

July - August 2023

FMO Magazine

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

Surviving The Heat

**How Florida's
Aging Community
Can Survive The
Hot Weather**

Cover Art by FMO Member Dr. Dave Siefkes

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EDITORIAL The Federation of Manufactured Home Owners of Florida, Inc.

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FEDERATION OF MANUFACTURED HOME OWNERS OF FLORIDA, INC.

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**LAST CHANCE TO JOIN OR
RENEW MEMBERSHIP
BEFORE MEMBERSHIP
DUES INCREASE**

**NEW RATES
\$30/1 YEAR | \$75/3 YEARS**



The 2023 FMO State Assembly will be held via Zoom.

All FMO member are invited to attend this epic 2 day information packed event

See details on page 9.

Note from the editor:

- It's hard to believe that summer is ending. As you know, the
- printed issue of the FMO Magazine was put on hiatus dur-
- ing the summer. The print issue will resume in September.
- Be sure to update your email and physical address on www.fmo.org to make sure you receive your magazine.
- The Communications Committee has already begun work
- on this issue. We are looking for committee members, if
- you're interested in being on the communications commit-
- tee, please reach out.
- The magazine is YOUR magazine. We want to include
- information that is important to YOU. If you have ideas,
- stories, photos, information, requests, etc., we would love to
- receive them.



ON MY MIND...

Rick Hollenbach, FMO President



As I See It

Happy summer!!! Hard to believe, I've been President for four months now. Like quite a few FMO members, my summer trip back north has come and gone for another year. It's always great to see family and friends again; however, the work of FMO still went on. While many people were away enjoying summer, the FMO Board of Directors was busy at work. The easiest way to see what we've been up to is to visit FMO.org. After signing on with your ID and Password, click on District President Resources. On the top left of the page is the FMO Logo and three horizontal short bars on the left. Click on the bars, scroll down to "About FMO," and you'll see a link to approved Board of Directors minutes as well as other informational items. Happy Surfing!!

One of the first things I'd like to do is acknowledge the work of FMO veteran Barry Hirshfield. Barry has been an active member of FMO for many years. For the last three years Barry has represented FMO on the Board of Directors of the Florida Mobile Home Relocation Corporation (FMHRC) where he served as the Treasurer. FMHRC was established under Florida Statute 723, to provide assistance to homeowners of mobile home parks who are being evicted due to a change in land use, for either relocating or abandoning their mobile homes. Barry's term expired June 30, 2023. FMO offers best wishes to Barry in any new endeavors and thanks for his service and dedication to the industry.

2023 FMO Assembly! One of the big items FMO is working on right now is the 2023 FMO State Assembly. The FMO Board made a strategic decision to hold the Assembly electronically via Zoom. Holding the event online will provide an opportunity for many of our members to attend the Assembly. We are in the process of confirming the maximum number of people we can accommodate, but it will be a bunch.

We are currently finalizing plans for speakers. We have confirmed that one of our key speakers will be Florida Representative Paula Stark. Representative Stark was the sponsor of the FMO-supported proposed legislation last year and has agreed to sponsor our proposed legislation for 2024. Our bill was stalled in the committees last year, and we've refined/changed the wording based on input from Representative Stark. Representative Stark has agreed to sponsor the bill again this coming session. Another speaker is Lake County Clerk of Courts Gary Cooney. Gary, along with FMO Attorney Jeremy Anderson, will address Homesteading and Domicile Documents and procedures for home owners on rented lots.

If you would like to attend the Assembly as a Delegate, contact your District President. Each District is permitted to have two delegates attend on behalf of their District.

FMO Board of Directors elections are held at the Assembly. This includes President, Vice President, three (3) Directors-at-Large, and eight (8) Section Director positions. If you'd like to run for one of those positions, submit your name to the Nomination Committee.

Have you ever wondered how you can get more involved with FMO? There are many committees in need of people who have various talents. For example, were you a teacher in a past profession? We need one or two on the Education Committee. Whatever your talent is, there's a place for you on one of our committees. Contact the Committee Chairperson of the committee you're interested in.

This will be the last electronic version of the magazine; print will resume for the September/October issue.

Cheers! Rick Hollenbach, FMO President

FMO Dues Increase effective August 14, 2023

With ever-changing environments, the FMO Board of Directors has engaged in thoughtful discussion and consideration of the fact that the FMO membership dues have not increased in over ten years. As a result of that discussion, the FMO Board of Directors passed a motion by majority vote to increase the annual FMO membership dues effective August 14, 2023, in accordance with the FMO Bylaws. The Annual Membership

dues will increase from \$25 to \$30 and the Three-Year Membership dues will increase from \$65 to \$75. If you are within 60 days of your renewal period, you may renew at the current rate; however, if your membership is not up for renewal until mid-October, you will need to renew at the new rate. For those not up for renewal until mid-October, you will receive an invoice with the revised amount as you get closer to your renewal date.



A MESSAGE FROM THE EXECUTIVE DIRECTOR

KAYLEE CHESTER, CMP, Executive Director

MEMBER NEEDS ASSESSMENT

This summer FMO’s leadership and FMO Headquarters staff have been collaborating behind the scenes to create a Strategic Plan that will fine-tune FMO’s trajectory today towards a sustainable tomorrow. This plan will enable us to define the course needed to reach our organizational objectives, equip us with the information required to establish realistic, reachable goals that are in line with FMO’s vision and mission, and empower you, the membership, to have direct input into the process.

Our goal is to present the FMO Strategic Plan during the 2023 FMO State Assembly, but the first steps in this process are to understand the perceived value of an FMO membership, identify what’s working well, address what needs change or improvement, and identify activities that no longer serve a purpose.

After reviewing your direct input, FMO’s leadership will devise a plan to fill the needs, bridge the gap, and fund the goals. As FMO members, we have a collective responsibility for the well-being of our organization. Therefore, we invite you to take part in this vital planning process by participating in the 2023 FMO Member Needs Assessment. We look forward to presenting FMO’s roadmap for the future at the State Assembly.

We hope you’ll take a few minutes to share your opinions and input by [clicking here](#). You can also visit www.fmo.org and find the link located on the home page.

2023 FMO STATE ASSEMBLY

Save the date for the 2023 FMO State Assembly which will be held virtually this year on Wednesday, December 6, and Thursday, December 7, 2023. FMO members can expect guest speakers who will bring you up to date on trending topics and changes within the manufactured home industry, updates from FMO’s leadership on current and future initiatives, and most importantly the 2024-2025 FMO Board of Directors Election. More information will be announced in the coming weeks.

If you are interested in participating as a Delegate with voting privileges for your District, please contact your District President.

If you would like to self-nominate or nominate an FMO member for a Board Position, please do so using by [clicking here](#), or by way of the FMO home page: www.fmo.org, or by contacting the Nominating Committee Chair, Fred Sullivan: fjsulli@aol.com

REMINDERS

The July/August issue of the FMO Magazine will not be printed. Additionally, beginning when magazines return to print in September, magazines will be sent only to Florida addresses. Copies of the magazine are always available online through the FMO website. This includes current and past issues!

Effective as of August 14, 2023, Annual Member dues increase from \$25 to \$30, and Three-Year Member dues from \$65 to \$75. We have built in a 60-day grace period; if your invoice has already been generated, you can renew your membership at the previous rate.

Please be sure to use the updated membership application [clicking here](#), or it can be found on the FMO home page: www.fmo.org.

Also effective as of August 14, 2023, FMO will no longer be printing and mailing FMO membership cards; however, you have access to print your own membership card directly from your member profile page. Instructions on how to navigate to your card can be found [clicking here](#), or on the FMO home page: www.fmo.org.

By making these changes, FMO will be able to use member dues for legal and legislative needs that can improve the lives of all manufactured homeowners in Florida. Rather than spending member dues on postage and printing, these changes will help to ensure that the member dues are going directly towards advocating for and creating a better living for our FMO community. We appreciate your patience as these changes go into effect, and as always, please contact us through the “Contact Us” form on the FMO website (www.fmo.org) with any membership-related questions.

Please direct all HOA-related questions to your Section Director or District President. To find your District President or Section Director and their contact information, go to the Section/District Map page found, [clicking here](#), or on www.fmo.org.

FMO is seeking volunteers to fill vacancies in the following:
Section Directors: • Section C, • Section H

District Presidents: • District 2, • District 6, • District 7, • District 10, • District 12, • District 12A, • District 15

If you are interested in volunteering, please email members@fmo.org.

CAPITOL BEAT

Your News from Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



Preparing for Next Session!

Greetings all! In the awful Florida heat of summer it is almost impossible to imagine we must prepare for the 2024 Regular Session that begins January 9! Starting in September both the House and Senate will meet for six weeks in Tallahassee and Committees will hear Agency reports, updates, as well as consider legislation.

Representative Paula Stark, (District 47, covering parts of Osceola and Orange), will sponsor the House Bill, on behalf of manufactured home owners, again next year. She said, “We are doing some research and working on several details to improve the bill. Most of the issues from the 2023 bill will remain. Our home owners have many challenges and I will continue to try to find some solutions!”

