

September - October 2022

FMO Magazine

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



**Get Out
&
VOTE**

**Important
Florida
election
information
inside this issue**

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Message from the President...

Ronald Grove, FMO President



Greetings Everyone!

The celebrating is over and it's time to get back to work in this 61st year, and we do have plenty!

The first order of business is formulating our legislative objectives. The Political Advocacy Committee, led by FMO Board Member Darlene Whitkanack, has gathered suggestions on issues of importance to our members. Those issues are being reviewed to determine which are most important and have the best chance of being passed in a bill. Getting statutes changed is no small task. Our greatest chance of getting a bill on the docket and getting it passed is to work in partnership with Florida Manufactured Housing Association, Inc. (FMHA). (Refer to article on FMHA). We will be meeting with them in September to see if there are areas and issues that we both agree need to be addressed, and is so, will move forward with creating a bill. Our goal is to have a bill finalized before the election so we can approach our newly elected legislators for sponsors. We need a senate and a representative sponsor to present our bill in the next legislative session in March. We will be calling on our membership to contact their representatives and ask for their support on our bill. Our

Legislative Counsel, Nancy Black, is providing leadership on this effort and will keep you informed every step of the way. Votes matter!

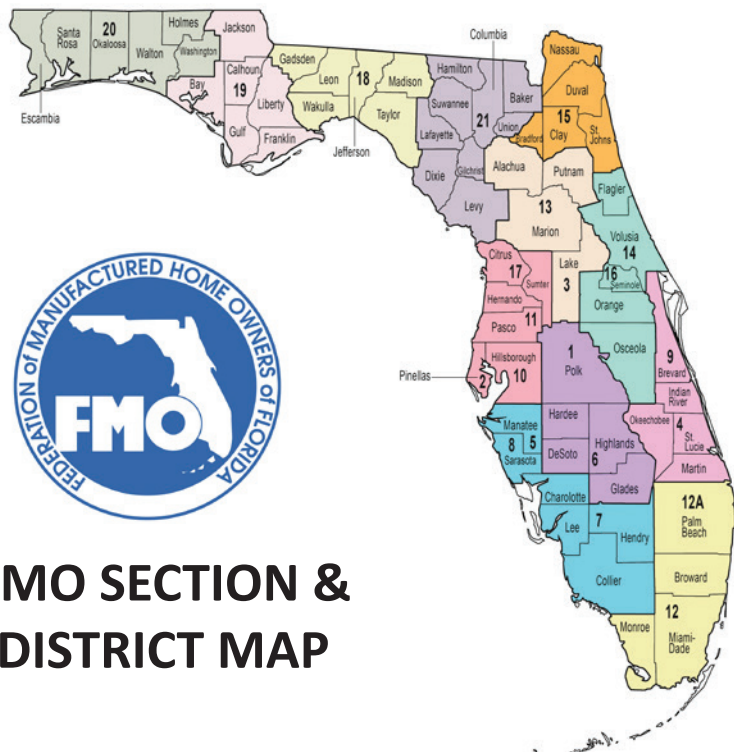
Right now, our lifestyle is terribly threatened. We have thousands of folks who retired here in our parks as an affordable way to enjoy retirement. Large investment groups and other institutional investors are buying the parks in Florida and are flagrantly ignoring and violating Florida Statute 723 which was written to protect our rights. FMO is aware and wants to assure you that we are exploring all options of protecting the rights of mobile and manufactured homeowners on leased land.

FMO is growing! Members are renewing and joining at a record pace. We have exceeded our average growth of the past five years. Thank you! Membership means votes and votes mean power! Encourage your neighbors to join us. Yes, the dues are important to sustain us as an organization, but more importantly, we need to be able to show our legislators we are a large voting block.

Ron, FMO President

FMO MAP Color coded by Sections

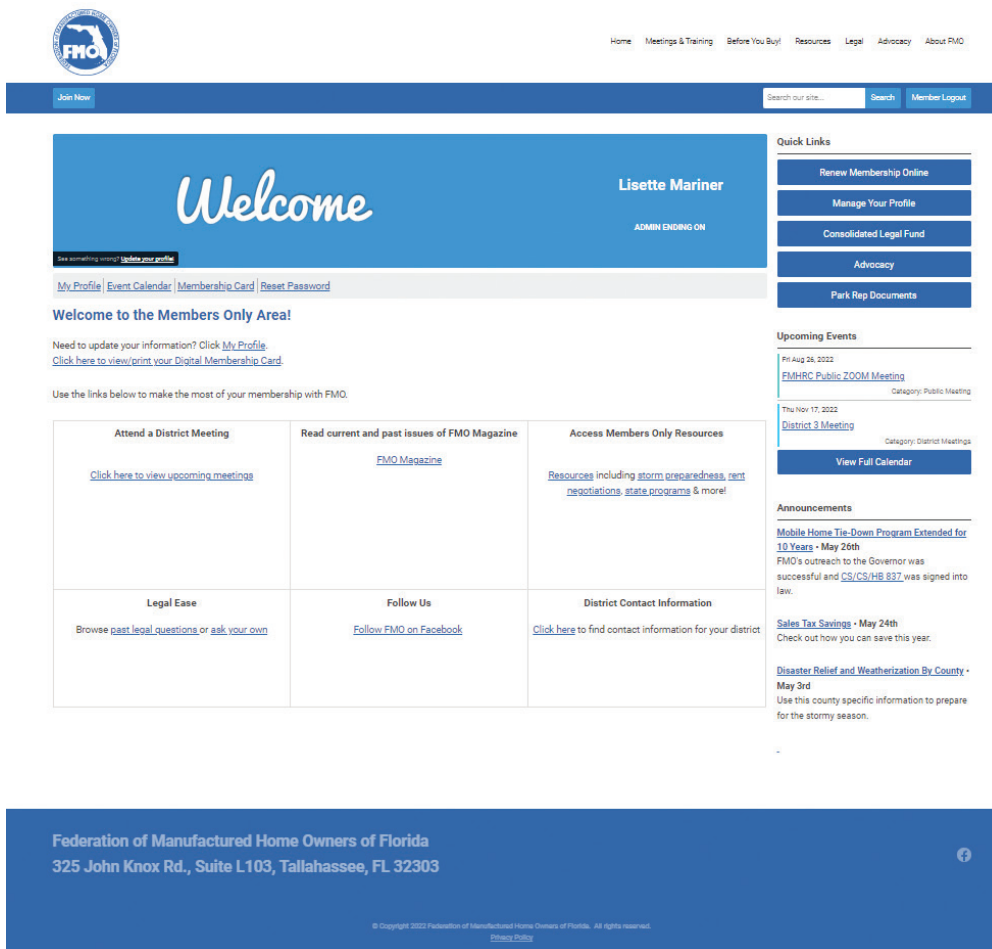
- Section A: District 2, 10, 11, 17
- Section B: District 5, 7, 8
- Section C: District 14, 16
- Section D: District 12, 12A
- Section E: District 1, 6
- Section F: District 3, 13
- Section G: District 4, 9
- Section H: District 15
- Section J: District 21
- Section K: District 18
- Section L: District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



FMO SECTION & DISTRICT MAP

Note from the Executive Director

In the Know By Lisette Mariner, CAE, FMO Executive Director



The screenshot shows the FMO website homepage. At the top is the FMO logo and a navigation bar with links: Home, Meetings & Training, Before You Buy!, Resources, Legal, Advocacy, About FMO. Below the navigation bar is a blue header with the text "Welcome" and "Lisette Mariner". To the right of the header is a "Quick Links" section with buttons for "Renew Membership Online", "Manage Your Profile", "Consolidated Legal Fund", "Advocacy", and "Park Rep Documents". Below the header is a "Welcome to the Members Only Area!" section with links for "My Profile", "Event Calendar", "Membership Card", and "Reset Password". To the right of this section is an "Upcoming Events" section with a list of events: "PMHRC Public ZOOM Meeting" (Fri Aug 26, 2022) and "District 3 Meeting" (Thu Nov 17, 2022). Below the events section is an "Announcements" section with links for "Mobile Home Tie-Down Program Extended for 10 Years - May 26th", "Sales Tax Savings - May 24th", and "Disaster Relief and Weatherization By County - May 3rd". At the bottom of the page is a blue footer with the text "Federation of Manufactured Home Owners of Florida" and "325 John Knox Rd., Suite L103, Tallahassee, FL 32303".



