

November - December 2022

FMO Magazine

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

Happy Thanksgiving

Talent **CARE** Community
SHARE **LOVE** HUMANITY
Celebrate **Kindness**
Support **VOLUNTEER**
Strength **CONNECT**
Help Together **Gratitude**
FRIENDSHIP

Cover designed by Dave Siefkes

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4710 New Tampa Highway
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(863) 688-9271
or 800-732-0328

Fax: 863-683-8698

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6645 S US Hwy 1
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www.Acentria.com

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Message from the President...

Ronald Grove, FMO President



FMO extends our thoughts and prayers to all victims of Hurricane Ian. Floridians are resilient and we will make it through this. The great folks of Florida have banded together and are determined to recover. We are grateful for the thousands of volunteers from near and far who have come to lend a hand. Together, we will recover.

As we are approaching the end of hurricane season, please be alert and prepared. Refer to the NOAA article in the September-October FMO magazine for information on how to prepare for a hurricane. Residents in mobile and manufactured homes usually face mandatory evacuation, please follow the directions of your local authorities.

Thank you for your continued support of FMO. Our membership continues to grow and we are currently exceeding our 5-year growth averages. Our lifestyle is being threatened by outside investors as well as park owners who are imposing outrageous rent increases. The most effective way to counter these threats is through legislation. We need you to join us in making

our voices heard. Memberships mean votes and votes mean power! We need to be able to show our legislators that we are strong in numbers, and we represent a large voting bloc. There is strength in numbers. You can join or renew on our website – FMO.ORG.

This issue of the magazine focuses on Volunteerism. Volunteerism has played a key role in the Hurricane Ian response; our fellow citizens answered the call. It is volunteerism that fuels FMO. The board, the committee members, and those working in the field are all volunteers. We need more volunteers. Later in the magazine you will see a listing of the FMO committees, and all these committees need help. We hope you will answer the call.

We wish you and your family the happiest of Thanksgivings. We all have so much to be thankful for and FMO is thankful for you.

Ron

HOA Board Certification Training 2022 / 2023

Board Certification Training is Underway! The FMO Education Committee is putting the finishing touches on the 2022-2023 HOA Board Certification Training. We have updated the training manual and our slides to guide the presentation.

In accordance with FS:723.0781 this certification training is required within 90 days of being elected or appointed to an HOA BOD, either through one of these classes or *Self Certification*.

The Committee has scheduled webinars for every month from November 2022 through May 2023, subject to sufficient demand. Individuals do not have to be on the board to take the certification course. Remember, anyone who thinks they may wish to be a candidate for their HOA Board sometime in the upcoming twelve months can earn their certification in advance.

Dates and times:

Wednesday, November 9th	10:00 am – 1:00 pm
Saturday, December 10th	10:00 am – 1:00 pm
Tuesday, January 10, 2023	1:00 pm – 4:00 pm
Thursday, February 9, 2023	6:30 pm – 9:30 pm

Thursday, Mar 9, 2023	10:00 am – 1:00 pm
Saturday, April 1, 2023	10:00 am – 1:00 pm
Wednesday, May 10, 2023	1:00 pm – 4:00 pm

Pricing:	Digital	Printed
Member	\$ 30	\$ 40
Non-Member	\$ 35	\$ 45

Persons who become FMO members prior to registering for the webinar will receive a \$5 discount.

Refund Policy: *No Refunds.* You will be able to change webinar dates but no there will be no refunds.

Once the webinars are underway, the Education Committee will be working to complete the Homeowners Association Manual (HAM). Closely following will be a rewrite of the FMO Park Representative Manual. We are still searching for experienced park reps to help us explain the best practices to promote FMO within a park. We know you are out there, and we would love to have you join us in this especially important endeavor.

Education Committee Chair for additional information.

Note from the Executive Director

Have a Question? We Have the Answer.

By Lisette Mariner, CAE, FMO Executive Director

As you know the FMO launched a new website mid-July. It is ever changing and evolving. For example, when Hurricane Ian devastated a large part of the state, we were able to add a section on the website with resources for those who were impacted by the storm, and it was also a place where those who wanted to help had resources to find who to contribute to. It was a central location for updates such as the Governor's updates, FEMA resources, and disaster unemployment assistance just to name a few. With so much information being distributed, this was a way we could be a hub for members.

As we received questions regarding lot rents and disaster clean ups, the legal section of the site became more relevant. With your membership you have access to view these questions and answers; just add a few key terms to the search bar and you will get a few articles to match.

Other resources on the website include links to state and federal agencies. If you have a complaint, there are several agencies that you can contact. For example, the Consumer Protection Division of the Office of the Attorney General is the civil enforcement authority for violations of the Florida Deceptive and Unfair Trade Practices Act. The Division protects consumers by pursuing individuals and entities that engage in unfair methods of competition or unconscionable, deceptive, and unfair practices in trade or commerce. The form we have online may also be used for Price Gouging Complaints. The Department of Agriculture and Consumer Services is the clearinghouse for consumer complaints. If you do not know where to go, they can direct your complaint to the appropriate state department. We also have forms online that go to the Department of Business and Professional Regulation, along with instructions on how to file.

This year we also had forms inserted into the magazine to register your mobile home as a domicile. Under the resources tab there is a section for State Programs; here you will find information regarding homestead exemptions, tie-down and the relocation program.

Documents for state and federal programs are listed as well. Yes, you can use google to find the Florida Administrative Codes and Florida Statute 723, but we have the links all at your fingertips.