Subject to the results of our pending inquiries, the bill will include these provisions:

- Requires participation for Chapter 723 disputes with the existing pre-suit mediation process that has already been created for condominium, cooperative, and HOA disputes. This will avoid the ineffective dispute process that currently exists within the Division which has been a major home owner complaint. [amend s. 723.003, s. 723.037, s. 723.038];

- Creates enforcement by the Office of the Attorney General of sections of Chapter 723 relating to obligations of both the mobile home park owner and the mobile home owner and the determination of unreasonable lot rental increases. It is important to have enforcement of these several major provisions of Chapter 723. [amend s. 723.005];

- Clarifies the mobile home park owner must maintain the improvements on lots in the park for which he is responsible pursuant to the Prospectus; park owner may not require additional insurance coverage for common areas if there is already a policy in effect; prohibits attempt to enforce a park rule not adopted pursuant to statute; and prohibits collection of a proposed lot rental increase with pending litigation or mediation. [amend s.

723.022];

- Provides that a live-in aide or assistant caring for a manufactured home owner will not be required to pay additional rent or be charged in any way nor will he/she have any rights of tenancy during the homeowner’s life or if he/she is deceased; Current law addresses an “invitee” and this new language will assure that caregivers are included. [amend s. 723.051];

- Requires that a park owner or park manager must respond to an applicant who desires to be a park resident with the results of the screening within fifteen (15) business days and provides for a limit on the fees for the process; Failure to have a response to the application within the timeframe will entitle the seller to damages equal to a 50% reduction in lot rent in the next rental period and until a decision is made as to the prospective resident. [The remedy of automatic approval of the prospective resident that was in HB 751 is removed.] [amend s. 723.059];

- Provides that the HOA may represent some or all of the home owners in legal proceedings. This will avoid the confusion that is sometimes created among court jurisdictions. [amend s. 723.079];

If you are meeting with your Florida Senator and Representative this summer, please feel free to discuss the concepts above. We are addressing several home owner issues and as final details are decided, we will reach out to you for specific action with your legislators. In the meantime please reach out to your two legislators for an introductory meeting. Organize a couple home owners and ask for an appointment in their local office. Explain the benefits and challenges about your chosen lifestyle. Most importantly, create an open door with them and their staff for a follow-up meeting to discuss the specifics of the bill.

Find your legislators and their contact information: www.flsenate.gov and www.myfloridahouse.gov

LEGAL EASE

By Jeremy Anderson



ANDERSON | GIVENS | FREDERICKS

Attorneys & Counselors At Law



Questions and Answers

Q: What is a “homeowners’ committee” and when is it used?

A: The homeowners’ committee (also commonly referred to as “negotiating committee”) is the committee that meets with the Park Owner to contest unreasonable rent increases, unreasonable rule changes, or decreases in services or utilities without a corresponding reduction in rent. Subject to the approval of a majority of the affected owners as provided in Section 723.037, FS, the homeowners’ committee may also participate in mediation or file suit against the Park Owner contesting unreasonable rent increases, unreasonable rule changes, or decreases in services or utilities without a corresponding reduction in rent.

Section 723.003(5), FS, defines states that “Homeowners’ committee” means a committee, not to exceed five persons in number, designated by a majority of the affected homeowners in a mobile home park or a subdivision; or, if a homeowners’ association has been formed, designated by the board of directors of the association. The homeowners’ committee is designated for the purpose of meeting with the park owner or park developer to discuss lot rental increases, reduction in services or utilities, or changes in rules and regulations and any other matter authorized by the homeowners’ association, or the majority of the affected home owners, and who are authorized to enter into a binding agreement with the park owner or subdivision developer, or a binding mediation agreement, on behalf of the association, its members, and all other mobile home owners in the mobile home park.

Q: In addition to meeting with the Park Owner for rent negotiations, may homeowners of the HOA meet with the Park Owner on other matters throughout the year?

A: Yes. It is recommended that your HOA (or the

homeowners, if no HOA) form one or more other specifically tasked committees (separate from the homeowners’ committee) to engage in open dialogue with the Park Owners throughout the year on other items such as quality of life and amenities concerns. Please note, the Park Owner cannot be compelled to meet with these additional “non-statutorily required committees.”

Q: The Park Owner is prohibiting homeowners from assembling and otherwise prohibiting our canvassing to homeowners to create an HOA. Is this permitted? If not, what is our recourse?

A: No. Section 723.054(1), FS, specifically provides homeowners a statutory right to peaceably assemble for any lawful purpose as follows:

No provision contained in any bylaw, rental agreement, regulation, or rule pertaining to a mobile home park shall infringe upon the right of the mobile home owners to peaceably assemble in an open public meeting for any lawful purpose, at reasonable times and in a reasonable manner, in the common areas or recreational areas of the mobile home park.

Further, Section 723.054(2), FS, specifically prohibits Park Owners from infringing upon the rights of homeowner and tenants to communicate and assemble at reasonable times and reasonable manner to discuss park concerns as follows:

No provision contained in any bylaw, rental agreement, regulation, or rule pertaining to a mobile home park shall infringe upon the right of the mobile home owners or tenants to communicate or assemble among themselves, at reasonable times and in a reasonable manner, for the purpose of discussing any problems relative to the mobile home park. Such discussions may be held in the common areas or recreational

.....LEGAL Continued on page 7

areas of the park, including halls or centers, or in any resident’s mobile home. In addition, the park owner or developer may not unreasonably restrict the use of any facility, including the use of utilities, when requested.

Unfortunately, Park Owners oftentimes attempt to limit canvassing related to HOA matters, which is a violation of Section 723.054(3), FS.

Section 723.056, FS, provides that any homeowner (or the HOA on their behalf, if created) who is prevented from exercising rights of assembly or canvassing may bring an action in the appropriate court having jurisdiction in the county in which the alleged infringement occurred, and, upon favorable adjudication, the court shall enjoin the enforcement of any provision contained in any bylaw, rental agreement, or rule pertaining to a mobile home park which operates to deprive the homeowner of such rights.



Q. We received notice of a change of land use for our park and have begun receiving eviction notices. Some homeowners cannot afford to move their homes. Is there any local or state assistance?

A: Yes. The Florida Mobile Home Relocation Corporation (FMHRC) established by Section 723.0611, FS, and funded by the state legislature, provides mobile home park residents financial assistance for either relocating their mobile home or abandoning it. The FMHRC website is as follows:

**Florida Mobile Home Relocation Corporation
(fmhrc.org)**

Who is eligible for financial assistance?

- Home must have Florida DHSMV designation of “HS”;
- Mobile Home Park must be recognized as Chapter 723, FS, Park;
- Homeowner must have received an eviction notice due to a change in land use;
- Applicant must be the registered owner on the title to the Home. Renters of a Home are not eligible;
- As to abandonment, the home must be free and clear of any liens; and
- As to relocation, the moving contractor must be a Florida Licensed Mobile Home Installer and recognized by the Florida DHSMV.



Q. We are setting up an HOA. What Officer posi-

tions are required?

A: Section 723.078(2)(a), FS, states that:

The Board of Directors shall elect a President, Secretary, and Treasurer who shall perform the duties of those offices customarily performed by Officers of corporations, and these officers shall serve without compensation and at the pleasure of the Board of Directors.

In addition, Section 723.078(2)(a), FS, provides that the Board of Directors may also elect and designate other Officers and grant them those duties it deems appropriate. Larger HOAs oftentimes have 2nd Vice Presidents, Assistant Secretaries, or Assistant Treasurers.

In smaller HOAs where the Bylaws provide for a 3-member Board, it is sometimes necessary for a person to hold more than one (1) Officer position, such as holding both the Offices of Secretary and Treasurer.

Lastly, the Bylaws should provide for the selection, removal, and compensation, if any, of the Officers.



Q. Can a Park Owner change lot rental payment methods to electronic-only payment methods or require auto-debit, thereby eliminating in-person or mailed check payments?

A: It depends. While expanding lot rental payment methods would most certainly be permitted, it is my opinion that a Park Owner cannot eliminate permitted payment methods which are specifically identified in the prospectus or lot rental agreement. If permitted payment methods are not specifically identified in the prospectus or lot rental agreement, the Park Owner may adopt a “reasonable” rule establishing permitted payment methods. Section 723.037, Florida Statutes, requires that any such rule be noticed at least 90 days in advance of implementation, which is the same notice period for a lot rent increase. Rules are also subject to challenge under Section 723.037, Florida Statutes, based upon “reasonableness.” Similar to a lot rent challenge, the mobile homeowners or the HOA may appoint a committee to meet with the Park Owner to discuss the proposed rule. If the Park Owner and the committee cannot agree on a resolution, the mobile homeowners or the HOA may proceed forward with seeking mediation and then litigation upon the approval of at least a majority of the mobile homeowners affected by the rule.

CONSOLIDATED LEGAL FUND

The Department of Business and Professional Regulation enforces very little of Florida 723 law. Most requests for support to the DBPR, from HOAs, result in a response that the DBPR does not enforce that part of the law. This is obviously not helpful. However, the DBPR has a formal process which can respond to requests for clarifications to the law. These are called Declaratory Statements. Therefore, you can ask the DBPR to clarify what the law says in reference to the actions of a community owner. These Declaratory Statements do not have the weight of law, but they can be referenced when a dispute is taken to mediation or to a court.