There are a number of exciting things happening with the FMO. The Education committee is working on new classes and the Political Advocacy Committee is working on legislation. As we learned in last month's edition of the FMO Magazine, the Consolidated Legal Fund is active and recently approved a grant to help support

the HOA to roll back an administrative charge for collection of utilities.

The FMO has several committees that volunteer their time to ensure we have updated resources and information. But we need you to be vigilant and responsive. Often out of necessity we can't wait for this printed magazine to get information out. If we don't have your email address you're missing a lot. Once you add and/or verify we have the correct email in your profile, please add **members@fmo.org** to your email contact list so we don't end up in your spam box.

You joined the FMO to support and protect your way of living. We are here to help make that happen. Be an active participant. We want to hear from you. Please send your suggestions and comments to the FMO at **members@fmo.org**.

NEW WEBSITE!

Did you know that the FMO launched a website July 1? If you have an email address listed with us, you should have received notification to reset your password. If you missed this email you can head to the member login area on **www.fmo.org** now and use the reset link to reset your password and gain access. Your username is your email address. Please email **members@fmo.org** if you have any issues.

The FMO website is a wealth of information. Using your login information, you can now view your digital membership card and your expiration date. You can also select your magazine preference, update your contact information and change your password. The new website features things like upcoming events, educational materials, legal ease archives, watchdogs and forms. If you have a question, you can likely find the answer on the FMO website.



LEGAL EASE

By Jeremy Anderson



ANDERSON | GIVENS | FREDERICKS

— Attorneys & Counselors At Law —



Questions and Answers

Q: Our HOA received notice that our park is up for sale. What is the procedure for making an offer? Is there a way to stop the clock? What is the homeowner threshold required to purchase the park?

A: The HOA has the right to purchase the park upon the price, terms, and conditions contained in the notice. Unless a different timeline is agreed to by the park owner and the HOA, the Association must execute the contract within 45 days (from date of mailing). Nothing else stops the timeline. Per Section 723.077, FS, the Articles of Incorporation generally provide the HOA the authority to purchase the park. However, you would need to review the Articles of Incorporation and Bylaws to determine if there are any specific member vote requirements.

Q: What happens to our HOA if the park is sold? Is it dissolved or does it need to be reinstated?

A: The sale of the park to a new owner is separate and distinct from the HOA. Neither the HOA's operational abilities nor its incorporation status are affected by the sale of a park to a new owner. Thus, no action is needed to keep your HOA operational.

Q: Does my not-for-profit HOA need to file a federal tax return?

A: Yes. There is a common misconception that a not-for-profit HOA does not have a legal obligation to file a federal tax return annually. The HOA is required to file annually even if no taxes are ultimately owed to the IRS. Taxes are either filed on form 1120 or 1120-H. If your HOA has never filed a federal tax return, I recommend that HOA retain the services of a licensed CPA.

Q: My park does not have an organized HOA. What is the process for the homeowners to challenge a change to the rules or a lot rent increase?

A: After the park owner provides the affected homeowners the 90-day notice of the change in park rules or the proposed increase in lot rents, a negotiating committee designated in writing by a majority of the affected homeowners may meet with the park owner not less than 60 days before the effective date of the proposed change in the rule or increase in lot rent. Per Section 723.037(4)(a), FS, the negotiating committee's written request to meet with the park owner may include "a listing of any other issue with supporting documentation, that the committee intends to raise and discuss at the meeting."

Q: I have complaints that I want to raise to the park manager about the lack of maintenance to the clubhouse and the pool, but I am worried about retaliation.

A: Per Section 723.0615(1)(c), FS, it is unlawful for a park owner to discriminatorily increase a homeowner's rent or discriminatorily decrease services to a homeowner, or to bring or threaten to bring an action for possession or other civil action, primarily because the park owner is retaliating against the homeowner because the homeowner has complained about the park owner's failure to fulfill its maintenance obligations under Section 723.022, FS.

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

CAPITOL BEAT

Your News from Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



FMO Support for General Election

Hooray!! Only ten more weeks of election campaign commercials!! The Primary elections settled five Senate races and thirteen House seats. And as previously reported, nine Senators and thirty Representatives have been elected without opposition.

As you see from the list below, there are many legislators actively campaigning for your vote in November. FMO supports these candidates because they have supported FMO and our initiatives. A personal letter of support has been sent to each of them and an example is included.

This is a wonderful time for outreach! Please invite these candidates as well as those running for

City Council and County Commission into your communities for a coffee to meet and greet! The challenges of the manufactured/mobile home park and community lifestyle you have chosen are not well understood. You have an opportunity to educate legislators and candidates and when they walk into a meeting room with 100+ voters, it will catch their attention! It helps your efforts immeasurably when a legislator is already familiar with you, your issues, and concerns! Create an opportunity for them to get to know you!

Please review the list below and support these candidates with your mail ballots, during early voting, or on November 8th at the polls!

2022 Florida Senate Candidates to Support

Senate District 1	Senator Doug Broxson	Pensacola
Senate District 2	Representative Jay Trumbull	Panama City
Senate District 3	Senator Lorraine Ausley	Tallahassee
Senate District 4	Representative Clay Yarborough	Jacksonville
Senate District 5	Representative Tracie Davis	Jacksonville
Senate District 7	Senator Travis Hutson	Palm Coast
Senate District 8	Senator Tommy Wright	Port Orange
Senate District 9	Senator Keith Perry	Gainesville
Senate District 11	Representative Blaise Ingoglia	Spring Hill
Senate District 12	Representative Colleen Burton	Lakeland
Senate District 13	Senator Dennis Baxley	Lady Lake
Senate District 14	Senator Janet Cruz	Tampa
Senate District 16	Senator Darryl Rouson	St. Petersburg
Senate District 17	Senator Linda Stewart	Orlando
Senate District 18	Representative Nick DiCeglie	Largo
Senate District 21	Senator Ed Hooper	Palm Harbor
Senate District 23	Senator Danny Burgess	Zephyrhills
Senate District 24	Senator Bobby Powell, Jr.	West Palm Beach
Senate District 25	Senator Victor Torres, Jr.	Kissimmee
Senate District 26	Senator Lori Berman	Boynton Beach
Senate District 27	Senator Ben Albritton	Bartow
Senate District 30	Senator Tina Polsky	Boca Raton
Senate District 36	Senator Ileana Garcia	Miami