Rent negotiations are a hot topic, as many are receiving notices now for rent increases. We have a wonderful resource on the website that provides a great explanation and your rights. Your Homeowners Association should be well versed in how to negotiate on behalf of the residents. If not, send them to the FMO and we can direct them to the appropriate resources.

With elections around the corner, I hope you did not miss our email with a list of candidates that support this way of living. If you did, you can find the latest Watch Dog on the site with that list front and center. That reminds me, if you do not have your email listed, you can update your profile online so that you can quickly receive the most up-to-date information.

Your FMO is a wealth of information. If you are overwhelmed and do not know where to start, just use the search box on the site and it will narrow your search. Thank you for your membership and active participation in protecting this way of life. If you have any questions, please email us at members@fmo.org.





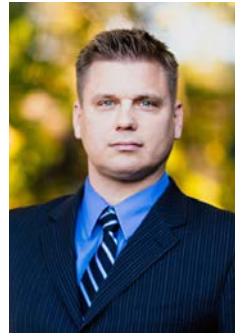
LEGAL EASE

By Jeremy Anderson



ANDERSON | GIVENS | FREDERICKS

— Attorneys & Counselors At Law —



Questions and Answers

Q: Our home and many other homes in our park were destroyed or damaged severely because of Hurricane Ian. Many of the amenities are unusable, and there is no stated timeline for when they will open back up. The park owner has waived the next two months in lot rent. Do I/we have an obligation to continue to pay our lot rent?

A: Unfortunately, a damaged or destroyed home and/or amenities that are temporarily unavailable due to a cause beyond the control of the park owner does not necessarily eliminate a homeowner's obligation to pay lot rent. Unfortunately, park owners continue to have a number of contractual obligations that require continued funding, notwithstanding the damage to the park. A homeowner who discontinues paying lot rents on the basis of Ian could be subject to eviction. It is my understanding that some park owners are offering to buy out the balances of leases in lieu of eviction for those that cannot continue to pay the lot rents.

Q: I received a letter from our local utility provider that states: "As the property owner at . . . the exterior water line and electrical system on your property that connect your home to your utilities' points of delivery belong to you."

Do they really? I don't own the property or pay property taxes. I only own the house. If a person owns a home in a land-lease manufactured home community, who is legally responsible for the cost of repairs in the event of breakage or failure of either the exterior water line or electric connecting the home to the access points?

A: The prospective typically dictates the maintenance, repair, and replacement responsibility for the water and electrical lines/components that you reference. The prospectus can assign the maintenance, repair, or replacement responsibility for those items located

on a lot to either the homeowner or the park owner. The utility provider does not review the individual prospectus when issuing notices to a specific park. Thus, it appears that the notice you received is general/generic in nature and did not consider any unique characteristics of your park, as likely stated in your prospectus.

Q: Our park prohibits all signs except for "For Sale" signs which are permitted but regulated as to size and placement. Can the park stop me from displaying political signs? Would this be a violation of my 1st amendment rights?

A: The only stated authority to display a sign on a lot is contained in Section 723.058(1), FS, which permits the display of a "For Sale" sign on or in a mobile home, subject to adopted size, placement, and character rules. All other signs may be regulated or outright prohibited by a rule adopted pursuant to Section 723.037, FS. The rights guaranteed under the 1st amendment only deal with governmental impairment of such rights. The 1st amendment does not prohibit regulation by a private party. If the sign regulation is not contained in the original rules, I suggest asking for a copy of the 90-day notice for the adoption of the sign prohibition. Oftentimes, the park owners/managers impose rules without following proper procedures for adoption.

Q: The owners in our park received notice that our lot rental payment options are changing. While there are a couple of new options, the park owner is eliminating the option to pay by check or money order, both of which are payment methods stated in the prospectus and our lot rental agreements. Is this legal?

.....LEGAL Continued on page 6

A: The park owner cannot eliminate payment options if the lot rental agreements and the prospectus state how payments may be made and accepted, provided that neither the prospectus nor the lot rental agreements include any language that provides the park owner the ability to change how payments are made. The lot rental agreements govern the individual lots, and per Section 723.031(10), the prospectus (and the rules/regulations) are deemed incorporated into the lot rental agreements.

It is likely that the park owner is hoping most homeowners will comply out of fear of late fees or eviction. Your residents should seek counsel to demand that all

stated payment options be made available to all homeowners as stated in the prospectus and the lot rental agreements.

HAVE A LEGAL QUESTION?

You can submit a question for FMO

in one of two ways:

Email: members@fmo.org

or

Mail to: FMO

325 John Knox Road L103

Tallahassee, FL 32303

...MORE LEGAL EASE

By Jeremy Anderson

With the pressures of inflation impacting all aspects of manufactured homeownership, the ability of homeowners to secure legal counsel to protect their legal interests in a mobile home park is becoming less and less attainable for most. On average, a private attorney charges between \$250 to \$350 an hour and requires a minimum retainer fee ranging from \$750 - \$2,000.

Because of these costs and because mobile home park dispute is typically against a well-funded park owner, many manufactured homeowners simply accept what may amount to an unlawful lot rent increase, the loss of amenity access/use, or the actions of an overly aggressive park manager. Fortunately, for homeowners, there are a number of legal aid societies throughout the state of Florida that provide pro bono attorneys who represent homeowners in housing disputes. Such pro bono representation includes disputes that arise under Chapter 723, Florida Statutes, such as eviction, retaliatory conduct, unlawful lot rental increases, and improperly adopted use rules.

Legal aid societies in the state of Florida receive millions in funding each year from a wide range of public and private sources. In addition, private attorneys in Florida donate tens of thousands of pro bono hours annually to these legal aid societies. Most legal aid societies serve a specific geographic area, and the qualifications for representation are tied to the income of the individual seeking legal assistance. These legal aid societies can also be a great resource for information and assistance on other services related to the specific legal need. In most instances, applications

for services can be made in person, online, or over the phone.