Here is an example:

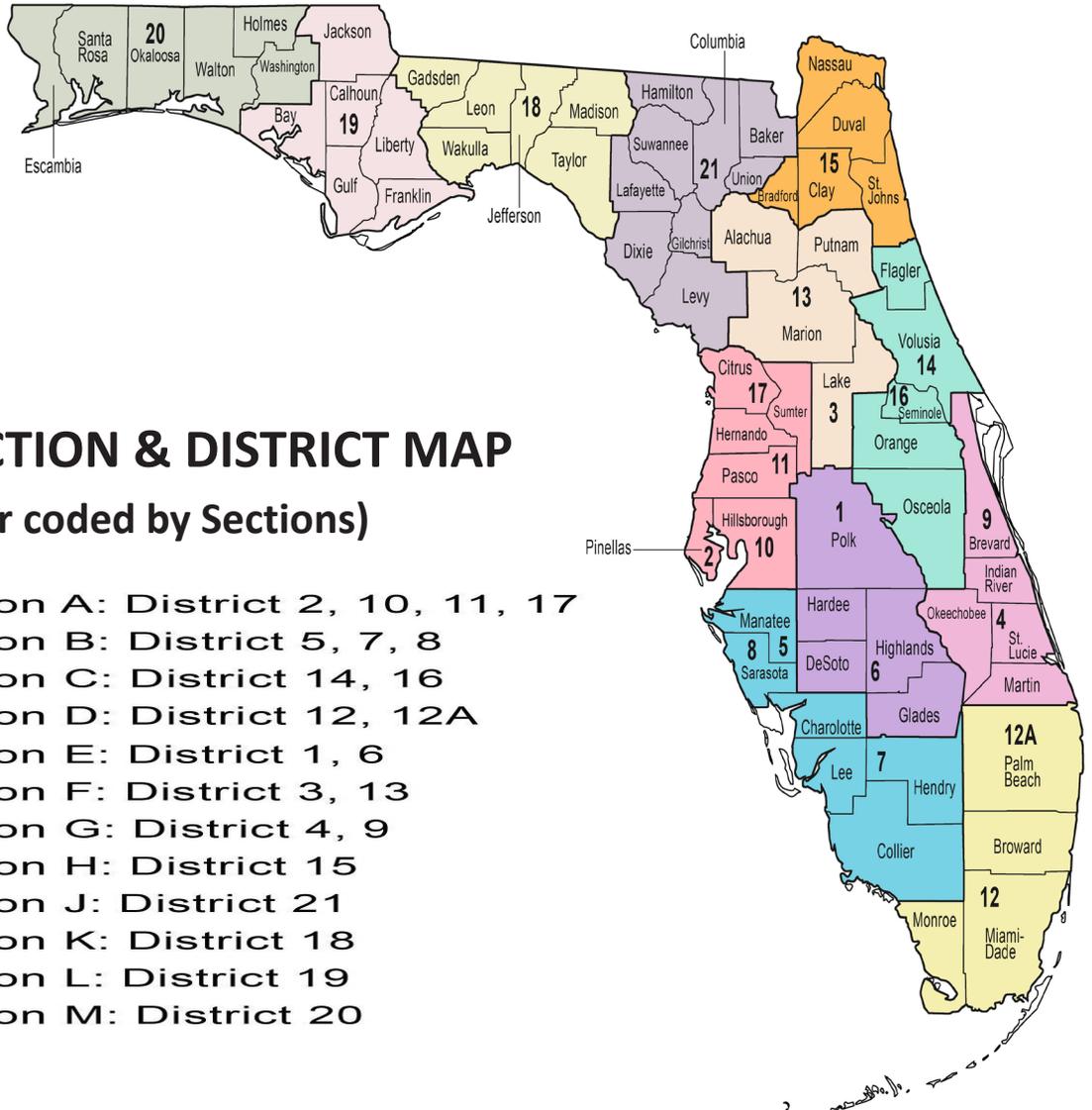
Changes in payment methods:

Whether a homeowner can be subject to a late fee

and eviction for the failure to make a lot rental payment in accordance with a Park Rule that is contrary to the permitted payment methods stated in the Prospectus? Reason for the inquiry – Park Owners are changing the permitted payment methods, which are triggering some of the older residents that do not have internet access to be late and to incur fees.

The Consolidated Legal Fund (CLF) is considering requesting a number of different clarifications from the DBPR. We are interested in situations that your community may have experienced. Please write up something similar to the above example and submit it to rossSHollander@yahoo.com.

*Ross Hollander,
Acting Chair, FMO Consolidated Legal Fund*



FMO SECTION & DISTRICT MAP
(color coded by Sections)

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

2023 FMO State Assembly



Held via zoom

- hear professional speakers
- see the FMO board at work
- help plan the future of FMO
- elections will be held

SAVE THE DATE

Dec. 6-7, 2023



**JOIN OR RENEW
YOUR FMO MEMBERSHIP BEFORE AUGUST
14TH AND YOU'RE AUTOMATICALLY ENTERED
IN A DRAWING FOR A \$100 GIFT CARD**

Join or renew at www.fmo.org



Visa Gift Card \$100

drawing will be held at noon on August 16th, the winner will be notified by email. FMO board members are not eligible to win.

FMO BOARD OF DIRECTORS



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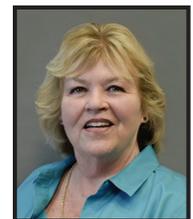


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PROFESSIONAL ADVISORS



Jeremy Anderson
FMO Attorney



Nancy Stewart
Legislative Counsel

The administration of the FMO is vested in a Board of Directors consisting of President, Vice President, Treasurer, Section Directors, and Directors-at-Large. An Executive Director, appointed by the Board of Directors, is responsible for the day-to-day management of the FMO. A Secretary may be appointed by the Board of Directors. The Executive Director is the custodian of the official seal and records of the FMO. The Treasurer is the custodian of all FMO funds.

The Section Director positions for Sections H and C are vacant.

If you are interested in either of these positions, please contact

Rick Hollenbach, FMO President at 715-441-6330 or by email rick.hollenbach@att.net.

FMO is 100% powered by volunteers from the Board to the Field.

DISTRICT PRESIDENT'S INFORMATION

DISTRICT 1

Walter Oppermann, President
863-514-4173
wko1993@aol.com
Mike Rice, Vice President
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Polk County

DISTRICT 2

Colleen Gartner, President
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DISTRICT 3

John D. Petrella, President
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Lake County

DISTRICT 4

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and Martin Counties

DISTRICT 5

Joan Bartlett, President
941-739-3989
jembstar@yahoo.com
Manatee County

DISTRICT 6

Kathie Payne, President
812-305-4484
Kathiepayne@outlook.com
Highland County, Desoto, Hardee
and Glade Counties

DISTRICT 7

President Position Open

Charlotte, Lee, Collier and Hendry
Counties

DISTRICT 8

Keith Ryder, President
860-986-4467
keithryder1954@gmail.com
Sarasota County

DISTRICT 9

Laurence Berthiaume, President
321-676-4941
doland319@yahoo.com
Brevard County

DISTRICT 10

President Position Open

Hillsborough County

DISTRICT 11

Susan Slater (Susie), President
Pasco and Hernando Counties
954-601-7209
districtpres17@gmail.com

DISTRICT 12

Position Open

Miami and Dade Counties
Please contact Section D Director
Erik Morrisette
954-559-6738

DISTRICT 12A

President Position Open

Palm Beach County
Please contact Section D Director
Erik Morrisette
954-559-6738

DISTRICT 13

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Marion County

DISTRICT 14

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jodybrown1216@gmail.com
Duane Love, Vice President
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Volusia and Flagler Counties

DISTRICT 15

Position Open

Bradford, Clay, Nassau, Duval and
St. Johns Counties
Please contact
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715-441-6330

DISTRICT 16

Chris Ball, President

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Seminole, Orange and Osceola
Counties

DISTRICT 17

John Williams, President

570-815-8027
jfwilliams528@gmail.com
Citrus and Sumter Counties

Vacant District President Positions

The role of District President is critical to managing, maintaining, and growing an FMO district. This role is often a springboard to other leadership roles within FMO.

The duties of the District President shall include, but not limited to:

- Preside at all district meetings.
- Fill vacancies of district offices and committees subject to the approval of members at a district meeting.
- Appoint delegates to the State Assembly subject to the approval of members at a district meeting.
- Promote district vitality and membership growth.
- Schedule annual educational workshops for members.
- Perform such duties as may be directed by the Board of Directors or Section Director.
- Establish a communication network to disseminate information to members on a timely basis. This network may either be by written, telephonic or electronic means or a combination thereof.
- Notify the FMO office of the date, as well as your

Section Director, of time, and meeting information at least twenty (20) days before the meeting or as soon as a meeting date, place and program is known.

- Arrange for guest speakers at meetings with topics of interest to District members.