.....ELECTION Continued on page 7

2022 Florida House of Representatives Candidates to Support

House District 1	Representative Michelle Salzman	Pensacola
House District 2	Representative Alex Andrade	Pensacola
House District 11	Representative Sam Garrison	Orange Park
House District 13	Representative Angie Nixon	Jacksonville
House District 19	Representative Paul Renner	Palm Coast
House District 21	Representative Yvonne Hinson	Gainesville
House District 22	Representative Chuck Clemons	Jonesville
House District 26	Representative Keith Truenow	Tavares
House District 28	Representative Tom Leek	Daytona Beach
House District 29	Representativeebster Barnaby	Orange City
House District 33	Representative Randy Fine	Palm Bay
House District 35	Representative Fred Hawkins	St. Cloud
House District 37	Representative Carlos Smith	Winter Park
House District 38	Representative David Smith	Winter Springs
House District 42	Representative Anna Eskamani	Orlando
House District 46	Representative Kristen Arrington	Kissimmee
House District 54	Representative Randy Maggard	Zephyrhills
House District 58	Former Representative Kimberly Berfield	Clearwater
House District 61	Representative Linda Chaney	St. Petersburg
House District 62	Representative Michele Rayner	St. Petersburg
House District 64	Representative Susan Valdes	Tampa
House District 66	Representative Traci Koster	Safety Harbor
House District 67	Representative Fentrice Driskell	Tampa
House District 68	Representative Lawrence McClure	Plant City
House District 69	Representative Andrew Learned	Riverview
House District 70	Representative Mike Beltran	Valrico
House District 72	Representative Tommy Gregory	Bradenton
House District 73	Representative Fiona McFarland	Sarasota
House District 78	Representative Jenna Persons-Mulicka	Ft. Myers
House District 80	Representative Adam Botana	Bonita Springs
House District 84	Representative Dana Trabulsy	Ft. Pierce
House District 85	Representative Toby Overdorf	Stuart
House District 86	Representative John Snyder	Palm City
House District 87	Representative Mike Caruso	Boca Raton
House District 89	Representative David Silvers	West Palm Beach
House District 90	Representative Joe Casello	Boynton Beach
House District 92	Representative Kelly Skidmore	Boca Raton
House District 94	Representative Rick Roth	Palm Beach Gardens
House District 96	Representative Dan Daley	Sunrise
House District 100	Representative Chip LaMarca	Lighthouse Point
House District 103	Representative Robin Bartleman	Weston
House District 105	Representative Marie Woodson	Pembroke Pines
House District 107	Representative Christopher Benjamin	Miami Gardens
House District 114	Representative Demi Busatta Cabrera	Coral Gables
House District 118	Representative Juan Fernandez-Barquin	Miami
House District 120	Representative Jim Mooney	Key Largo

The list above does not include Senators or Representatives whose races have been decided. There are open seats and FMO looks forward to working with newly elected legislators as they begin to understand your issues. Your county Supervisor of

Elections will provide your House and Senate district numbers and who is running in those races if your district has changed due to redistricting. Thanks to all of you for engaging in our elections process!!



Federation of Manufactured Home Owners of Florida, Inc.

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Website: www.fmo.org

Editor's note: FMO participates in the election cycle to support those who assist FMO Members through the Legislative process and in other areas. Please see the letter below as an example. FMO does not make campaign contributions.

Senator or Representative

District Office addresses

Dear Senator or Representative:

The Federation of Manufactured Home Owners of Florida, Inc., (FMO), endorses your candidacy and we look forward to your re-election to the Florida Senate (or House). Please be assured that FMO will do everything within our authority to provide support to you from our members. We'd like to give a special thanks for your support of the Mobile Home Tie-Down Program this past Session! We know that you will be working hard over the next several weeks, and your re-election will be a tribute to the good work and assistance you have been providing to your constituents during your time in the Florida Senate (or the Florida House of Representatives).

As you know, hundreds of thousands of homeowners enjoy the lifestyle of manufactured/mobile home communities in Florida. For many, our choice has become unaffordable as lot rents continue to rise and park ownership has changed from a local entrepreneur to major corporations which may be headquartered outside the state of Florida. New community owners have little regard for Chapter 723 and are really taking advantage of your constituents. We believe you have an understanding about some of the issues surrounding this unique group of constituents and you have continued to assist us.

We hope that you will take the opportunity to visit a manufactured home park community during this time to observe firsthand our choice for Florida living. FMO will be in touch with you in the coming months to discuss the FMO legislative agenda for the 2023 Session. In the meantime, thank you for your public service and we look forward to working with you again.

Respectfully,

Nancy

Nancy Black Stewart
FMO Legislative Counsel

Respectfully,

Ron Grove

Ron Grove
President, Federation of Manufactured

** PEOPLE HELPING PEOPLE **

POLITICAL ADVOCACY COMMITTEE

The Political Advocacy Committee is a group of FMO members who are charged with determining issues that affect manufactured homeowners in Florida, prioritizing these issues, and crafting legislation to address them. It takes a lot of people to get a bill passed. We are assisted by members who let us know about big things that are affecting their lives (such as rent increases that force people out of their homes), resources who keep us aware of actions on the county level (like the initiative in Orange County to implement rent controls), and professionals who know how to craft the legislation at the state level which with lots of support from our membership and members of the Senate and House can redress such issues. It is a complicated, lengthy, and fascinating process.

In Florida, groups with opposite interests like homeowners and park owners must sit down and reach some agreement on legislation. We each have our strengths. They have financial resources which residents have no hope of matching, but we have the voters to elect or defeat candidates who will make decisions on our issues. In September, members of

FMO will meet with the FMHA, the organization representing park owners, to begin this negotiating process.

The PAC committee has created a list of issues we will discuss at this meeting. With the imperative issue of affordable housing, our first point of discussion will be rent stabilization. We will also share other concerns about pass thru of excessive charges, the methods used by the DBPR to respond to complaints and reducing the sales tax on manufactured home resales. We give no guarantees of success, but we think it is important to represent the manufactured homeowners of Florida on the most troubling aspects of owning your home but renting the land it sits upon.

This committee has done their homework, worked hard to get a thorough understanding of what we face and has been very productive in the last several months. We would be happy to welcome new members to our committee. If you are interested in participating, please contact me at darlene155@aol.com or members@fmo.org.

Darlene Whitkanack, PAC Chair

BEWARE – BE AWARE - SENIOR SCAM ALERT

Tips to Avoid a Grandparent Scam

DO'S

Do set the privacy settings on your social media accounts so that only people you know can access your posts and photos. Scammers search Facebook, Instagram and other social networks for family information they can use to fool you.

Do hang up immediately and call the grandchild or other family member in question, on a known number, to make sure they're safe. With luck, they'll answer, and you'll know the supposed emergency call is a scam.

Do contact other family members or friends if you have any concern that the emergency could be real. Scammers plead with you to keep the situation a secret precisely so you won't try to confirm it.

If you speak to someone who claims to be a police officer, do call the relevant law enforcement agency to verify the person's identity and any information they've given you.

Do trust your instincts. As the American Bar Association advises, if something doesn't feel right, it probably isn't.



DON'TS

Don't drop your guard because the number on your caller ID looks familiar. Scammers can use technological tricks to make it appear that they're calling from a trusted number, the Federal Communications Commission warns.

Don't volunteer information — scammers fish for facts they can use to make the impersonation believable. For example, if the caller says, "It's me, grandpa!" don't say your grandchild's name. Wait for the caller to say it.

.....SCAMS Continued on page 21

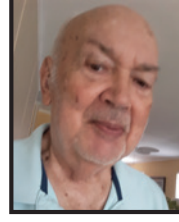
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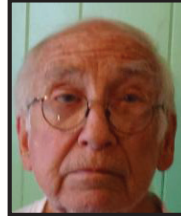
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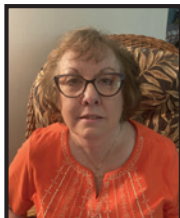
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Citrus, Hernando, Pasco
and Sumter Counties

Questions and Answers from the 2022 FMO Board Certification Training

Answers provided by FMO Attorney, Jeremy Anderson

- Series Two -

This is the second set of questions/answers; additional questions and answers will be published in future magazines.

Q: For an election of the Board of Directors, there is one (1) vote per home owned, is this correct? What if someone owns more than one home in a park, does that allow them more than one (1) vote?

A: Per Section 723.078(2)(b)2.a., FS., “[o]nly one vote per mobile home or subdivision lot may be counted.” Individuals owning more than one (1) mobile home or subdivision lot are entitled to one (1) vote per mobile home or subdivision lot owned.

Q: Does Chapter 723, FS., require a member to notify the Board in advance of taping a meeting if there is nothing in the Bylaws or Articles of Incorporation or the HOA Rules?

A: Per Section 723.078(2)(c)4., FS., “any member may tape record or videotape meetings of the Board

of Directors and its Committees, except meetings between the Board of Directors or its appointed homeowners’ committee and the park owner. The Division shall adopt reasonable rules governing the tape recording and videotaping of the meeting.”

The Division’s Rule 61B-33.004, which is adopted as part of the Florida Administrative Code, does not require advance notice for videotaping or tape recording a meeting of the Board or Membership unless a rule is adopted by the Board or the Members. Review your Articles of Incorporation and Bylaws for Rulemaking authority or limitations.

Q: What is the right to purchase, and how does one participate? When buying the park does it have to be at market price or can the park owner ask any amount?