If you have a legal need related to a housing issue in your mobile home park and are not financially able to secure private counsel, one of the legal aid societies below serving your county or geographical area may be able to provide your assistance.

Florida Rural Legal Services

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

1-888-582-3410

Belle Glade- Pahokee, South Bay, and Canal Point

Fort Myers - Lee, Charlotte, Hendry, Glades, De Soto, and Hardee,

Fort Pierce -Indian River, Martin, Okeechobee, and St. Lucie

Riviera Beach/ West Palm Area – Palm Beach County

Immokalee – All Counties in Florida

Lakeland – Hardee, Highlands, and Polk

Punta Gorda – Charlotte

Bay Area Legal Services

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

800-625-2257

Tampa Area

Brevard County Legal Aid, Inc.

<https://brevardcountylegalaid.org/>

321-631-2500

Brevard County

.....MORE LEGAL EASE Continued on page 7

MORE LEGAL EASE Continued from page 6

Community Legal Services of Mid-Florida, Inc.

<https://www.clsmf.org/contact-information/>
800-405-1417

Volusia, Brevard, West Volusia County, Citrus,
Hernando, Sumter, Osceola, Marion, Orange,
Putnam, Flagler, Seminole, Hernando, and Lake
County

Florida Legal Services Inc.

<https://www.floridalegal.org/contact-us>
407-801-4350

All Florida Counties (Offices located in Newberry and
Orlando)

Florida Justice Institute

<https://www.floridajusticeinstitute.org/>
305-358-2081
Miami

Heart of Florida Legal Aid Society, Inc.

<https://www.hofla.org/>
863-519-5663
Hardee, Highlands, and Polk Counties

Gulfcoast Legal Services

<https://gulfcoastlegal.org/>
Pinellas Office – 727-821-0726
Manatee Office – 941-746-6151
Wimauma Office – 727-821-0726
Lealman Office – 727-821-0726
Sarasota Office – 800-230-5920
Hillsborough, Manatee, Pasco, Pinellas, and Sarasota
Counties

Jacksonville Area Legal Aid

<https://www.jaxlegalaid.org/>
Jacksonville Office – 904-356-8371
St. Johns County – 904-827-9921
Clay County – 904-284-8410

Lee County Legal Aid Society

<https://www.leecountylegalaid.org/>
239-334-6118
Lee County

Legal Aid of Manasota

<https://legalaidofmanasota.org/>
800-625-2257
Sarasota, Bradenton, and Venice

Legal Aid Society of Collier County, Inc.

<https://www.collierlegalaid.org/>
239-775-4555
Collier County

Legal Aid Society of the Orange County Bar Association, Inc.

<https://www.legalaidocba.org/>
407-841-8310
Orange County

Legal Aid Society of Palm Beach County, Inc.

<https://legalaidpbc.org/>
561-655-8944
Palm Beach County

Legal Services of North Florida

<https://www.lsnf.org/>
Tallahassee/Administrative Office
Phone: (850) 385-9007
Serving: Franklin, Jefferson, Leon, Wakulla
Fort Walton Beach
Phone: (850) 862-3279
Serving: Okaloosa and Walton counties
Quincy
Phone: (850) 875-9881
Serving: Calhoun, Gadsden, Jackson, and Liberty
counties
Pensacola
Phone: (850) 432-8222
Serving: Escambia and Santa Rosa counties
Panama City
Phone: (850) 769-3581
Serving: Bay, Gulf, Holmes, and Washington counties

Legal Services of Greater Miami, Inc.

<https://www.legalservicesmiami.org/>
Miami – Dade: 305-576-0080
Monroe – 866-686-2760
Miami – Dade, Monroe counties

Seminole County Bar Association Legal Aid Society

<https://scbalas.com/>
407-834-1660
Seminole County

Three Rivers Legal Services

<https://www.trls.org/>
866-256-8091

CAPITOL BEAT

Your News from Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



A Great Opportunity

In November the next Legislature will have been elected! You will also have new County Commission members and new City Council members for your communities. You have a great opportunity to create some relationships! As Tip O'Neil famously said: "All Politics is Local", and many times, state legislators are elected to the House or Senate after they have served as a local government official. And, the importance of this is to create grassroots excitement and activity to become the squeaky wheel among those who may affect your lifestyle through their decisions...use our PEOPLE POWER!!

1. Understand the Process

- Lawmaking creates statewide public policy with deference to existing statute. It is important to explain how things have changed to understand why current law needs work or review.

- Lawmakers and local officials are subject to a whirlwind of intense, multi-dimensional, information overload. They rely on each other and us for information. At the time of the vote there is really not enough time for them to understand completely. The goal is to educate in advance!

2. Make Friends and Be the Educator

- **Friends** help **Friends** and **Friends** have an open door for future conversations! Explaining our challenges in a direct and forthcoming manner creates credibility and they will desire to learn more.

- You are in the BEST position to educate elected officials. Always expect they **have little to no knowledge** of the problem...that is only overcome by direct contact with explanation and examples.

- Always expect they **will rely on what you say**...so of course, you will always be accurate with

facts...how is this affecting you and others in your community?

- As you thank them for their public service, ask to meet again. Make sure you have described the numbers of homeowners in your community and surrounding area! There are almost one million homeowners enjoying your lifestyle in parks and communities statewide.

3. What to Do?

- Reach out to your **FMO Park Rep, District President, or HOA leadership** to suggest an invitation to a meeting or ask for a meeting in their office to meet and greet. Please work together to do this!