The following Districts need a President

District 7 – Charlotte, Lee, Collier and Hendry Counties

District 10 – Hillsborough

District 12 – Miami, Dade Counties

District 12A – Palm Beach County

District 15 – Bradford, Clay, Nassau, Duval and St. Johns Counties

District 18 – Gadsden, Leon, Wakula, Jefferson, Madison and Taylor Counties

District 19 – Bay, Calhoun, Gulf, Liberty and Franklin Counties

District 20 – Escambia, Santa Rosa, Okaloosa, Walton, Holmes and Washington Counties

www.fmo.org

Our state-of-the-art website provides historical and current information of importance to Florida manufactured homeowners. The website is expertly organized into sections, making it easy to find information, services, and answers.

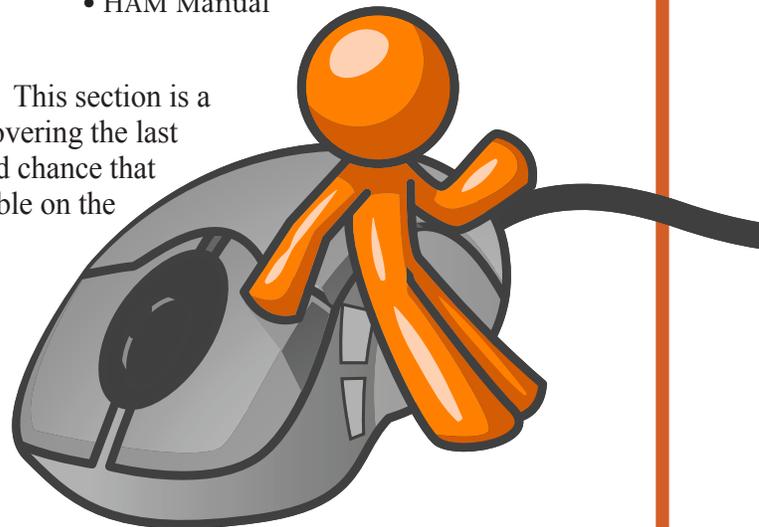
One of the most valuable sections of the website is the Resources tab. There is a wealth of information provided under this tab:

- State and Federal Agencies
- State Programs
- State & Federal Documents
- Rent Negotiations
- Homeowner Parts & Repairs
- Lenders for Manufactured Housing
- Homeowners Insurance
- Insurance for HOA's
- Disaster Preparedness
- FMO magazine
- HAM Manual

Members will also find the Legal Ease section very helpful. This section is a collection of answers to questions submitted by members covering the last 10+ years. Have a legal question, check here, there's a good chance that question has already been asked and answered and is available on the website. <https://fmo.memberclicks.net/legal-ease>

New!!!
Advertising opportunities
There are advertising opportunities
available on the website.

For more information,
contact Cynthia Carter-Lee.



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	Ed Duffy
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	Ross Hollander
Education	In conjunction with the FMO attorney, the education committee creates, maintains and administers the education curriculum for members.	Open
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		Open
By-Laws		Norma Woodall

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

10 Plants That May Help Repel Bugs Like Mosquitoes, Flies, Spiders, and More

When it comes to the inevitable face-off between you and bugs, keeping them away from your immediate vicinity is probably top priority as they thrive during the warmer months. While there are always options like pesticides and bug traps, it certainly doesn't hurt to explore potential natural solutions before trying harsher chemicals (even though they can be necessary with serious infestations).

That's where plants come in. There are a slew of different herbs, bushes, and flowers you can put in your garden or outdoor space that have a solid reputation for keeping bugs away. "Plants are in the business of repelling insects, because this is one of the most important ways to avoid insect damage—by feeding," explains entomologist Roberto M. Pereira, Ph.D., an insect research scientist with the University of Florida. But, of course, plants also need insects to perform cross-pollination so they can survive. "It is an arms race between plants and insects, each trying to survive and prosper," Pereira says.

Not sure where to start? Below, we rounded up the plants gardeners love to use to repel annoying bugs. They won't wipe out mosquitoes, ticks, or flies for good—no plant really will—but their unique properties may send pests in another direction while simultaneously sprucing up your yard, garden space, or patio.

Citronella grass

You're probably most familiar with citronella candles to repel mosquitoes, but the smell comes from a plant called *Cymbopogon nardus*, which gives off a distinct beach grass vibe. It's the oil from the plant that's actually the repellent, according to the National Pesticide Information Center (NPIC).



But Pereira says you'd need to have a lot of them to mimic the concentrated effects of burning a citronella candle or torch, so you shouldn't rely on plants alone to keep mosquitoes away.

If you just want one citronella plant, though, consider placing it in a pot near an outdoor seating area. "This plant gives off very little aroma—you can smell it if you crush the leaves—and so would only work if you were sitting right up close to it," says board-certified entomologist Nancy Troyano, Ph.D., director of operations education and training for Ehrlich Pest Control.

Lemongrass

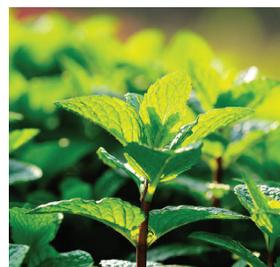
Lemongrass is a tall, perennial grass that's native to tropical and sub-tropical climates of Asia. It looks a lot like citronella grass, and also has similar mosquito-fighting properties, Pereira says.



One scientific literature review found that lemongrass oil offered up to 95% protection against certain types of mosquitoes for 2.5 hours, while another study found the oil can deter stable flies in a lab setting. Keep in mind, though, that it was the oil that was studied—not the plant itself. But if you'd like to add a few to your yard to see if they help, it's a great place to start.

Mint

Many commercial bug repellents contain plant essential oils, and peppermint oil (which comes from peppermint plants) is one of the most promising when it comes to warding off mosquitoes, research suggests, as well as certain spiders.



But it's not clear why, exactly, some bugs don't love it, Pereira says, although the strong smell may have something to do with it. Again, studies have mainly been done on various mint oils, not the plants.

Another hack to consider: You can combine 10 drops each of peppermint, thyme, and rosemary essential oils mixed with water in a spray bottle. Then, spritz the solution around your garden to help repel flies, fleas, mosquitoes, aphids, ants, spiders, chiggers, and more.



Catnip

Catnip is known for its ability to give your feline friends a mellow buzz, but the herb also has some bug repellent properties. One study found the essential oil from catnip can help deter houseflies and mosquitoes. Another study from Iowa State University also found catnip oil to be a more effective "spatial repellent" than DEET, the most popular ingredient in insect repellents.

.....**REPEL Continued on page 15**

REPEL Continued from page 14.....

Same caveat, though: Catnip oil isn't the same as actual catnip plants, but the results are promising enough to warrant adding a few to your yard if you don't have cats to worry about.

Sage

This herb has a reputation for getting rid of ants, flies, and mosquitoes, but there isn't a ton of science to support the claims outside of mosquitoes. Research has found that having a pot of sage around can offer up to 32% protection against certain types of mosquitoes. Since that's 32% more protection than you'd get with no repellent, it's not a bad idea to consider sage in the future, especially if you enjoy adding fresh sprigs to your meals.



Petunias

These colorful annuals have the potential to keep away bugs like aphids, certain beetles, leafhoppers, and squash bugs. But, keep in mind that you need them to bloom to do their thing. Petunias' potential bug-repellent properties "may only be there if flowers are present," Pereira says.



Marigolds

Marigolds contain pyrethrum, an insecticidal compound that's used in bug repellents. There isn't a ton of research on the effects of marigolds on insects, but gardeners have long sworn by them to keep annoying pests, like mosquitoes and destructive nematodes, at bay. These annuals, while gorgeously vibrant, have an off-putting smell that many bugs (and people!) don't seem to like. Try using them to create a pretty border around your patio, or place potted marigolds near common entryways, like doors and windows. (Just keep arrangements away from tables, where they may attract bees and wasps!)



Rosemary

This spiky herb, thanks to its particularly pungent scent, may help keep mosquitoes away, Troyano says. In fact, research has found that, when compared to 11 other essential oils, rosemary had the longest repellent effects on mos-



quitoes, and may even deter other insects like aphids and spider mites—just note that these results were all based on rosemary oil.

Lavender

Research has found that lavender can be effective at repelling mosquitos and other arthropods. It's not clear why the flowering plant can act as a repellent, though—it could just be that the smell doesn't appeal to bugs, Pereira says. "What is pleasant to you does not have to be pleasant to other humans, other mammals, other vertebrates, or other animals including invertebrates such as mosquitoes," he says.



Basil

A study published in the Journal of Vector Ecology found that basil—specifically hairy basil—knocked down and killed certain types of mosquitoes 100% of the time. Here's the thing: This was tested in essential oil form, which is likely to be more potent at fending off mosquitoes than the actual plant. Overall, though, Pereira says the plant "produces a repellent odor" that mosquitoes don't like.



WHAT ELSE CAN YOU DO.

If you want to add some greenery to your outdoor space anyway, it's kind of a no-lose situation to consider plants known to repel bugs—but it's important to have realistic expectations, especially if you have a lot of pests to deal with.