A: If a park owner is offering a park for sale, it is statutorily obligated to notify the Officers of the HOA of the offering. Per Section 723.071, FS., the right to purchase the park by the HOA is contingent upon the price, terms, and conditions in the notice provided by the park owner. The HOA must execute the contract within 45 days (from date of mailing).

The park owner can ask for any amount and is not tied to market price or any other factor.

Q: How can you change the quorum to 20% if you cannot get the 30% quorum required to vote changes to your Bylaws?

A: The HOA Bylaws (in some cases, the HOA Articles of Incorporation) provide the amendment process and threshold for amending the Bylaws.

For a Bylaws amendment to be valid, the amendment process must be strictly followed, including complying with any specific notice requirements. Of course, the HOA must surpass the minimum vote threshold needed for approval.

Q: Who should do a yearly audit of our financial records yearly?

.....**TRAINING Continued on page 13**

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TRAINING Continued from page 12

A: Chapter 723, FS, does not contain a requirement that a formal audit be conducted. In many instances, an HOA budget is so small that requiring a formal audit of the year-end financials is not economically feasible. Other financial reporting options include a report of cash receipts and expenditures, compiled financial statements, or reviewed financial statements.

There is no requirement that year-end financial reporting be prepared by a CPA. However, Section 723.079(4)(h), FS., generally requires that “[t]he financial and accounting records of the association, [to be] kept according to good accounting practices.” Typically, this duty is delegated to the Treasurer of the HOA or to a financial committee, as provided in the Bylaws. Ultimately, the Board is responsible for having accurate records and for providing adequate oversight and review.

Any member of the HOA may request access to the financial records of the HOA for review and photocopying. A request for access should be in writing and by certified mail, return receipt requested.

Q: Does an HOA have to provide access to its records if I make a written request, such as for a list of all members or to review prior election records? Are

the records open for review to only Members of the HOA?

A: The member list and prior election records are both official records of the HOA that must be made available for review and copy by Members per Section 723.079(4), FS.

Per Section 723.079(5), FS., the request must be in writing and sent by certified mail, return receipt requested. The HOA must make the requested records available for inspection or photocopying within 20 business days after the Board or designee receives a valid written request.

Q: Is the Secretary only required to keep records of the minutes?

A: The Bylaws of the HOA typically provide that the Secretary is the custodian of the HOA records.

Even if the Bylaws are silent as to a Secretary’s role within the HOA, Section 723.079(4), FS., details a number of financial, membership, and operational documents that must be kept by the HOA. Further, Section 723.078(2)(a), FS., states that if the roles of the officers are not explicitly stated in the Bylaws, they shall be deemed to be to “perform the duties of those offices customarily performed by officers of corporations.”

HOT TOPIC!

Is my not-for-profit HOA required to file a Federal Tax Return?

It is a common myth that an HOA formed as a not-for-profit entity is not required to file a Federal Tax Return annually. The truth is that an HOA is treated like any other corporation, even if formed as a not-for-profit entity. Corporations that follow a calendar-year accounting method are required to file returns by March 15 of every year, and HOAs must also follow that rule. For those HOAs that do not use calendar-year accounting, their tax filings are due on the 15th day after the 3rd month of the HOA’s taxable year.

For the purpose of federal income taxation, an HOA has two (2) options. An HOA may:

- (i) make an election under Section 528 of the Internal Revenue Code (IRC); or
- (ii) elect to be taxed as an ordinary corporation.

Election Under Section 528

Under a Section 528 election, the HOA’s taxable income excludes net income from typical HOA activities, such as the collection of dues. For many HOAs, there is no taxable income. If the HOA qualifies for a Section 528 designation for a taxable year, the HOA can elect a flat 30% tax on its taxable income. Most

Chapter 723 HOAs will have little, if any, taxable income under a Section 528 election.

HOA Taxed as an Ordinary Corporation

If an HOA does not elect taxation under Section 528, the HOA will be taxed as an ordinary corporation. Generally, an ordinary corporation is taxed based on the excess of current receipts over current expenditures. Excess assessments should not be taxable in the current year if the members of the HOA specifically vote to have the excess applied to the subsequent year’s assessments. Also, note that any income earned on the HOA’s accumulated funds, such as interest on savings accounts or CDs, is taxable.

If your HOA has any questions related to the filing of a Federal Tax Return, including the election of Section 528 versus being taxed as an ordinary corporation or whether certain income is taxable, I recommend that you seek the assistance of a licensed CPA.

Submitted by FMO Attorney Jeremy Anderson

COMMITTEE REPORTS

Consolidated Legal Fund

Over the summer the CLF committee has been busy responding to inquiries from HOA subscribers about the support the fund offers member HOAs. Space does not allow for the listing of all the possible scenarios the fund can help with so here is a small sample.

First is a “hard” example. This summer the fund provided a provisional guarantee grant of \$25,000 to cover the initial litigation costs of an HOA. This litigation, should it be successful, will prove beneficial to potentially hundreds of land-lease parks throughout the state. Why the “provisional guarantee”? The provision is the HOA must, by statute, attempt to resolve their issue with the park owner, through the DBPR mediation process. In the event an agreement is reached through mediation, then litigation would not be necessary, and the funds not granted. This HOA, like most, are reluctant to enter the expense of mediation without feeling secure of being able to fund litigation should mediation fail.

Several HOAs that have a reasonable case for litigation feel stalled at the initial Florida statute step of mandatory mediation before being able to enter litigation. No HOA should feel alone and abandoned; any HOA should contact us and discuss your unique situation. The fund committee is comprised of current or former HOA Presidents, District Presidents and State Officers who have the background and experi-

ence to assess and guide you, assisted by FMO’s legal counsel.

Although the Fund’s policy is to not fund mediation, there are always extenuating circumstances. Give us a call and let us have a conversation. Secondly, there is a “soft” side of the CLF as well. Are you not sure about an issue, and you do not have your own attorney? Log onto the FMO website, www.fmo.org and click on the Consolidated Legal Fund page to locate Legal Ease. There you will find a decade of Q & A by past and present FMO attorneys. Chances are you will find your answer there. This valuable resource is available to everyone and you do not have to be a member of the fund to research your question. On the same page you can watch a video describing the fund, your HOA Board can peruse a PowerPoint presentation and you can even download an application to join the fund. Of course, we are always available to visit your park for a personal visit.

The Fund is now at 44 and growing. We get stronger as we grow, either through litigation but preferably through knowledge sharing and litigation prevention.

Your CLF Team David Carr, Paul Bihms, Ross Hollander, Bonnie Darling, Norma Woodall, Ron Grove, Gordon Foster, Ron Thoreson, Jeremy Anderson

Education Committee

The FMO Education Committee is continuing our work on the Homeowners Association Manual. We’ve had some unavoidable delays which caused a one-month extension of the date for publication. We are targeting the end of September for release and we’re sure you’ll agree it was worth the wait. Purchase will be through the FMO website.

In the meantime, the committee is also gearing up for the HOA Board Certification Training webinars which will begin in November. We’ve tentatively scheduled nine sessions (as opposed to four last year) to accommodate as many association elections as possible. The sessions will begin in November and continue monthly unless the demand subsides. We continue to encourage anyone that thinks they may want to be on their Association Board, to register and

take the course which will qualify them if s/he is elected in the following twelve months.

I want to give a big shout out to the dedicated committee members who have been heads down throughout this summer. Although many of us are accustomed to having a complete hiatus from May to October, this group put FMO and its members ahead of vacations this year.

Submitted by: MaryAnn Czerniak, FMO Education Committee Chair

Your hardworking FMO Committee Members: Arlene Angello, Bonnie Darling, Dana Matlock, Richard Twort, Eric West and Sue Wilson

.....COMMITTEES Continued on page 15

COMMITTEE REPORTS CONTINUED

COMMITTEES Continued from page 14

Membership Committee

The summer is upon us but even through the heat, we are still gaining members. That speaks volumes about the efforts made by our park representatives who go out in this furnace to recruit and renew members.