- Meet with your **Senator, Representative, County Commissioner, or City Councilman**. Find out in advance something about their backgrounds to find common grounds.

- Work with their staff to set up these meetings. The **District Administrative Assistant** helps with access, sets appointments, and usually remains in the District Office during Session and can become the contact person to follow up. If you meet with the **Legislative Assistant** that is good too! They manage substantive issues for their Member and help remind them of you and your worries. Remember: YOU are the voter!

- Use the internet for your county or city to learn names and addresses. And use: www.flsenate.gov and www.myfloridahouse.gov for your legislators, staff, phone, and address.

- Feedback about your interactions is imperative! FMO Legislative Chair and FMO President are always happy to receive your comments and information! Use our PEOPLE POWER!!

- Have fun with this...it can make all the difference!!

FMO BOARD OF DIRECTORS



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POSITION
OPEN



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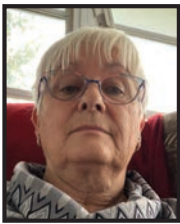


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Volunteer Today

SEND YOU VOLUNTEER REQUEST TO members@fmo.org

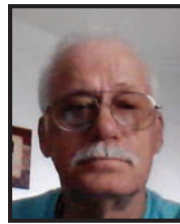
We Exist For You



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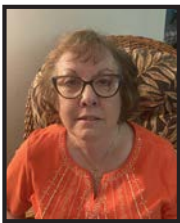
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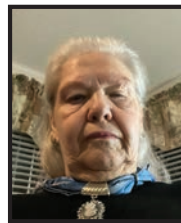
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Pinellas County

DISTRICT 3

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Lake County

DISTRICT 4

Position Open

Indian River, St. Lucie,

Okeechobee and Martin Counties

Please contact Section G

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703-598-3437

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jembstar@yahoo.com

Manatee County

DISTRICT 6

Kathie Payne, President

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Kathiepayne@outlook.com

Highland County, Desoto,

Hardee and Glade Counties

DISTRICT 7

John A. Potito, President

239-437-8735

johnpotito@gmail.com

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

Position Open

Hillsborough County

Please contact Section A Director

Bonnie Darling 727-290-9618

DISTRICT 13

Jo Anne Fieschel, President

631-987-6842

jojoerv@aol.com

Marion County

DISTRICT 14

Jody Brown, President

407-433-2644

jodybrown1216@gmail.com

Volusia and Flagler Counties

DISTRICT 15

Position Open

Bradford, Clay, Nassau, Duval
and St. Johns Counties

Please contact Section H Director

MaryAnn Czerniak

315-254-6665

DISTRICT 16

Chris Ball, President

954-292-6165

cball103@aol.com

Seminole, Orange and Osceola
Counties

DISTRICT 17

Susan Slater, President

954-601-7209

suslater@gmail.com

Citrus, Hernando, Pasco
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 4 – Indian River, St. Lucie, Okeechobee and Martin Counties

District 11 – Pasco County

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

Erick Morrisette – Pembroke Park Commissioner Candidate

FMO Board Member Erick Morrisette is running for City Commissioner in Pembroke Park - The Small Town that Means Big Business. Pembroke Park is home to 17 mobile home parks and I want to be the voice for our homeowners in mobile home parks.

I joined FMO in 2010 and became a Board member in 2021. During that time, I have seen firsthand the many challenges of mobile and manufactured homeowners. Currently investors are buying up properties and displacing hundreds of families. As a Commissioner I want to help those families –

- get proper notice when their parks are being sold
- get market value for their homes
- get adequately compensated for relocation

I agreed to run for City Commissioner after seeing how mobile homeowners were being treated. I realized somebody has to fight the political fight and I have decided to join the fight. I understand we can-



not stop development process, but we can provide protections for those who are being displaced.

Often mobile home parks are the last affordable housing in an area, there are many other serious falls outs from forcing people to move. Many will lose their jobs; this not only affects the homeowners, but it affects local businesses who are already struggling to keep employees due to the high cost of living; families will be forced to switch their children's schools. Having stability is key to raising healthy children, moving can be traumatic to children.

I encourage mobile homeowners to get involved in your local and state politics – join the fight to stop the injustices being done to mobile and manufactured homeowners.

Editors note: By the time you receive this magazine, the elections may be over. FMO wishes Erick the best and encourage all our Broward County members in District 1 to get out and vote!

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	Open
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	Open
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.	Open
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	Dave Carr
Education	In conjunction with the FMO attorney, the education committee creates, maintains and administers the education curriculum for members.	MaryAnn Czerniak
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		Open

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

Not your Grandmother's Trailer

Article submitted by Blanca Citron

Welcome to Mobile Home Glam Living With Blanca

Very often people have a stigma against mobile homes, thinking it limits your opportunity to personalize your home and question if it's worth doing anything to it if it is not going to add any value to the home. Well I am here to tell you otherwise. Hi I am Blanca! I've been living in my mobile home since 2018. I've always had a passion for creating and designing my home to give it a classy and homey feeling, all while doing DIY's on a budget. Let's get right into it! When I first moved in, this is how I originally had my living room set up, very traditional, everything followed the same color scheme, but it was too bland for me. I thought to myself, this may be a mobile home but it doesn't have to look like one. I am always up for a change to make my home look glamorous and pleasant, so here we go. I get inspiration from vibrant colors and a little bit of pizzazz.



