday Deals

Retailers aren't offering discounts out of generosity—they're strategically managing inventory and cash flow, and that's a strategy for you to embrace as well. Prepare for the Art of the Deals and don't get caught with your pants ½ off:

- **Loss leaders:** Deeply discounted items lure shoppers, who then buy full-price products.
 - **Dynamic pricing:** Algorithms adjust prices based on demand, browsing history, and competitor activity.
 - **Seasonal cycles:** Winter apparel is marked down in January, while electronics see price drops after new models launch.
- Understanding these tactics empowers buyers to anticipate when and where deals will appear.

Avoiding Common Pitfalls

- **Impulse buying:** Stick to your list.
- **Fake discounts:** A "50% off" tag may be based on inflated original prices.
- **Over-reliance on credit:** Interest charges can erase savings.
- **Ignoring shipping costs:** Free shipping thresholds can trick you into overspending.

Post-Holiday Strategy: Deals Beyond December

Smart buyers extend their strategy into January and beyond:

- Stock up on discounted wrapping paper, ornaments, and décor.
- Buy winter clothing at clearance prices.
- Use gift cards strategically when post-holiday sales hit.

A \$500 Holiday Budget

Imagine a family with a \$500 holiday budget. Here's how they might maximize deals:

- **\$200 on tech:** Waiting for Cyber Monday to buy a tablet at 40% off.
- **\$150 on clothing:** Using loyalty points and stacking coupons.
- **\$100 on experiences:** Buying discounted event tickets.
- **\$50 on décor:** Post-holiday clearance shopping.

Result: They stretch \$500 into nearly \$800 worth of value.

Holiday shopping doesn't have to be chaotic or financially draining. It can be fun and rewarding. By combining timing, technology, psychology, and strategy, buyers can transform the season into a celebration of both generosity and smart spending. The true art of the deal lies not in chasing every discount, but in aligning purchases with values, budgets, and meaningful giving.



Flood-Disclosure Obligations Arrive for Mobile Home Parks Under Chapter 723

Provided by the law office of Jeremy Anderson, FMO Attorney



Background

Florida law has long required certain disclosures in property transactions and mobile home park lot tenancies. As of October 1, 2025, pursuant to Senate Bill 948 (Chapter 2025-166, Laws of Florida), the Legislature has expanded flood-risk disclosure obligations to landlords, developers, condominium/co-op purchasers, and mobile home park lot tenancies.

What the Law Requires for Mobile Home Park Owners.

Under the amendment to F.S. 723.011, the park owner must deliver a *separate flood disclosure document* to a prospective lessee of a mobile home lot before the execution of the lot rental agreement or at the time of occupancy (whichever occurs first). The disclosure must be in “substantially the following form”:

FLOOD DISCLOSURE

Flood Insurance. Homeowners’ and renters’ insurance policies do *not* include coverage for damage resulting from floods. You are encouraged to discuss the need to purchase separate flood-insurance coverage with your insurance agent.

1. The park owner has ___ has no ___ knowledge of any flooding that has damaged the property during the park owner’s ownership of the property.
2. The park owner has ___ has not ___ filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
3. The park owner has ___ has not ___ received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
4. For purposes of this disclosure, the term “flooding” means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
 - a. The overflow of inland or tidal waters.
 - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
 - c. Sustained periods of standing water resulting from rainfall.

Key things to note.

- The disclosure must stand *alone* (separate document) – it cannot be buried in a broader rental agreement without clear framing.
- It must be delivered prior to or at the lease execution/occupancy event.
- The definition of “flooding” is broad and includes not only tidal overflow but also standing water from rainfall and rapid accumulation of runoff.
- The disclosure turns on “knowledge” (the owner’s knowledge of flooding), claims filed, and assistance received – so part of the compliance process will require the park owner to do a reasonable check of historical conditions, and track whether any assistance for flood damage has been received.
- If the park owner fails to provide the disclosure truthfully, the lessee may – *if* certain damage occurs – have a remedy to terminate the lease and obtain refund of prepaid rent for the period following termination.

Homeowners' Association considerations

If there is a homeowners' association representing homeowners in the park (or is considering forming), the Board should:

- Alert homeowners to ask whether the park owner has delivered the new disclosure form.
- Consider including a question in new-member orientation or lot-rental renewal packets, such as: "Have you received the required flood-disclosure form under F.S. 723.011(6)?"
- Monitor (if possible) whether the park owner's records reflect disclosures and whether there are any "yes" boxes checked, which may signal a higher flood risk and may affect board discussions around lot-rental increases, capital reserves, or disclosures to homeowners.
- Review disclosures of past flooding, claims, or assistance, if the homeowners' association is considering the acquisition of the park.
- Remedies & Enforcement Risks
- A lessee damaged by flooding who did *not* receive a proper disclosure may have the right to terminate the lease (if the loss is "substantial" – defined as the cost of repairs or replacement of the mobile home *and* personal property equals 50% or more of market value) and recover prepaid rent.
- While the statute does not necessarily create an explicit express private cause of action beyond termination/refund, non-disclosure may expose park owners or associations to claims of misrepresentation, fraud, or contractual rescission.
- *EDITOR'S NOTE: The bill (SB 948) states that the lessee must notify the lessor within thirty days after the property was damaged.*