The Committee is supporting Section Directors Fred Sullivan, Norma Woodall, and Bonnie Darling in keeping their members apprised of local issues. The Policy and Procedure Committee has tasked our membership committee to set the criteria for awards that will recognize accomplishments in membership recruitment. Norma Woodall presented our findings to the FMO Board for approval. Recognizing those deserving of awards will require collaboration

between District Presidents, the FMO Membership Committee, the FMO Magazine and Partners.

I want to thank Norma Woodall - District 6, Dana Matlock - District 14, Cynthia Carter-Lee - District 4, Richard Twort - District 14, John Petrella - District 3, Kevin Doane - District 1, and Fred Sullivan from District 8 for their outstanding work proofreading the various newsletters and reports.

Till next time, please stay hydrated in this furnace we call Florida. Fall is just around the corner; it may be afraid to come out but cooler weather conditions are coming.

FMO Membership Committee

Communications Committee

After delivering a successful 60th Anniversary Issue magazine, the Communications Committee recently undertook the project of designing standardized collateral for FMO. So far we have designed a trifold and two-sided flyer both of which should be available to all FMO volunteers within the next 30-45 days. This collateral will be the only FMO authorized material.

The Committee has just concluded a Facebook campaign focusing on the Florida Panhandle. The

campaign reached over 4,300 people in seven days with over 300 people responding and engaging. These are excellent results and the committee will continue to look for ways to spread FMO's message through Facebook.

Submitted by Cynthia Carter-Lee, Communications Committee Chairperson

Committee members: Bob Anderson, Larry Berthiaume, Norma Miller

Finance Committee

The Finance Committee responsibilities are:

- Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly.
- 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 finan-

cial condition of the FMO.

FMO Treasurer Gordon Foster is the Chairperson for the Finance Committee and is looking for volunteers to serve on this committee. If you have experience in finance and have a couple of hours a month, Gordon would love to have you.



FMO is powered 100% by volunteers.

All of the committees listed above are in need of 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.**

HURRICANE LOSS MITIGATION PROGRAM

Gulf Coast State College (GCSC) in Panama City, FL has been awarded the Florida Division of Emergency Management's (DEM) Hurricane Loss Mitigation Program funding for the Mobile Home Tie-Down Program (MHTDP) effective July 1, 2022. GCSC will now manage the MHTDP which was previously maintained by Tallahassee Community College. Section 215.559, F.S. which details the Hurricane Loss Mitigation Program, was extended for 10 more years during the 2022 Regular Session. <https://www.floridadiv-saster.org/dem/mitigation/hurricane-loss-mitigation-program/>

The State of Florida allocates funds through a contract to implement the MHTDP. This program involves the inspection and installation of additional tie-downs to your home. The program does not intend to bring existing mobile homes up to code, but makes the home as wind resistant as funding, physical characteristics, and condition of premises will allow. The additional tie-down and anchoring systems could help minimize damage to the mobile home arising from windstorms, tornadoes or hurricanes. The program is designated for those homes installed the year 1999 and prior, before the manufacturing and installation requirements changed due to the number of hurricanes and wind storms experienced in Florida. Each home served may receive differing quantities of new equipment depending on size, condition, and physical characteristics. This program is at NO COST to the participant. Skirting removal and re-installation services for the tie-downs are also provided by the program. All fees to the contractor are paid directly by GCSC.

Jennifer Shaw was recruited by GCSC to serve as their new Mobile Home Tie-Down Program Manager. Mrs. Shaw previously worked with Tallahassee Community College as a Contracts and Grants Coordinator. The MHTDP was one of the many grants she worked with over the past four years, so this will provide a smooth transition between colleges. Previous and current duties include maintaining the application and waiting lists, and communicating with parks and installation vendors. She has an established relationship with the DEM grants office, and is familiar with all aspects of the program needs.

"I'm excited to continue working with the Mobile Home Tie-Down Program. This is a vital project made possible by Hurricane Loss Mitigation grant funds from the State of Florida. I know there are many mobile home and manufactured home communities that can benefit from

these retrofit tie-down installation services. We will soon launch a multi-media outreach effort to connect with as many interested homeowners as possible. I'm thankful FMO continues to support and share the importance of this Program, and I look forward to speaking with HOA representatives in the future."

GCSC is currently in the process of transferring the archived program files. The Request for Proposals required to hire vendors has been advertised, and GCSC expects to contract with vendors to begin servicing parks within the next few months. The current waiting list will remain intact and Mrs. Shaw will soon contact the park representatives who previously applied to confirm interest. GCSC has launched a new web page for this Program and the application process for new parks is available now. You may complete the community interest form found on the website and submit it online. If internet access is an issue, please call the Program office for assistance in completing and submitting this Form.

If you live in a park or community, it is best to work through your HOA or other park leadership to follow up on the status of an existing park application or to apply for these services for the first time. For economies of scale, we strive to retrofit as many homes as possible within your park and that is managed through the Community Interest Form.

The new Program email is
tiedownprogram@gulfcoast.edu

The new office number is (448) 201-6882

The new Program website is:
www.gulfcoast.edu/tiedownprogram

I look forward to working with all of you in this very important Program!

Jennifer Shaw
Gulf Coast State College
MHTDP Program Manager
5230 West U.S. Highway 98
Panama City, FL 32401
www.gulfcoast.edu



NOAA still expects above-normal Atlantic hurricane season

Preparedness is key during the peak months of hurricane season

Residents in mobile and manufactured homes usually face mandatory evacuation

Atmospheric and oceanic conditions still favor an above-normal 2022 Atlantic hurricane season, according to NOAA's annual mid-season update issued by the Climate Prediction Center, a division of the National Weather Service.

"I urge everyone to remain vigilant as we enter the peak months of hurricane season," said Secretary of Commerce Gina Raimondo. "The experts at NOAA will continue to provide the science, data and services needed to help communities become hurricane resilient and climate-ready for the remainder of hurricane season and beyond."

There are several atmospheric and oceanic conditions that still favor an active hurricane season. This includes La Niña conditions, which are favored to remain in place for the rest of 2022 and could allow the ongoing high-activity era conditions to dominate, or slightly enhance, hurricane activity. In addition to a continued La Niña, weaker tropical Atlantic trade winds, an active west African Monsoon and likely above-normal Atlantic sea-surface temperatures set the stage for an active hurricane season and are reflective of the ongoing high-activity era for Atlantic hurricanes.

"Communities and families should prepare now for the remainder of what is still expected to be an active hurricane season," said Ken Graham, director of the National Weather Service. "Ensure that you are ready to take action if a hurricane threatens your area by developing an evacuation plan and gathering hurricane supplies now, before a storm is bearing down on your community."

Hurricane Kits - It is important to create a kit of supplies that you could take with you if you are forced to evacuate. This kit will also be useful if you are able to stay in your home, but are still affected by the storm, such as through the loss of power. One common trend seen when hurricanes are approaching is a wide-spread panic. When this happens, people rush in large numbers to get all the supplies they think they need. However, if you prepare your kit ahead of time, you can alleviate a lot of the potential stress of a very chaotic situation. You should create your kit in a bag that you can easily take with you.

Some recommended items to include are:

- Non-perishable food (enough to last at least 3 days)
- Water (enough to last at least 3 days)
- First-aid kit (include any prescription medication you may need)
- Personal hygiene items and sanitation items
- Flashlights (have extra batteries on hand)
- Battery operated radio (again, have extra batteries)
- Waterproof container with cash and important documents
- Manual can opener
- Lighter or matches
- Books, magazines, games for recreation
- Special needs items: pet supplies and baby supplies if applicable
- Cooler and ice packs
- A plan for evacuation and for if family members are separated

Securing Your Home - Know how to secure your home in the event of damaging winds, storm surge and flooding.

- Cover all of your windows, either with hurricane shutters or wood.
- Although tape can prevent glass from shattering everywhere, be warned that tape does not prevent the window from breaking.
- If possible, secure straps or clips to securely fasten your roof to the structure of your home.
- Make sure all trees and shrubs are trimmed and clear rain gutters.
- Reinforce your garage doors.
- Bring in all outdoor furniture, garbage cans, decorations, and anything else that is not tied down.
- If winds become strong, stay away from windows and doors and close, secure and brace internal doors.