Before



On my latest project with my living room, I've incorporated bright navy blue and white, with gold and silver as an accent color. A good tip I love to incorporate is making the room stand out with the small details. Accent walls always bring more attention to the room. Since the bright navy blue is the main color here it is important to have that color make a statement in the room. On the accent walls I've created a diamond piece out of spray painted picture frames, glued together with a mirror in the middle. The look is finished with pieces such as vases, lamps, mirrors, pillows, candle holders, etc. Another DIY I did to this room was to the curtain tiebacks created with popsicle sticks! Yes that's right, popsicle sticks. They are glued together in the shape of a diamond and finished with a glued strip of gold rhinestones on top.

After

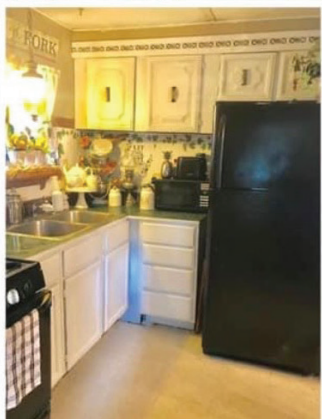


.....BLANCA Continued on page 14

BLANCA Continued from page 13

Now let's get into where the food makes the heart happy! The Kitchen. When I first moved into my mobile home, I had a very bland and opaque color scheme going on and it made the rooms feel crowded. One of the things I've discovered on this creative journey is that lighter colors give the illusion of more space. I went ahead and painted the cabinets white and reused the handles and spray painted them gold. The goal was to have a simple yet elegant look. While exploring my options I found Rae Dunn, and fell in love with how it brought my kitchen together. Next to the dining room, (which definitely needed an upgrade), I continued white as our base color and included navy blue and silver. Accessories that contain your primary colors bring the entire room together.

These projects can be accomplished without breaking the bank. Use your resources like Facebook marketplace, local thrift stores, and upcycling items in your home. Most of the projects I've done have been accomplished with upcycling. All of the projects here are DIYs, I did it and so can you. Tap into your creativity and create your new *"Not Your Grandmother's Trailer"*.



blessed thankful grateful

5 Blessings of Thanksgiving

By: Vinay Kachhara

The Wonderful Thanksgiving Blessings

I consider Thanksgiving as an act or event of gratitude that may be expressed to God or towards people, things, and events.

In fact, I believe in giving thanks every time to everybody, everything, and every event. I'm so grateful to life in general, and you too! Gratitude is an inner benevolent feeling that makes us beautiful.

Honestly, your positive thoughts and kind feelings help spread love and peace. Thus, it makes you more attractive and charming.

Not only this, the power of gratitude also makes you happy, healthy, and healed.

I strongly believe that Thanksgiving has medicinal benefits. And to far extent, it is a self-healing magical potion too.

We know that prayer, meditation, and Thanksgiving are blessings. I'm mentioning here some logical and scientific reasons as to why Thanksgiving is a blessing.

Blessing 1: Being thankful helps you to be stress-free and happy

Stress produces the hormone cortisol and various other toxins.

Expression of gratitude or appreciation counters these chemicals with neurotransmitters like norepinephrine as well as serotonin, dopamine, oxytocin, and other hormones.

In short, when you are being thankful, your brain is rewarded with the feel-good and love hormones. These brain chemicals make you relaxed and happy.

Thus, Thanksgiving acts as a coping mechanism to deal with the stress in your life and helps heal your mind, heart, and body.

You can even get over your chronic stress if you practice thankfulness every day and all the time. It simply brings happiness into your life.

Blessing 2: Feeling good increases your immunity

Your body's immunity is affected by the state of your mind and heart. In fact, when you feel good, apart from

the other helpful hormones, your body and brain also produces IgA (Immunoglobulin A).

IgA is an immune antibody that plays a critical role in mucosal immunity and helps strengthen the body's natural defenses. In fact, it serves as the first line of defense against pathogens.

It prevents you from contracting infections like common cold and also saves you from the risks of serious diseases like cancer.

No wonder Thanksgiving is called a self-healing medicine.

Blessing 3: Gratitude helps lower blood pressure

There has been a study that relates gratitude and lowering of the blood pressure levels. Gratitude helps you calm down, soothe your nerves, and stabilize your body's rhythm.

According to research at the Institute of HeartMath (IHM), true feelings of gratitude, appreciation, and other positive emotions can synchronize your brain and heart rhythms.

These also create an optimal state of coherence, such that the body's systems function more efficiently, generates a greater balance of emotions, and there is an increase in mental clarity and brain function.

But remember, if you're taking medicines on doctor's prescription for your blood pressure problems, keep taking them.

That being said, there is no harm practicing Thanksgiving alongside.

Blessing 4: Being grateful improves relationships

According to Harvard Medical School, a study of couples found that individuals who took time to express gratitude for their partner, not only felt more positive toward the other person, but also felt more comfortable expressing concerns about their relationship.

Gratitude comes bundled with love, compassion, and kindness. You can improve your relationships with kindness. Read this post to know exactly how to do that.

.....**THANKS Continued on page 16**

THANKS Continued from page 15

Forgiveness and letting go too are ways to be grateful in life. Doing that, you can even save your marriage and rekindle love in your relationships.

Remember, if you are happy with yourself, you are most likely to have good relationships with others. You can be happy if you're content, at peace with yourself, and love yourself.

Blessing 5: Thanksgiving helps you age gracefully

A post on the benefits of gratitude lists that there are favorable changes in the body's biochemistry as a result of continued practice of Thanksgiving.

It includes improved hormonal balance

and an increase in the production of DHEA (Dehydroepiandrosterone), the "anti-aging" steroid hormone.

Scientists have come up with emotional self-management techniques to increase positive emotions and DHEA level over a one-month period.