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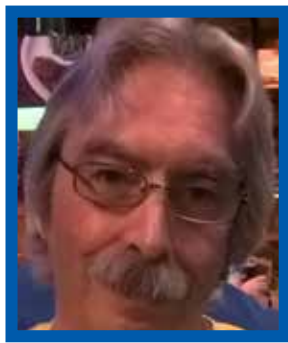
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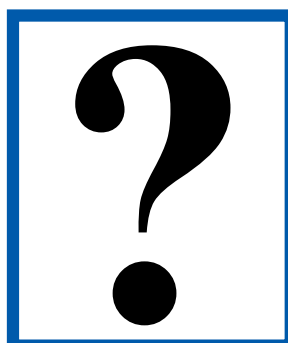
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FMO Attorney

PROFESSIONAL

Educational Opportunities for Directors and Residents

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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



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Section Letter: _____

PLEASE NOTE

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

FMO Headquarters

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

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

FMO Legislative Priorities

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

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

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

Name: _____

Community/Park Name: _____

Contact information: _____

Legislative priorities: _____

a) _____

b) _____

c) _____

Additional information or details: _____



FMO NOTARY DIRECTORY



Kathy Waltz

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

Stacy L Davenport

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

Michael P. Meaney

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

Joyce Grande

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

Jo-Ann Joslyn

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

Donald Robert Stanton Jr

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

Open Position

Coverage Area: Treasure Coast

Mobile and Manufactured Homes National Advocacy Groups

Manufactured Housing Institute (MHI)

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

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

National Manufactured Home Owners Association (NMHOA)

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

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

ROC USA (Resident-Owned Communities)

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

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

Consumer Federation of America (CFA) - Manufactured Housing Project

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

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



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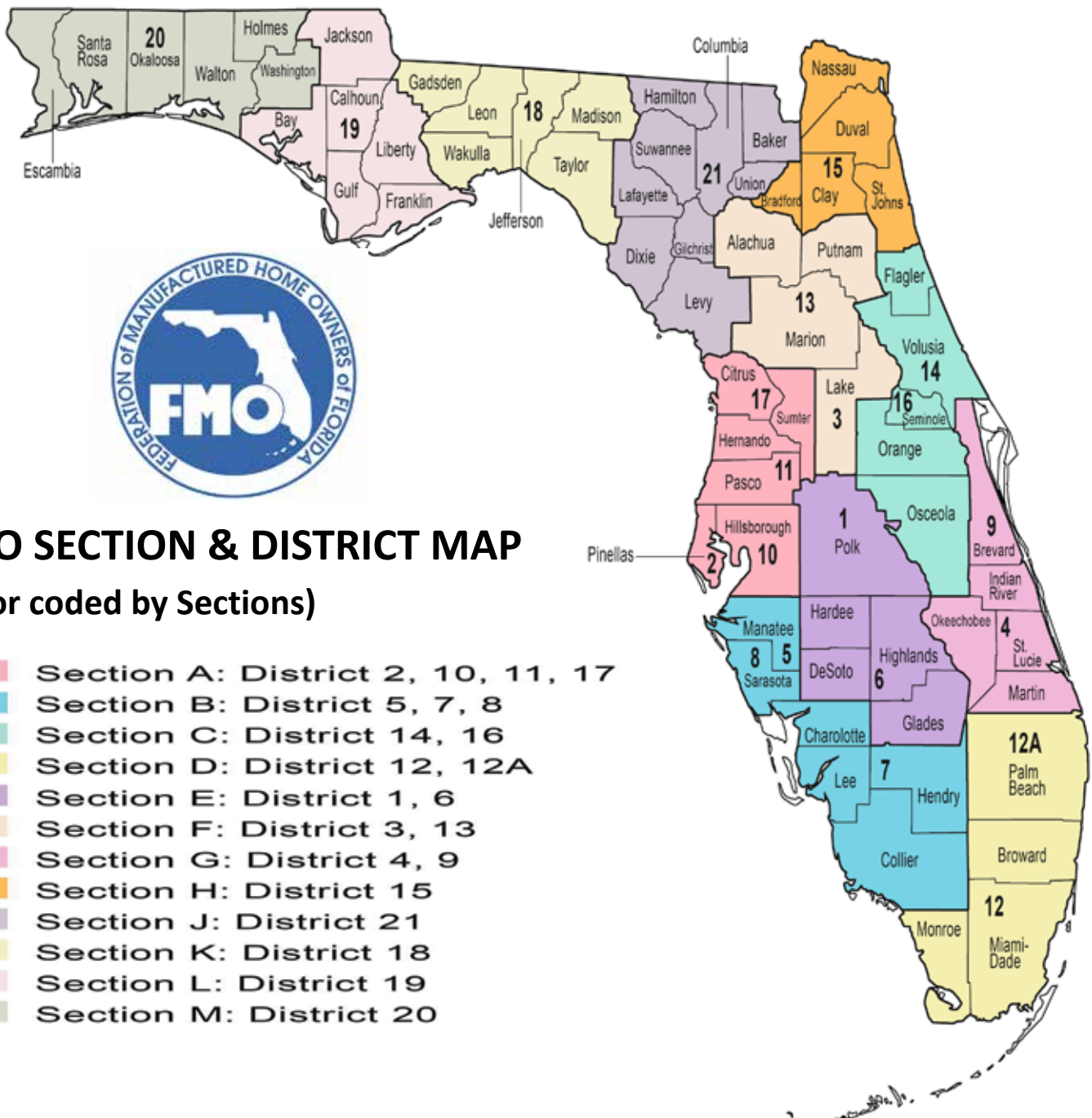
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NEW FMO ADVERTISING RATES

All rates are the annual price for advertisements in six issues

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

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

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

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

For additional information please contact:

Bob Anderson, FMO Communications Chairman

Email: bob1957@hotmail.com

Phone: (727) 484-4102

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