Power Outages - In the event a storm should leave you without power, there are a few things to consider and help you be ready and stay safe outside of your normal hurricane preparedness.

- **Gas:** Make sure your tank is full far in advance of an approaching storm. Most people wait until the last minute, rush to get extra gas for cars and generators, and subsequently gas stations can run out early.
- **CASH:** Have extra cash on hand in the event no ATMS in your area are accessible or working.

.....**NOAA Continued on page 18**

• **Cell Phones:** Charge your cell phone and limit use after power is out.

• **A/C:** This can be the most uncomfortable side effect of losing power during a storm. Try to prevent as much light from entering and warming the house by covering up your windows on the inside. If you have back-up or battery-operated fans, don't run them unless you are in the room. Fans create a difference in perceived temperature but do not cool the room; instead, they create a cooling effect by dispersing the heat off your skin. It is said they can actually add heat to a room just by running.

• **Water:** Fill bathtub and large containers with water for washing and flushing only.

• **Food:** Turn your fridge temperature down and/or freeze any food or drinking water that can be frozen if you expect a power outage. Here is a guide on freezing food: Have a cooler with ice packs prepared to cool your drinks and snacks after power has been out for more than 4 hours. And importantly, check out this food safety guide for when to discard your perishable food: http://www.foodsafety.gov/keep/charts/refridg_food.html

• **Health/Safety:** The CDC has a great guide on how to stay safe in the event of a power outage: <https://www.cdc.gov/disasters/poweroutage/index.html>

Remember, any severe storm can be deadly and destructive. If you've survived a landfilling cyclone, you know the inconvenience and distress it can cause. One of the best tips to be prepared is knowing the cycle of a cyclone - Approach, Arrival & Aftermath. Prepare ahead of time and listen to the directions of officials for the approach. Secure your home, or find a safe shelter for its arrival, and know how to proceed safely during the aftermath.

**KNOW YOUR
EVACUATION
ROUTE
- LOOK FOR
THE SIGNS**



*Information extracted from NOAA.gov and
Stateofflorida.com*



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5 Ways to Make Your Manufactured Home More Efficient

In recent years, energy-efficient homes have attracted an increasing amount of interest. Although there are many reasons why you should consider improving the energy-efficiency of a manufactured home, most manufactured homeowners seek out energy-efficient alternatives mainly because an energy-saving manufactured home can lower energy bills year-round.



interior and exterior appearance, but also reduces energy consumption by preventing air leaks.

The windows with insulated vinyl frames are some of the best products you can select for your manufactured home. Compared to conventional wood and metal frames, vinyl frames have UV protection, do not require painting or maintenance,

1) Add Insulation - As more than half of the energy we use in our homes goes toward heating and cooling, insulation plays a critical role in making a manufactured home more energy efficient. For older mobile homes, there are three effective ways to insulate your home, according to The Office of Energy Efficiency and Renewable Energy (EERE).

Install rigid foam boards: Rigid foam insulation boards, like expanded polystyrene (EPS), extruded polystyrene (XPS) and polyisocyanurate (ISO), and have R-values that range from R-3.6 to R-8.0 per inch of thickness. If you are looking for a more affordable insulation alternative that's also water-resistant and non-flammable, you could opt for fiberglass insulation, which comes in rolls, batts, and loose fill. Keep in mind, however, that the R-value of fiberglass is lower than that of rigid foam boards, ranging from R-2.9 to R-3.8 per inch of thickness. Rigid foam insulation boards and fiberglass insulation that comes in batts or rolls can be easily cut to fit inside the walls, "belly" and roof system (with little obstruction from beams) of a manufactured home.

Apply injection or spray foam insulation: Spray foam insulation is a liquid foam that can be sprayed onto different surfaces or injected into cavities, where it expands and hardens to create an air barrier. Foam-sprayed insulation is well suited for enclosed spaces and small cavities where it would be too difficult to install other types of insulation. Spray foam insulation has R-values between R-3.7 and R-6.5 per inch of thickness.

Opt for blown-in or loose-fill insulation: Blown-in or loose-fill insulation is composed of small particles of fiberglass, cellulose, or mineral wool, which can fit into any inaccessible space, including oddly shaped spaces and spaces with obstructions. This type of insulation is best to insulate the area under the floor and the space between the ceiling/attic and the roof.

2) Replace Old Windows - Replacing old windows with new, high-performance products is a wise retrofitting decision that not only affects your manufactured home's

and have good moisture resistance. Opting for insulated vinyl windows, which are also double- or triple-pane and single-hung, allows you to get a more reliable seal that reduces energy loss, while potentially eliminating the need for storm windows. Triple-glazed windows, which consist of three panes of glass, with both external glass surfaces having Low-E coatings, deliver an even better option. Because these windows reduce emissivity, it takes less energy to heat and cool your manufactured home.

3) Replace Old Exterior Doors - To make your manufactured home more energy-efficient, you should also replace old exterior doors with new doors that insulate better. For greater energy efficiency, it is essential to consider the energy performance ratings of the doors you intend to purchase. According to Energy Star, multiple glass panes, magnetic strips that create a tighter seal and improved core materials, like polyurethane foam insulation, are the elements that can make a door more energy efficient.

4) Convert Your Roof into a "Cool" Roof - Based on recent research, a "cool" roof can reflect up to 80% of the sun's rays. As a "cool" roof absorbs less heat, it protects your manufactured home against solar heat gain, keeping it cooler. The easiest way to convert your old roof into a "cool" roof is to apply a reflective roof coating. If your roof is near the end of its lifespan, it is best to replace it with a new "cool" roof.

5) Opt for Tankless Water Heating - According to EERE, opting for an Energy Star-certified tankless water heater can be more energy-efficient than using conventional storage water heaters, particularly for households that use up to forty-one gallons of hot water daily. Besides saving energy every day, tankless water heaters have longer service lives than conventional storage water heaters, which could eventually translate into hefty savings eventually.

It is also important to know that a manufactured home's HVAC system accounts for about 48% of the total household energy use. As you are trying to make your manufactured home more energy-efficient, opting for a high-efficiency HVAC system could help you get closer to achieving your goal.

Florida Manufactured Housing Association History with FMO

I welcome the opportunity to write an article for the *FMO Magazine*. FMO and the Florida Manufactured Housing Association (FMHA) have a long, storied history. No matter how you view the relationship, both organizations can be proud of the fact that Florida has one of the most comprehensive and balanced manufactured home landlord-tenant regulatory programs in the industry and Chapter 723, Florida Statutes, is a model for the country.

By way of background, FMHA was established in 1945 in Tampa, FL. Interestingly, at that time, there were two associations – the Florida Trailer Coach Dealers Association and the Florida Trailer Park Operators Association. Before long, those organizations merged, and the new association became the precursor of the FMHA. Today, FMHA represents a diverse membership including homebuilders, retailers, community owners/operators, service and supply firms and insurance and finance companies. The FMHA is dedicated to the promotion of the best-built homes in America - factory-built housing, and Florida's manufactured home life-style communities.



A major turning point for Florida manufactured home communities occurred in 1984 with the enactment of the Florida Mobile Home Act. The intent of the Act is clear.

“The Legislature finds that there are factors unique to the relationship between a mobile home owner and a mobile home park owner. Once occupancy has commenced, unique factors can affect the bargaining position of the parties and can affect the operation of market forces. Because of those unique factors, there exist inherently real and substantial differences in the relationship which distinguish it from other landlord-tenant relationships. The Legislature recognizes that mobile home owners have basic property and other rights which must be protected. The Legislature further recognizes that the mobile home park owner has a legitimate business interest in the operation of the mobile home park as part of the housing market and has basic property and other rights which must be protected. This chapter is created for the purpose of regulating the factors unique to the relationship between mobile home owners and mobile home park owners . . .”