So, you can age gracefully and live long to happily enjoy your life on Earth.

"Grateful people take better care of themselves and engage in more protective health behaviors like regular exercise, a healthy diet, regular physical examinations" Prof. Robert Emmons, University of California Davis.

Invitation to FMO Members

FMO members are welcome and encouraged to send suggestions for articles as well as feedback on published articles.

Submit to:
cynthiacarterleefmo@gmail.com



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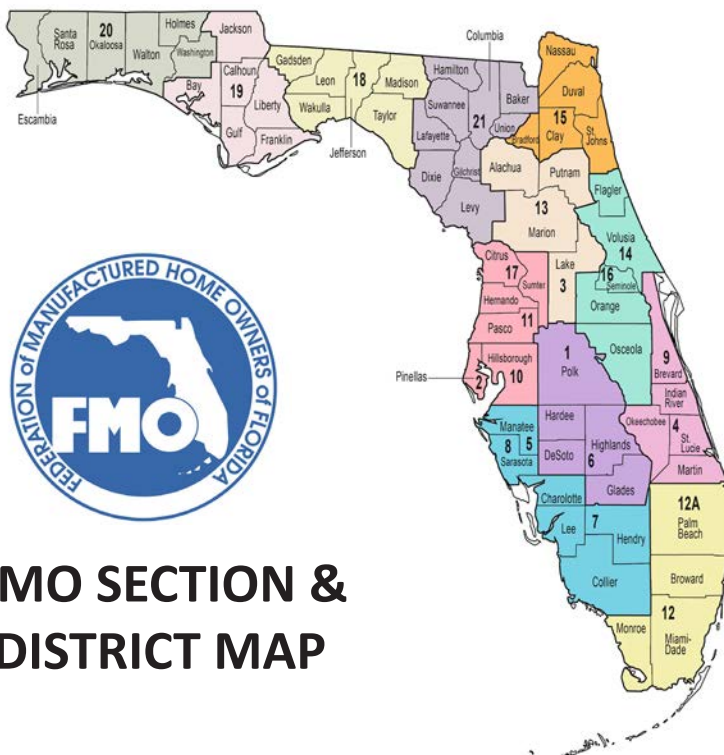


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FMO MAP

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



FMO SECTION & DISTRICT MAP

**VOLUNTEERS
NEEDED**

FMO is powered 100% by volunteers.

Email members@fmo.org

OR contact Ron Grove, ron_grove@hotmail.com

to discuss your area of interest and find the perfect fit for you.

Happy Belated Birthday, Farewell and Thank You

Bill Wyse

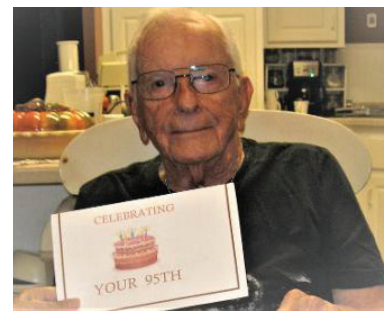
September 24, 2022, was a day that took 95 years to arrive for Bill Wyse. So, a party was in order. Small and quiet with a favorite place to eat, he still enjoys all of life's pleasures in small doses. A world traveler by way of the US Navy for 20 years of service as a government photographer, a motorcycle man, and artist at cross stitch there are family heirlooms done when eye site was better. The many cruises and camping trips (in several different types of campers) with wife Bess, are the source of many stories.

Bill served 6 years as Vice President of our HOA in Town & Country MHP, Sebring, FL. He was our FMO park rep encouraging membership & listening to people's problems.

With eyesight failing he and Bess will be moving to Sumter, SC to live with a daughter and will be able

to see their grand-children.

He still enjoys cards with friends and is working on mastering new equipment to aid in vision loss.



It has been a great 18 year stay in our park with Bill volunteering, playing cards and games, knowing everyone always with a smile and kind word.

Good Luck Bill in yours and Bess's next chapter in life. We will miss you.



HURRICANE LOSS MITIGATION PROGRAM

As Florida begins the recovery process after Hurricane Ian, the Gulf Coast State College Mobile Home Tie-Down Program has been busy reaching out to park representatives on the current waiting list. We are also connecting with new parks that have not yet been served and keeping a list of parks that would like us to return.

The contract with Storm Ready Services has been executed, and 44 parks have been notified of vendor assignment. Storm Ready Services is scheduling the Community Interest meetings in parks that have been evaluated as eligible to serve under the grant guidelines. These meetings will be held to share program information with homeowners and allow them to sign up if interested. Afterwards, home pre-installation inspections and tie-down installations will be scheduled with the park representatives.

Recovery efforts throughout the state will be ongoing

and we wish we could help, but please understand the Mobile Home Tie-Down Program is a wind mitigation grant; we cannot assist with debris and home removal or reinstallation post-hurricane – we only assist in retrofitting additional tie-downs on existing homes in the hope to better prepare a home before a storm.

The application is open for interested parks, but we ask the Community Interest Form is submitted by your park representative (Property Manager or HOA Member) so they can coordinate meetings and form collection.

If you're not sure whether your park has applied or previously participated, Jennifer Shaw is happy to research and answer any questions you may have about the program. You can call 448-201-6882 or email tie-downprogram@gulfcoast.edu.



Jennifer Shaw

Gulf Coast State College Program Manager,
Mobile Home Tie-Down Program
5230 West U.S. Highway 98
Panama City, FL 32401
T 448.201.6882
www.gulfcoast.edu/tiedownprogram

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*If your Mobile or Manufactured Home was installed before 1999, you may be eligible for **FREE** installation of additional tie-downs*



MOBILE HOME TIE-DOWN PROGRAM

*The GCSC Mobile Home Tie-Down program is grant-funded under the Florida Hurricane Loss Mitigation Program at **NO COST to Homeowners!***

We contract with Florida licensed mobile home installers to retrofit additional tie-downs to increase your home's wind resistance.