Trying to suss out what's attracting those bugs to your outdoor space is important... for mosquitoes, this includes any object that has the potential to hold water. Those objects should be removed or cleaned out frequently, as mosquitoes can breed in just an inch of standing water.

If mosquitoes are the issue, you can even use fans. Moving air is a natural enemy of mosquitoes—they are extremely weak fliers and air movement prohibits their flying and their abilities to land.

It's also a good idea to trim shrubs, since many pests, including berry bugs and ticks, like to live in dark areas with high humidity, like under the leaves of bushes. Keep branches trimmed back, away from the house, to avoid a highway for pests to enter your home.

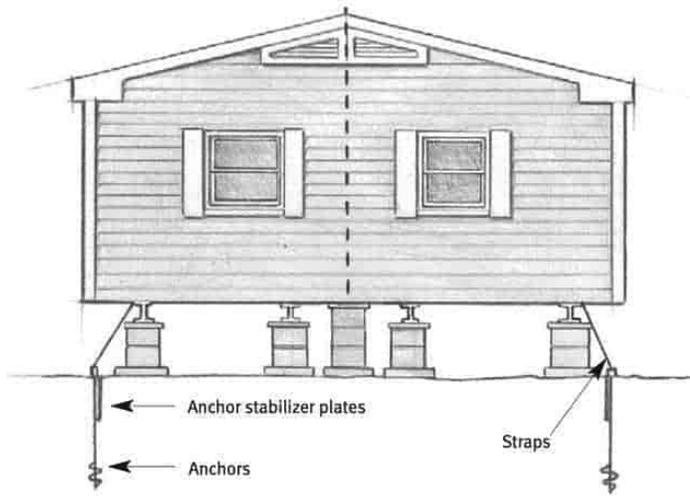
What Are Tie-Downs?

The State of Florida allocates grant money through a Division of Emergency Management contract with Gulf Coast State College to implement the Mobile Home Tie-Down Program. This program involves the enhancement of the tie-down and anchoring systems of your home when conditions allow.

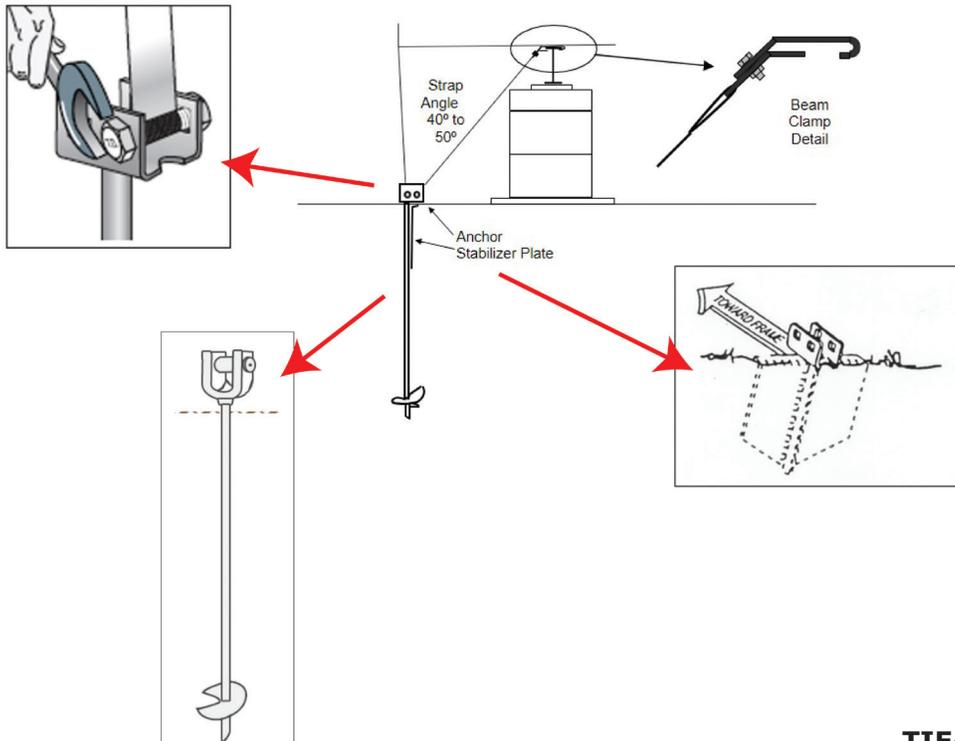
So, what does that mean? What are “tie-downs”?

There are several types of tie-downs, or anchoring systems, that are approved by the State of Florida to secure your home to the ground.

The first, most common type of anchoring system is the lateral anchor and strap. These are for lateral wind resistance, to keep your home from moving side to side. The anchor is



either a 4-foot or 5-foot long galvanized steel screw which is set into the ground, along with a stabilizing anchor plate. The strap is clamped to the I-Beam under your home and ratcheted to the anchor at a specific angle to reduce home movement.



HOW MANY TIE DOWNS ARE REQUIRED ON A MOBILE HOME IN FLORIDA?
Unless factory installed, the connection device must be approved by the department pursuant to rules 15C-1.0105 and 15C-1.0107. At least four (4) anchors and straps are required (i.e., 16 per double-wide home) at the end of each section of the mobile/manufactured home.

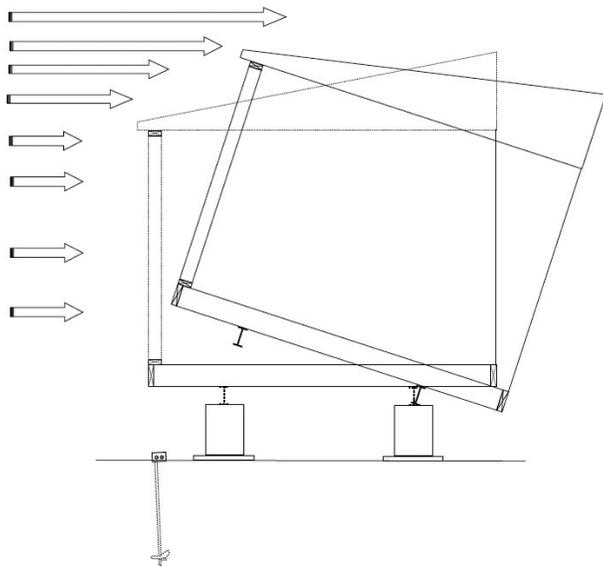
.....TIE-DOWNS Continued on page 17

TIE-DOWNS Continued from page 16.....



The second tie-down type of anchoring that may be added is attached to a home's vertical tie connector, or overhead strap. Many homes are manufactured with these connection points built within the siding of the home. Where possible, installers will add straps to these points as well.

Side Wall Vertical Tie Down



Overturning occurs when vertical protection is insufficient. The vertical strap will help prevent overturning which is uplifting wind forces. Stabilizer plates are not required at vertical straps that have no frame straps attached to same anchor.

homes every 5' 4", so most homes installed before this date need additional wind resistance measures. The program does not remove old/existing structures, but installs new tie-downs where necessary and possible. Because of how your home was manufactured, and has existing structures and impediments, how many anchoring systems an installer can add will vary.

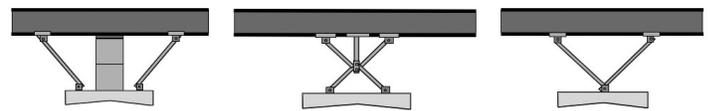
For questions about our program please call 448-201-6882, email tiedownprogram@gulfcoast.edu, or visit our website at www.gulfcoast.edu/tiedownprogram.

Jennifer Shaw | Gulf Coast State College
Program Manager, Mobile Home Tie-Down Program
448.201.6882 | www.gulfcoast.edu/tiedownprogram



Longitudinal system

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

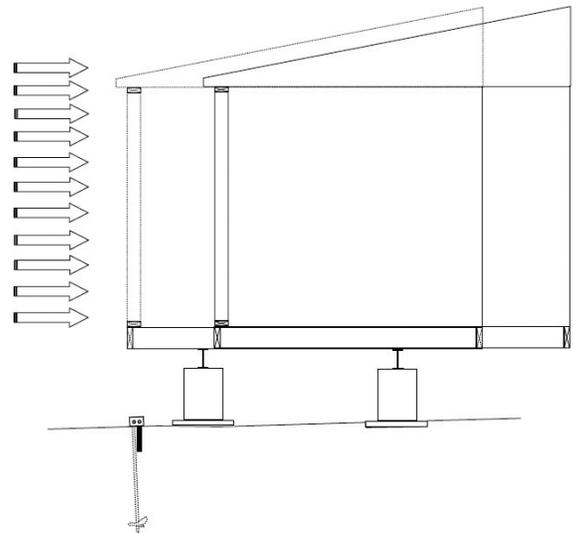


Longitudinal protection using approved Longitudinal Stabilizing Devices (LSDs)

Together these components keep your home from shifting during high wind events.

Frame Tie Downs

Horizontal sliding is the action seen here.



The frame tie down strap will help prevent horizontal sliding also known as lateral movement. Stabilizer plates are required on all frame strap applications.