For many years FMO and FMHA pursued legislation to make Chapter 723, F.S. more favorable to their respective constituents. Most often, those proposals were met with fierce resistance and failed. Frustrated by a lack of progress, twenty years ago FMO and FMHA visionaries decided a different approach may be more productive. That was the start of the Joint Committee. The Joint Committee is comprised of FMO-member homeowners and FMHA community owners/operators. The purpose of the Joint Committee is to discuss issues of concern, gain a better understanding of each other's perspectives, and seek consensus on matters of mutual benefit. Over the years, the Joint Committee has been successful in having several pieces of legislation enacted into law as well as obtaining positive policy changes from state



regulatory agencies and Citizens Property Insurance Corporation.

Even though the Joint Committee did not meet last year, both FMO and FMHA achieved major legislative wins. FMO was successful in getting the mobile home tie-down program reauthorized for an additional ten years and an additional allocation of \$7 million in nonrecurring funds. FMHA was successful in getting the sales tax on a new manufactured home cut in half, saving the average new home homebuyer over \$4,000. These legislative victories were due in part to FMO and FMHA supporting each other's initiatives.

The Joint Committee met earlier this year and will soon meet again. FMHA believes there is an opportunity for FMO and FMHA to work together in the 2023 legislative session for the benefit of manufactured homebuyers and homeowners. For far too long manufactured housing and manufactured homeowners have been treated as second-class citizens when it comes to accessing government sponsored grant and loan programs. These programs include down payment assistance, low-cost home loan, rental assistance, home replacement and rehabilitation. Many times, personal property manufactured homes are

.....**FMHA Continued on page 21**

FMHA Continued from page 20

either totally excluded or have limited access to these programs. This needs to change.

Florida is grappling with an unprecedented affordable housing shortage that is weighing heavily on Florida's workforce and seniors. Manufactured housing and manufactured home communities are one of the last bastions of affordable housing in Florida. It is important for the Florida Legislature to recognize

the valuable role of manufactured housing and manufactured home communities in addressing the state's affordable housing shortage and provide buyers and owners of personal property manufactured homes full access to all state-sponsored housing programs.

*Jim Ayotte, CAE
Chief Executive Officer
Florida Manufactured Housing Association*

SCAMS Continued from page 9

Don't let a caller rush you into making a decision.

Don't send cash, wire money, or provide numbers from gift or cash-reload cards to a person claiming to be a grandchild. Scammers prefer those payment methods because they're difficult to trace.

Don't panic, no matter how dire the grandchild's predicament sounds. Scam artists want to get you upset to distract you from spotting the ruse.

More Resources

You can report any fraud targeting older people to the FTC online or at 877-382-4357. You might also want to notify your state's attorney general and consumer protection office.

If you sent money to a suspected scammer via Western Union, call the company's fraud hotline (800-448-1492) as soon as possible. Ditto if you used MoneyGram (800-926-9400). If the transfer has not yet been paid, Western Union or MoneyGram may be able to stop the transaction and refund your money.

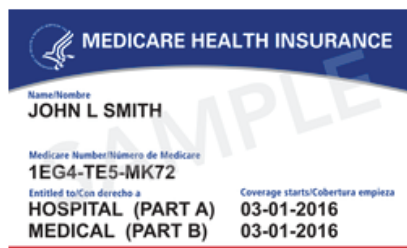
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for more tips on avoiding scams.



MEDICARE OPEN ENROLLMENT STARTS OCTOBER 15

Preparedness is key during the peak months of hurricane season

When can I join, switch, or drop a plan?

You can join, switch, or drop a Medicare Health Plan or a Medicare Advantage Plan (Part C) with or without drug coverage during these times:

Initial Enrollment Period. When you first become eligible for Medicare, you can join a plan.

Open Enrollment Period. From October 15 – December 7 each year, you can join, switch, or drop a plan. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).

Medicare Advantage Open Enrollment Period. From January 1 – March 31 each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time.

Visit Medicare.gov for more information

*Navigating Medicare can be complicated, Medicare.gov
offers a chat if you have questions or just need general information*

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there are many places you can go on the four corners of the compass.*

One day and One tank Adventures

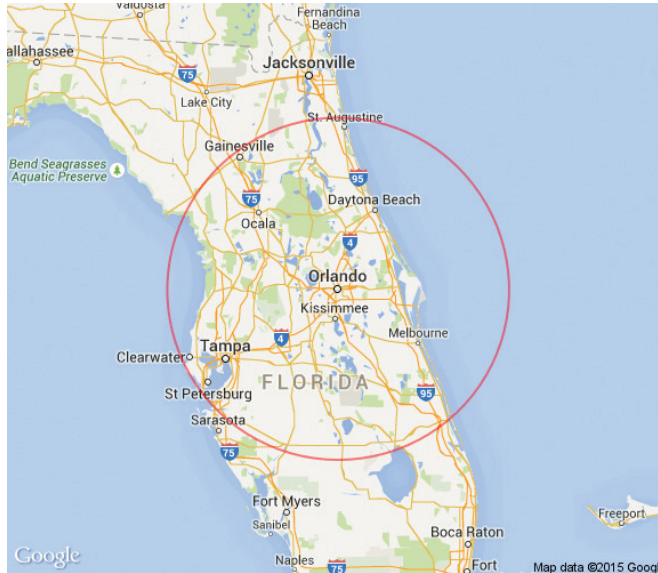
PART TWO

Canaveral National Seashore near New Smyrna and Titusville has the best 24 miles of undeveloped beautiful beach anywhere in Florida.

Cassadaga is a historic village of spiritualists, mediums, and healers, that is open to the public.

Castillo de San Marcos in St. Augustine is the oldest 17th century fort in North America. There are many exhibits and guided and self guided tours.

Cherie Down Park has a beautiful beach in Cape Canaveral just north of Cocoa Beach. You can also visit Ron Jons, the Cocoa Beach Pier and other local attractions.



Daytona Beach is a motor city and beach city. You can drive on the hard packed beaches and visit the NASCAR track in town.

Daytona International Speedway lets you visit on non-event days and you can go on a first come-first served tour.

Deseret Ranches is one of the largest working cow-calf ranches in the United States. It's 295,000 acres sprawl between Orlando and Cocoa. Tours are available.

Marineland Florida south of St. Augustine is a dolphin research center that was once Florida's most popular tourist attraction.



Cocoa is a Space Coast town worth visiting because of its beautiful downtown area, Cocoa Village, noted for its fine restaurants and shopping.



Don Garlits Museum of Drag Racing in Ocala has more than 90 race cars on display and another 50 antique cars.

There are over 100 day adventures in Florida, these are just a few.

Check the next issue for more exciting

One Day One Tank

Florida treasures

FMO Word Search

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

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 - Improves spelling. ...
- It is a useful tool to learn languages. ...
 - Helps to improve concentration. ...
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- It helps to develop problem-solving skills.

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Rev. 8/22



Cool Small Space Landscaping Ideas

Small space landscaping can certainly be a challenge for mobile homeowners. However, just because you have a small yard, doesn't mean you can't have a great outdoor space. Check out these great ideas to help inspire you.

MAKE A STATEMENT WITH SUCCULENTS

Succulents are probably not the first thing you think of when you think of small space landscaping. However, they make a great ground cover along sidewalks or paths. Plus, they are super low maintenance.



BUILD SOME RAISED FLOWER BEDS

Raised flower beds can be used not only for flowers, but also for herbs and vegetable plants. Line them along your property line or along your mobile home for an easy way to create a colorful border.



MAXIMIZE SPACE WITH CONTAINERS

If space is really tight, try planting your flowers or plants in containers. They fit easily just about anywhere, and you can grow just about anything in them!



FLATTER YOUR ENTRANCE

Even in a small yard, you can still add some landscaping around your porch or steps to add curb appeal. Try adding some landscape bricks and a couple of bushes as it's an easy way to complete the look. But, make sure when planting to pick plants that won't get too large for the space.



2022 Websites Dedicated to Seniors

From health to finances to technology and humor, we've put together a list of the top senior sites where you'll find a little bit of everything. These sites are loaded with useful information and are easy to navigate. We have compiled a list of resourceful websites on the web for senior citizens. *(Note: While the sites are categorized, they are not ranked in order.)*

AGING

Useful information is essential when you are trying to age with ease. From activities to try at home, to retirement and investment advice, it's important to know where to look for information on aging. Here are some of our favorite websites that will help you as you age in place and provide you with alternative living situations if the time comes.