The application is open to Mobile and Manufactured Home Communities and Individuals. We prefer the application comes from the Park Manager or HOA Representative to act as the main point of contact to coordinate services for the community.

**Now Accepting
New Applications from
Park & HOA Representatives**

Not in a Park?
Please Call for More Information!

CALL

448-201-6882

EMAIL

tiedownprogram@gulfcoast.edu

Or Apply ONLINE

www.gulfcoast.edu/tiedownprogram

Our program Advisory Council includes the Florida Bureau of Mitigation Division of Emergency Management (DEM), the Florida Department of Highway Safety & Motor Vehicles, Manufactured Homes Division (FHSMV), the Federation of Manufactured Home Owners of Florida (FMO), and the Florida Manufactured Housing Association (FMHA).

Happy Thanksgiving

LEAVES
CRANBERRIES
HARVEST
DINNER
MAYFLOWER
TABLE
PUMPKIN
AUTUMN
FAMILY
FALL
PIE
STUFFING
TURKEY
PILGRIM
SQUASH
THANKFUL
MUMS
HOSTESS
APPLES
CELEBRATE
GRAVY

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

Scientists say... there are benefits of playing word search

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- It can be used as a learning strategy. ...
 - Improves spelling. ...
- It is a useful tool to learn languages. ...
 - Helps to improve concentration. ...
- It teaches patience and persistence. ...
 - Keeps the brain active. ...
- It helps to develop problem-solving skills.

Give this FMO Word Search a try, let us know how you do.



FMO Membership Application



Complete the information below and return this portion along with your check to FMO
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Tallahassee, FL 32303 OR Scan w/
Credit Card info and Email to:
members@fmo.org
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- ☐ **SAVE A STAMP!** You can join on the FMO Website - www.fmo.org
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Note: Fields with * are required PLEASE PRINT LEGIBLY

Only the two individuals listed below are eligible for membership

Date: _____

*Name: _____

Birth Date (optional): _____

Co-Member: _____

*Florida Address: _____

*City, Zip: _____

*Phone: (s) () _____

*Park Name: _____

*I am a: Lot Renter ☐ Owner ☐ Other _____

*Email Address: _____

Membership Card: ☐ Email ☐ Mail ☐ None

Deliver FMO Magazine by: ☐ Email ☐ Mail ☐ Neither

Number of registered Florida voters in household: _____

I am an American Veteran: ☐ Yes ☐ No

Recruiter Name: _____

Membership # _____

Non-Florida Address (if applicable)

Address: _____

City: _____

State & Zip: _____

Check off which months you **DO NOT** live in Florida.

☐ Jan ☐ Feb ☐ Mar ☐ Apr

☐ May ☐ Jun ☐ Jul ☐ Aug

☐ Sep ☐ Oct ☐ Nov ☐ Dec

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*****Keep this bottom portion as your receipt. Return the application portion to FMO*****

Please enclose a check payable to FMO. US Funds only. Do NOT send cash.

Questions? Call Membership at 850.205.5642 or email members@fmo.org

Thank You for joining the only organization fighting for the rights of manufactured/mobile home owners!

Date: _____ Check Number: _____ Check Amount: _____ US Funds

Check Payee: _____

Rev. 8/22



November - December 2022

Voluntary Organizations Play a Vital Role in Hurricane Ian Response Efforts

(reposted from FEMA.org)

When communities come together after disasters like Hurricane Ian, we are reminded that recovery is a whole community effort. From creating shelter space to providing comfort dogs, there are many ways response organizations come forward to aid in the recovery process.

Every day, FEMA is honored to work with these voluntary, faith-based and private sector partners to help those affected by disasters. These organizations are critical lifelines to communities, providing resources and services that improve communities every day. Working with these organizations is often the best way to understand community needs and distribute critical supplies to those who need it most.

Below are examples of how some of our Volunteer Organizations Active in Disaster (VOAD) have been actively supporting the Hurricane Ian response..

Buddhist Tzu Chi has mobilized mobile kitchen, medical and dental units to Florida.

Information Technology Disaster Resource Center is conducting outreach throughout all affected counties to help establish connectivity and provide loaner equipment to communities, emergency operation centers and volunteer reception centers.

Feeding Florida has every food bank in the statewide network coming together to support affected communities.

Disaster Aid USA is providing route clearance, debris removal, supplies delivered by boat and more.

Zoo Disaster Response, Rescue, and Recovery is helping Florida facilities manage situations as they arise.

American Red Cross



Pictured are Red Cross volunteers from Indiana, Virginia, Illinois, South Florida and New Mexico helping survivors in Florida.

The American Red Cross prevents and alleviates human suffering in the face of emergencies by mobilizing the power of volunteers and the generosity of donors.

More than 1,300 Red Cross volunteers have donated their time and left their families to support communities affected by Hurricane Ian across several states. They're helping shelter people who have no place to go, distributing meals, comfort kits and cleaning supplies in the hardest-hit communities, and providing a comforting ear to those still grappling with the devastation left behind by Ian.

The Salvation Army



Salvation Army of Collier County serves meals daily to those in Naples, Everglades City, Goodland and Marco Island.

The Salvation Army helps meet human needs across the globe.