How to Increase Security for a Manufactured Home

Manufactured Home Safety Has Come A Long Way | Make your Manufactured Home Safe and Secure

The manufactured homes of today are much sturdier than they were in the past. Before HUD standards and regulations were established in 1976, the mobile homes of yesteryear had a reputation for not being as safe and secure as traditional site-built homes. Between high construction standards and modern technologies this has all changed, and now manufactured homes are safer than they've ever been. In fact, manufactured homes are built with 20 to 30 percent more materials than site-built homes in order to withstand transport and extreme weather, making them strong and resilient structures. The intentional "sight-line" design and professional management of modern manufactured home communities make this lifestyle even more safe and secure.

Today's manufactured homes are safe and nearly as secure as site-built homes, but there are still plenty of additional security precautions you can take to keep your family, home and valuables safe.

Some of the best ways to add security to your manufactured home include:

Check Windows for Warping

Windows and frames can become warped from heat or water exposure, weakening them and making them easier to compromise. Be sure to frequently check all the windows and doors in your home, making sure they fit into their frames snugly. It's also important to check the frames themselves to confirm that there are no gaps or breaks in the construction. Any weakness in doors or windows could make it easier to break into the home, so if you find any damage you'll want to get it fixed immediately.

Use Dowels in Sliding Doors & Windows

Putting wooden dowel rods, "jammers", or blocks of any materials in all sliding doors and windows from the inside is always a good idea. This will keep anyone outside from being able to slide doors or windows open, even if the locks fail or aren't engaged. The dowel or jammer you use should be almost as long as the door or window – just short enough that it will fit on the inside but not allow any movement of the door or window.

Check Exterior Doors for Stability

If your manufactured home currently has a hollow exterior door, you may want to consider upgrading to a quality, solid exterior door. Hollow doors can be easier to break, but a solid wood or even aluminum door is a good investment since it will prevent anything or anyone from getting through the door itself. It's also a good idea to occasionally check and make sure the door pins are upright and securely fit in place. Loose or uneven pins could make your entryway more vulnerable.



Between a solid door and a sturdy pin, you should have no security issues with your exterior door.

Add Extra Locks

Deadbolt locks are a great idea to install on every exterior doorway to your home, even if you're already taking the precautions listed above. Many pre-owned manufactured homes will already have these installed but if your home only has knob locks it is worth taking the extra time and money to add them. Think of this as a worthy investment that will give you peace of mind, and maybe even save you more money, for years to come. Additional specialized window locks can also be added, usually from the inside, if you wish to further secure the windows.

Invest in A Locking Safe

A combination or locking safe not only keeps your precious valuables safe in the event of a break-in, it can also deter criminal activity in the first place since thieves know they are unlikely to find anything valuable laying around outside of it. It's a good idea to put any items of value in the safe when you leave the house, especially if you will be gone for more than a few hours or going on vacation. A small safe can be enough for valuables like jewelry, money and laptops, but if you have larger, more expensive possessions, you may want a larger safe that can fit more items. Home and office safes are available in many different sizes, with options for either combination and electronic keypad locking mechanisms.

Use Light Timers Inside to Appear Home

Light timers can help you program lamps inside the home to come on at a certain time of day – or at selected intervals – to give the appearance that someone is home even if you are out. Experts say having lights on in the evening or early morning can help deter criminal activity since criminals usually are looking to avoid being seen or caught in a confrontation. Setting timers on a TV can be helpful for the same reason, and many TVs already have this functionality already built in.

.....**SECURITY Continued on page 19**

SECURITY Continued from page 18.....

The best strategy for light timers is to set them so they mimic human activity. Maybe it goes on in the kitchen in the morning, off again for part of the day, turns on in the living room for a few hours in the evening, and then in a bedroom or office later on. It might seem a bit ridiculous to set so many different timers in different rooms, but some experts say that leaving lights on or setting timers too predictably or obviously can actually help burglars figure out you're not home. So, be thoughtful about where you are and how you usually act in your evenings at home and set your timers to mirror that.

Install Motion Lights Outside

One of the best ways to discourage any criminals from coming near your home is to install motion sensor lights on the outside of the home. When any movement comes within range of the light it turns on, illuminating the area and scaring off the intruder. Whether the trespasser is a raccoon or a criminal, you'll be able to see and report any foul play if you're home. If not, motion lights can still easily trick wrongdoers into thinking someone is home and has flicked on the light. Another extra precaution to help keep your possessions and loved ones safe.

Install Home Alarms or an Alarm System

Full-blown alarm systems like ADT are great, but there are other more user-friendly and tech savvy options available nowadays like Ring, Nest and SimpliSafe. These options often give you control to monitor your home security from your smartphone and usually save records to the cloud.

Even low tech home alarms, like Doberman window sensors, can be affordable, effective and easy to install. Set up alarms on each door or window so that, when activated, a loud siren will sound if the window or door is tampered with. The alarm will startle the intruder(s) and typically scare them away, but you'll also be made immediately aware that there could be a safety risk in the house. If you hear one of the alarms sound you should call 9-1-1 right away, even if the attackers appear to have fled.

Even just purchasing and displaying the security system sign can encourage criminals to pass by and target another home with less protection. Homes that don't have any sign of security systems are about 3 times more likely to be broken into than those without, so it's helpful to make it look like you have an alarm system even if you don't.

Install a Video Surveillance Camera

If you're really serious about home security and want to have documentation of any criminal activity, a video surveillance camera can provide the ultimate peace of mind. Some of these systems record video at all hours, while others have advanced features like motion sensors or recording timers. Cameras can help deter criminal activity to begin with since any lawbreakers will want to avoid being caught on tape. But, if any offenses or disputes occur, you will be more likely to help authorities catch the criminals or settle the issues thanks to the evidence captured on camera.

AGF

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Deadly Heat May Last for Weeks

Follow Red Cross Safety Steps

This summer is the hottest ever recorded and almost 80 million people are living with dangerous temperatures as the heatwave moves across the country.

The ongoing hot weather is expected to bring oppressive heat and humidity to people from coast to coast, even moving north to parts of Nevada, Idaho, Wyoming and Oregon. The National Weather Service reports above-normal temperatures will heat nearly everywhere in the continental U.S. for as long as the next two weeks.

CLIMATE CRISIS

Some experts attribute the heatwave to the climate crisis, with extreme heat shattering temperature records all over the globe. Heatwaves in the U.S. are happening more often, lasting longer, and bringing more intense heat. As these conditions and other extreme weather disasters increase, more people need help from the Red Cross. Find out more about the American Red Cross and its work on the climate crisis here.

WHO'S AT RISK?

Heat is the leading weather-related killer in the U.S. More than 600 people in this country die every year from heat-related illnesses, according to the Centers for Disease Control and Prevention (CDC).

Some people are more at risk of developing a heat-related illness, including adults over 65, those with chronic medical conditions, people who work outside, infants and children, and athletes. Some may take medications that make the effects of extreme heat worse. People with heart disease, poor blood circulation, obesity and mental illness are also at risk for getting sick if the temperatures climb.

HEAT SAFETY TIPS

The Red Cross offers steps you can take to help stay safe when the temperatures soar.

- Hot cars can be deadly. Never leave children or pets in your vehicle. The inside temperature of the car can quickly reach 120 degrees.
- Stay hydrated by drinking plenty of fluids. Avoid drinks with caffeine or alcohol.
- Check on family, friends and neighbors who do not have air conditioning, who spend much of their time alone or who are more likely to be affected by the heat.
- If you don't have air conditioning, seek relief from the heat during the warmest part of the day in places like schools, libraries, theaters, malls, etc.
- Avoid extreme temperature changes.



- Wear loose-fitting, lightweight, light-colored clothing. Avoid dark colors because they absorb the sun's rays.
- Slow down, stay indoors and avoid strenuous exercise during the hottest part of the day.
- Postpone outdoor games and activities.
- Take frequent breaks and use a buddy system when working outdoors.
- Check on animals frequently to ensure that they are not suffering from the heat. Make sure they have plenty of cool water and shade.

Excessive heat can lead to sunburn, heat cramps, heat exhaustion and heat stroke. If someone is experiencing heat cramps in the legs or abdomen, get them to a cooler place, have them rest, lightly stretch the affected muscle, and replenish their fluids with a half a glass (about 4 ounces) of cool water every 15 minutes.

If someone is exhibiting signs of heat exhaustion (cool, moist, pale or flushed skin, heavy sweating, headache, nausea, dizziness, weakness and exhaustion), move them to a cooler place, remove or loosen tight clothing and spray the person with water or apply cool, wet cloths or towels to the skin. Fan the person. If they are conscious, give small amounts of cool water to drink. Make sure the person drinks slowly. Watch for changes in condition. If the person refuses water, vomits or begins to lose consciousness, call 911.

HEAT STROKE LIFE-THREATENING

Heat stroke usually occurs by ignoring the signals of heat exhaustion. Heat stroke develops when the body systems are overwhelmed by heat and begin to stop functioning. Signs include hot, red skin which may be dry or moist; changes in consciousness; vomiting and high body temperature. Call 911 immediately if someone shows signs of heat stroke. Move the person to a cooler place. Quickly cool the person's body by immersing them up to their neck in cold water if possible. Otherwise, douse or spray the person with cold water, or cover the person with cold, wet towels or bags of ice.

DOWNLOAD RED CROSS APPS

Download the free Red Cross First Aid app so you'll know what to do if emergency help is delayed and the free Emergency app for weather alerts, open Red Cross shelter locations and safety steps for different emergencies. Choose whether you want to view the content in English or Spanish with an easy-to-find language selector. Find these and all of the Red Cross apps in smartphone app stores by searching for the American Red Cross or going to erdcross.org/apps.

Keep Pets Safe When Temperatures Rise

Summer's heat can be dangerous for your family pets. The American Red Cross has steps you can take to ensure your four-legged friends stays safe this summer.

Don't leave your pet in a hot vehicle, even for a few minutes. The inside temperature of the car can quickly reach 120 degrees even with the windows cracked open.

HEAT STROKE

Animals can suffer heat stroke, a common problem for pets in warmer weather. Dogs with short noses or snouts, like the boxer or bulldog, are especially prone to heat stroke, along with overweight pets, those with extremely thick fur coat or any pet with upper respiratory problems such as laryngeal paralysis or collapsing trachea.

Some of the signs of heat stroke in your pet are:

- Heavy panting and unable to calm down, even when lying down
- Brick red gum color
- Fast pulse rate
- Unable to get up

If you suspect your pet has heat stroke, take their temperature rectally. If the temperature is above 105 degrees, cool the animal down.

The easiest way to do this is by using the water hose. Stop cooling the animal when the temperature reaches 103 degrees. Bring your pet to the veterinarian as soon as possible as heat stroke can lead to severe organ dysfunction and damage.

Keep your pet at their best:

- Give your pet plenty of exercise.
- Make sure your pet has plenty of fresh, cool water

and shade.

- Make sure your pet has yearly checkups and is up to date on vaccines, especially rabies.
- Get your pet spayed or neutered.
- Keep dogs on leashes outside – another animal may be too much temptation.
- Know how to perform CPR and provide basic first aid until veterinary care is available.

Download the Red Cross Pet First Aid app for more information on how to include pets in emergency preparedness plans. The app also features step-by-step

instructions for first aid emergencies, toxic substances, a pet profile for storing tag ID, photo and medical information, early warning signs for when to contact a veterinarian and an animal hospital locator. Users can find it in smartphone app stores by searching for the American Red Cross, texting GETPET to 90999 for a link to download the app or going to redcross.org/apps.



You can also take the Red Cross Cat and Dog First Aid online course so you'll know what to do in an emergency until veterinary care is available. You can access the course on your desktop or tablet at redcross.org/cat-dogfirstaid and go through the content at your own pace. The interactive course includes:

- How to determine a pet's normal vital signs so owners can notice if there are any irregularities
- Step-by-step instructions and visual aids for what to do if a pet is choking, needs CPR, has a wound, or is having a seizure
- Information on preventative care, health and tips for a pet's well-being



Best Beaches in Florida for 2023

**BEST
VACATIONS**

U.S. News & WORLD REPORT

RANKINGS

???



**Siesta Key
Santa Rosa Beach
Marco Island
Delray Beach
Destin
Palm Beach
Fort Walton Beach
St. George Island
Clearwater Beach
Islamorada**



With about 1,200 miles of coastline, the Sunshine State is a year-round travel destination for residents of the East Coast and beyond. The diversity of Florida's shores – from kid-friendly spots to party-focused locales – helps draw all types of vacationers.



**Amelia Island
Panama City Beach
Key Largo
Boca Raton
St. Augustine**



2023 Disaster Preparedness Sales Tax Holiday

There is one remaining 14-day disaster preparedness sales tax holidays in Florida in 2023, from Aug. 26 through Sept. 8

What is covered by the Florida disaster preparedness sales tax holiday?

House Bill 7063 makes the following items exempt from sales tax during the two 14-day periods:

- Self-powered lights of \$40 or less.
- Portable self-powered radio, two-way radio or weather-band radio of \$50 or less.
- A tarpaulin or other flexible waterproof sheeting with a sales price of \$100 or less.
- An item normally sold as, or generally advertised as, a ground anchor system or tie-down kit with a sales price of \$100 or less.
- A gas or diesel fuel tank with a sales price of \$50 or less.
- A package of AA-cell, AAA-cell, C-cell, D-cell, 6-volt, or 9-volt batteries, excluding automobile and boat batteries, with a sales price of \$50 or less.
- A nonelectric food storage cooler with a sales price of \$60 or less.
- A portable generator used to provide light or communications or preserve food in the event of a power outage with a sales price of \$3,000 or less.
- Reusable ice with a sales price of \$20 or less.
- A portable power bank with a sales price of \$60 or less.
- A smoke detector or smoke alarm with a sales price of \$70 or less.
- A fire extinguisher with a sales price of \$70 or less.
- A carbon monoxide detector with a sales price of \$70 or less.

The tax holidays also include a number of items related to the safe evacuation of household pets.

Exempted items include:

- Bags of dry dog food or cat food weighing 50 or fewer pounds with a sales price of \$100 or less per bag.
- Cans or pouches of wet dog food or cat food with a sales price of \$10 or less per can or pouch or the equivalent if sold in a box or case.
- Over-the-counter pet medications with a sales price of \$100 or less per item.
- Portable kennels or pet carriers with a sales price of \$100 or less per item.
- Manual can openers with a sales price of \$15 or less per item.

- Leashes, collars, and muzzles with a sales price of \$20 or less per item.
- Collapsible or travel-sized food bowls or water bowls with a sales price of \$15 or less per item.
- Cat litter weighing 25 or fewer pounds with a sales price of \$25 or less per item.
- Cat litter pans with a sales price of \$15 or less per item.
- Pet waste disposal bags with a sales price of \$15 or less per package.
- Pet pads with a sales price of \$20 or less per box or package.
- Hamster or rabbit substrate with a sales price of \$15 or less per package.
- Pet beds with a sales price of \$40 or less per item.

Are any other items included in the disaster preparedness sales tax holiday?

Yes. The bill says common household consumable items selling for \$30 or less will be exempt from sales taxes.

What are “common household consumable items”?

Those include:

- Powder detergent; liquid detergent; or pod detergent, fabric softener, dryer sheets, stain removers, and bleach.
- Toilet paper.
- Paper towels.
- Paper napkins and tissues.
- Facial tissues.
- Hand soap, bar soap and body wash.
- Sunscreen and sunblock.
- Dish soap and detergents, including powder detergents, liquid detergents, or pod detergents or rinse agents that can be used in dishwashers.
- Cleaning or disinfecting wipes and sprays.
- Hand sanitizer.
- Trash bags.





FMO Membership Application



SAVE A STAMP! You can join on the FMO Website - www.fmo.org

- One Year FMO Membership for \$30 (US Funds)
- Three-Year FMO Membership for \$75 - Best Value (US Fund)
- *New Application
- *Renewing Application

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE



Note: Fields with * are required PLEASE PRINT LEGIBLY

Date: _____

*Name: _____

Co-Member: _____

*Florida Address: _____

*City, Zip: _____

*Email Address: _____

*Phone: () _____
Home Phone Cell Phone

*Opt-In for Text Messaging Updates: Yes No

*Deliver FMO Magazine by: Email Mail

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

Amount Enclosed: \$ _____

DISTRICT	COUNTY	SECTION
District 1	Polk	E
District 2	Pinellas	A
District 3	Lake	F
District 4	Indian River, St. Lucie, Okeechobee and Martin	G
District 5	Manatee	B
District 6	Desoto, Hardee, Highland, and Glades	E
District 7	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
District 12-A	Palm Beach	D
District 13	Marion	F
District 14	Volusia and Flagler	C
District 15	Bradford, Clay, Nassau, Duval, and St. Johns	H
District 16	Seminole, Orange, and Osceola	C
District 17	Citrus, Hernando and Sumter	A

To pay with credit card:

- MasterCard Visa Discover AMEX

Total amount to be charged: \$ _____

Card # _____

C V V on back _____ Exp. Date: _____

Signature: _____

Park Name: _____

County: _____

District Number: _____

Section Letter: _____

PLEASE NOTE

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

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

FMO Headquarters

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

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

FMO 2023 ADVERTISING RATES

New Regional Advertising Rates

We are excited to share our new Regional Advertising Rates!

In response to requests from our members and many local vendors, we are now offering regional advertising rates.

Regional rates range from 30-word classified ads for \$50 to 1/6 page ads for \$200.

These rates will give the vendors who cater to and support our lifestyle increased exposure throughout the communities they serve.

Regional Rates* PER ISSUE

1/4 Page	\$400
1/3 Page	\$300
1/6 Page	\$200

Regional rates are per issue. Rates are per region your business serves or has a presence in. If you service the entire state, statewide rate apply. There is no frequency discounts for Regional rates.

SEE MAP ON PAGE 8 FOR REGIONS.

Statewide Rates	1x	2x	3x
Full Page	\$4,085	\$3,590	\$2,980
2/3 Page	\$3,060	\$2,695	\$2,235
1/2 Page	\$2,450	\$2,150	\$1,790
1/4 Page	\$2,142	\$1,882	\$1,565
1/3 Page	\$1,835	\$1,650	\$1,340
1/6 Page	\$1,020	\$895	\$745
Classified	\$100	\$75	\$50

Frequency discount given for beyond 3 consecutive issues.