More than 35,000 meals have been served to those in need due to Hurricane Ian. The Salvation Army continues to prepare resources and personnel to meet the immediate needs of survivors and first

.....**RESPONSE Continued on page 24**

responders. The Salvation Army is also still serving survivors and first responders in Puerto Rico, as recovery continues after Hurricane Fiona.

J.N. “Ding” Darling National Wildlife Refuge and Partners

J.N. “Ding” Darling National Wildlife Refuge, on the subtropical barrier island of Sanibel, is part of the largest undeveloped mangrove ecosystem in the United States.



*Picture On the left, lots of debris on the ground.
On the right, 4 people stand holding life jackets.*

The J.N. “Ding” Darling National Wildlife Refuge Visitor & Education Center suffered major damage. To help with rescue and cleanup efforts, the team from the J.N. “Ding” Darling National Wildlife Refuge, as well as Florida Panther National Wildlife Refuge, Florida Fish and Wildlife Conservation Commission, and other state and federal agencies are teaming up with the city of Sanibel.

Team Rubicon

Team Rubicon is a veteran-led humanitarian organization that serves global communities throughout disasters and crises.

Team Rubicon deployed volunteers to assist recovery efforts in Florida impacted by Hurricane Ian. These teams help to clear roadways for first responders..

Samaritan’s Purse

Samaritan’s Purse is a nondenominational evangelical Christian organization providing spiritual and physical aid to hurting people around the world.



*Tarpping damaged roofs helps protect homes
for the weeks or months it takes to repair
and make homes livable again.*

Samaritan’s Purse U.S. Disaster Relief volunteers helped with mudding-out flooded homes, cutting downed trees, removing debris, and tarping roofs for homeowners in Florida.



*Operation BBQ Relief is serving free hot meals on a
first come, first serve basis in communities in Florida.*

Operation BBQ Relief

Operation BBQ Relief delivers BBQ in times of need, feeding first responders and communities affected by disasters.

To find out how you can donate or volunteer for one of these organizations, read the How to Help blog post or visit Voluntary Organizations Active in a Disaster.

9 Tips to Find an Ideal Volunteering Gig

1. Know what you have to offer. Nonprofits are often seeking people who can help them in precise areas, like fundraising, PR and marketing, event planning and finances. Specific skills run the gamut from coaching to mentoring, web design, writing and accounting.

So, think strategically about what the volunteer experience can do for you. “Volunteering can be a stepping stone to other opportunities,” said Betsy Werley, director of network expansion at Encore.org, a nonprofit dedicated to helping people over 50 make a social impact, and former executive director of The Transition Network, a national group for women over 50 in transition.

Your goal might be to land a paid position at a nonprofit or to use the volunteering time to ramp up your skills and knowledge so you can launch your own social enterprise.

2. Consider your true purpose. Volunteering can be something you want to do “to add a dimension to your life.” “A number of people who are looking to volunteer are searching for community, being with other people, and are not as specific about the mission of the nonprofit,”

3. Be realistic about your availability. If it is going to be too time consuming or too much of a schlep to get there, your burnout factor will ratchet up.

4. Decide where and how you want to make a difference. Do you want to devote your energy to a local nonprofit, where you can quickly see the fruits of your efforts and work alongside people in your community?

5. Reach out to alumni associations and faith-based networks. These type organizations offer the opportunity for intellectual engagement, a place where expertise is valued and has an impact on the organization. It is also a way to make new friends.

6. Check out websites geared to skill-based volunteering. A few excellent ones where you can find appropriate nonprofit opportunities: VolunteerMatch.org, Idealist.org, Handsonnetwork.org, Catchafire.org (for professionals), Serve.gov and

TaprootPlus.org (for pro bono work). Encore.org has a searchable map that shows encore programs around the country.

Typically, you can filter through prospective volunteering assignments based on a cause, what you are good at and time commitment. For example, at Catchafire.org, which is mostly virtual volunteering, you can choose from a one-hour phone consultation with a nonprofit needing advice to a two-month project.

7. Look for places that let you interview before committing. A conversation with a nonprofit honcho can give you a sense of the group’s agenda and needs so you can see if you think it is a good fit. Conversely, the talk lets the group decide if it thinks you will be right for them.

8. Investigate local nonprofit matchmakers. The local lens is a good one for people who aren’t quite sure but kind of want to get their feet wet,”

9. Start with baby steps.

“Each nonprofit has its own culture, and it might not work out the first time,” counseled Werley. “Treat it as a learning experience, and you will find out what you like and don’t like.” Commit to a short-term project and then, if you’re not finding the volunteering fulfilling, politely move on.

We are adding a 10th ideal volunteer opportunity – FMO! FMO is a 100% volunteer operation. All of the board and committee members are volunteers. There are many opportunities to volunteer from becoming a park rep to district president – all volunteers. Inside this issue is a list of all FMO committees, if you are interested in joining one, contact any FMO board member or the committee chair for more information.

The federal government’s RSVP (Retired and Senior Volunteer Program) — one of the largest volunteer networks in the nation for people 55 and over that focuses on using your skills — has a well-established interview vetting process to help make the volunteer effort a success for both parties.

*“As you grow older, you will discover
that you have two hands
— one for helping yourself,
the other for helping others.”
— Audrey Hepburn*





UPCOMING MEETINGS

**NOV 10
DISTRICT 1**

**FOUR LAKES
WINTER HAVEN**

Toys for Tots - (bring a new, unwrapped toy)

**NOV 17
DISTRICT 3**

**MID FLORIDA LAKES
LEESBURG**

**DEC 8
DISTRICT 1**

**BEACON TERRACE
LAKELAND**

Meetings are Open - FMO membership is not required to attend - visit www.fmo.org for detailed meeting information.

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