Digital Rates	4 Weeks	8 Weeks
Regular Page	\$450	\$675
Homepage Banner	\$800	\$1,025

Print Ad Sizes

Full Page	8.75"Wx 11.25"H (with Bleed .625" beyond AD all 4 sides)	7.5"Wx9.75"H (no bleed)
2/3 Page	5"Wx9.75"H	
1/2 Page Horizontal	7.5"Wx4.75"H	
1/2 Page Vertical	3.625"Wx9.75"H	
1/4 Page	3.625"Wx4.75"H	
1/3 Page	7.5"Wx3.25"H	
1/6 Page Vertical.....	2.25"Wx 4.34"H	
1/6 Page Horizontal.....	3.625"Wx3.14"H	
Classified.....	30 words max	
Digital.....	160 by 195 pix	
Digital Banner.....	160 by 600 pix	

For additional information contact Cynthia Carter-Lee
cynthiacarterleefmo@gmail.com
 703-598-3437.



Advertising with FMO Website:
 Is responsive site and be accessed from both desktop and mobile platforms ads can be static or linked to your content.
 Magazine: Bimonthly publication that is mailed to over 9,000 households and sent electronically to all members. Electronic Newsletter: Sent to a subscriber list of over 11,000 emails.

Publishing months and closing dates
 Bi-monthly 2023

Insertion Order Deadlines

JAN/FEB	December 15
MAR/APR.....	February 15
MAY/JUNE.....	April 15
JULY/AUG	June 15
SEPT/OCT	August 15
NOV/DEC	October 15

.....RATES Continued on page 25

FMO 2023 ADVERTISING SIZES

PRINT AD SIZES

FULL PAGE:

8.75"Wx 11.25"H (with Bleed .625" beyond AD all 4 sides.. as shown in light blue)

7.5"Wx9.75"H (no Bleed)

2/3 PAGE: 5"Wx9.75"H

1/2 VERTICAL PAGE: 3.625"Wx9.75"H

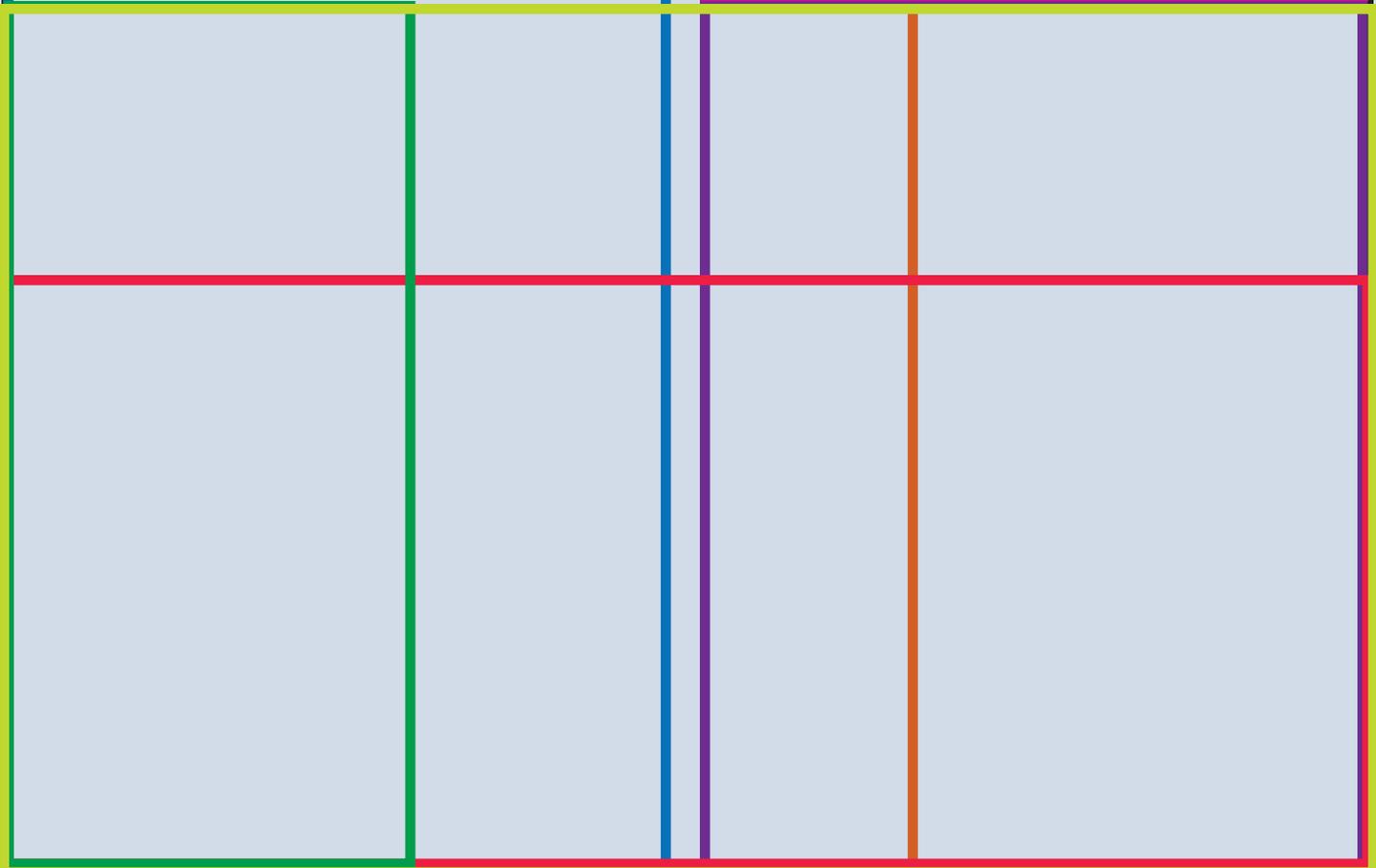
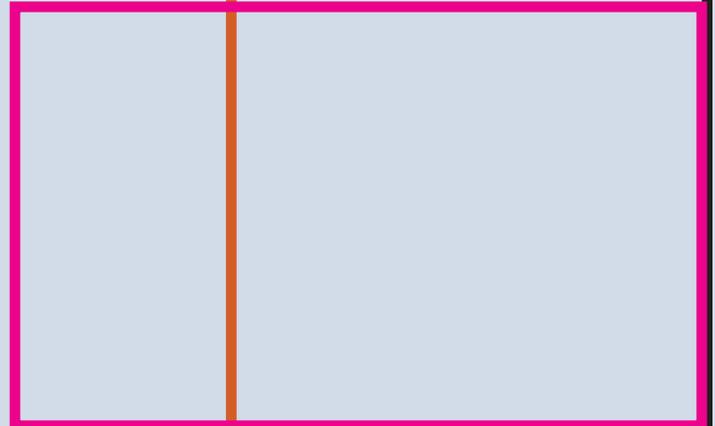
1/2 HORIZONTAL PAGE: 7.5"Wx4.75"H

1/4 PAGE: 3.625"Wx4.75"H

1/3 PAGE: 7.5"Wx3.25"H

1/6 VERICAL PAGE: 2.25"Wx 4.34"H

1/6 HORIZONTAL PAGE: 3.625"Wx3.14"H



It's A HEATWARE

F I C X E S N J T S K J D F V
J X N K A X U O Q N X U O R P
S H S C W L H M I D K A G B H
N T O B A M H A M O E R D C O
K T A T G L B U U E J V A G T
S Y S Y S F E V M S R N Y F D
J C N U H P Z S S I T T S I J
H I O T L Y E T C E D I H R Z
M I M R D T D L Y E K I N E Y
E Q H S C T R R L D N K T G F
N M K W Q H F I A J G C Z Y S
A L T A A P E K N T X M E H U
D E G R E E S R B E E J W G L
S U G R C Q X Q Y X S D N L Y
Q B H E A T W A V E Y S C L U

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THE MOBILE HOME LADY PROFESSIONAL	239-217-1217	www.mobilehomelady.net	30
INSURANCE SYSTEMS	800-329-5799	www.proinsurance.us	31

TO ADVERTISE IN THIS MAGAZINE

CONTACT FMO @ 703-598-3437

See Advertisement Rates & Sizes Available on pages 26 & 27

SUPPORT OUR ADVERTISERS



District 7 Meetings

Oct. 27th - 1:00
Lakewood Village
of Punta Gorda

Nov. 15th - 1:00
Legacy Moss
Landing

Contact: Robert Murphy
westiemurph@verizon.net
814-598-0697
Visit www.fmo.org for details

Directors and Officers Liability Insurance Companies

Southern Owners Ins. Co
6101 Anacapri Blvd.
Lansing, Michigan, 48917

~

HUB International Florida
PO Box 1027
Clearwater, FL., 33757
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PO Box 30660
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Western World Insurance Group
400 Parson's Pond Road
Franklin Lakes, New Jersey 07417

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Newman Crane
PO Box 568946
Orlando, Florida, 32856
tel: 407-859-3691 (local contact)

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