AARP: aarp.org

From the latest treatments for Alzheimer's to the eight healthy reasons to have sex, aarp.org is crammed with useful senior articles, videos and senior discounts. There is probably no other site as comprehensive. Even if you aren't looking for anything specific, just browse the headlines and you'll find something that catches your eye.

Love to Know Seniors: seniors.lovetoknow.com

Interviews with experts; fashion and beauty; arts and crafts for seniors — you'll find a little bit of everything here.

Assisted Living Directory: assisted-living-directory.com

A great site that focuses on assisted living facilities across the nation. This site also has some great content for those who may be interested in opening up an assisted living or senior living home.

TRAVEL

When you love to travel, it's time to check out some of our favorite sites that provide information and special deals to seniors. If you have a new passion that you want to learn more about, or you want to find out about economical travel opportunities, the following sites will provide you with travel ideas throughout the world.

Road Scholar: roadscholar.org

Want to explore the Biblical Israel? See the statues on Easter Island? Float down the Danube? Check out Road Scholar, the site for Elderhostel, "the not-for-profit world leader in lifelong learning."

Evergreen Club: evergreenclub.com

If you're over 50 and like to travel, check out what the

Evergreen Club offers: a network of low-priced B&Bs, guest rooms and other down-to-earth, personal accommodations.

TECHNOLOGY

Technology is always changing. As a senior, it can make you feel less independent when you have to constantly ask for help with your computer, smartphone or even television. Check out the resources we have discovered to make using technology less scary for seniors.

The Senior's Guide to Computers: seniorguidetocomputers.com

Simple, useful, and uncluttered is the Senior's Guide to Computers. And it shouldn't be any other way with technology. This site walks you through everything computer and web related with their easy-to-navigate "Learning Center". Want to back up your data? You'll get written instructions complete with screen shots and animation.

Age in Place Technology Watch: ageinplacetech.com

If you want to know the latest tools and advice for remaining in your home for as long as possible, bookmark this site. You'll find topics (robots for caregiving) that you never knew existed.

HUMOR

Who can't use a good laugh once in a while? Laughter is good medicine, but it can be hard to find websites that cater to the senior crowd. When you don't want to read obnoxious jokes just to get to a few that are interesting, we recommend the websites below.

Suddenly Senior: suddenlysenior.com

What can you expect from this light-hearted site? Here's a sample: "Instead of 1,000 Places to See Before You Die, at our age how about just five?" There's also nostalgia, trivia, a senior forum, and other areas for those that have "become senior before their time."

Swap Meet Dave: swapmeetdave.com

Dave Ahl's site is packed with jokes, funny pictures and videos, and as the title suggests, stuff he hawks, which ranges from books to old coins to vintage video games.

HEALTH

As a senior, you have specific health needs. While there are many resources to look up health information online, you will quickly discover that the amount of conflicting information you find is extensive. We have found a number of sites that we believe offer useful,

.....**SENIORS Continued on page 28**

SENIORS Continued from page 27.....

accurate, and detailed medical advice for seniors who are doing research on specific medical concerns.

Web MD: webmd.com

Perform a search on any health topic and you'll probably get a webmd.com link on the first page. There's good reason for that: their articles on health are authoritative (often written by doctors and easy to read/understand).

The Mayo Clinic: mayoclinic.com

Easy to navigate site on all things health-related for seniors. Get the "basics" on a topic or click on the "in-depth" tab. You'll also find slideshows, videos and resources for further reading.

National Institutes of Health Senior Health: nihseniorhealth.gov

An easy to use site for senior health. Pick a topic by first letter. For instance, arthritis. Go to Rheumatoid arthritis and you'll find the basics plus risks, treatment options, videos and links for further reading.

Medicare: medicare.gov

This is the official U.S. government site for Medicare. Find doctors and medical facilities. Compare drug and health plans. See if that test is covered. Under "Care and Support" you'll find topics ranging from smoking cessation to prostate cancer screening.

JOBS

Whether you are looking to supplement your retirement or you aren't quite at retirement age, you have job options. When you have experience, but you aren't sure how to go about searching for a job, we have advice. The senior job sites we have found will help guide you in starting your own business, finding your passion, and locating a job that fits your skills perfectly.

Retired Brains: retiredbrains.com

Find jobs; get advice on career transitioning; start your own business. There's something for any job seeker on retiredbrains.com.

Work Force 50: workforce50.com

Loaded with advice for seniors looking for jobs. You'll find relevant articles (e.g. "Leveraging Your Military Background to Build Your Civilian Career") written by experts in the field. Some of the topics include job search preparation, marketing yourself, and finding meaning and purpose.

FINANCE AND MONEY

If you are like more seniors, you are always looking for new ways to make a better investment and to save money. When you are trying to live comfortably in your retirement, it's important to pay attention to how you are spending and saving your money. Learn more about products you are interested in before making a purchase and see how your money can continue to add up through solid investments by visiting the sites we have found.

The Money Alert: themoneyalert.com

Dozens of articles about investing, retirement planning, estate planning, and just about every other topic having to do with money. Their calculator page is worth a visit in itself.

DATING

Dating doesn't have to be over just because you are a senior. When you are looking for a new partner, or you are interested in finding companions for a night out, you can sign up for a senior dating site exclusively for seniors. If you have been looking for love but haven't found it, take a chance by meeting like-minded seniors online.

.....**SENIORS Continued on page 29**



Senior Match: seniormatch.com

Looking for love? Or maybe you just want a companion? Sign up for Seniormatch.com's free dating service for those over 50. You may just find your spouse...or just a bridge partner.

FORUMS

Senior forums are a great place to meet other seniors who have similar interests. From local forum groups to build community in your area, to online forums designed to allow people to talk and share ideas, forums can be very useful. If you are feeling alone and want to meet other seniors, it's time to check out a forum. When you are a shy person, forums can be an excellent place to start a virtual conversation.

Seniors Only: SENIORSonly.club

Seniors Only is a free online forum for individuals over 50. While you have to use a first and last name for identification, they don't have to be your real first and last name if you are nervous. From philosophical discussions to help requests, get to know other members and you just might find others in your area who are on the site.

Senior Forums: Seniorforums.com

Senior Forums is the place to go when you have questions that you want answered by your peers. With an active community and topic headers for any interest, you will have fun looking through the forums and meeting other people.

CHAT ROOMS

A chat room is much like a forum except you are talking in real time to others who are online at the same time. Many forums offer a chat room, while some websites only offer a place for seniors to chat. Here are a few sites we have discovered that give seniors a place to meet other seniors in real time.

Senior Chatroom: Senior-chatroom.com

Senior Chatroom is a free community and described as a place for seniors to learn how to use chat rooms online. As the name suggests, the chat room is for seniors and you will be able to have discussions with others no matter what time of day it is. If you are bored and looking to chat, check out Senior Chatroom.

ONLINE GAMES

Online games are everywhere. If you are being asked for private credit card information to play a game, you are on the wrong site. While some sites might ask you to pay for extra lives or game materials, if a site feels unsafe, then it probably is.

Facebook: Facebook.com

There's a reason Facebook is the number one social media website for seniors. You can talk with your friends and family, share photos and links, and you can play all kinds of games for free.

DISCOUNT SITES

Find great deals at the following senior discount sites. When you are living on a limited budget, it's important to find all the deals you can. Whether you are looking for a place to go out to dinner, or discounted movie tickets, a good deal can be hard to find.

Groupon: Groupon.com

Groupon provides deals on goods and services that are both local and online. While not specific to seniors, Groupon's deals are worth checking out when you want to go out for the night and are looking for an affordable activity.

RETIREMENT

If you have been looking forward to retirement for years, the time is getting near for you to enjoy it. If retirement planning is your current focus, finding the right websites to gather information can help you make the most out of your retirement when the time comes. Here are some of our favorite sites that discuss retirement strategies for the savvy senior.

Investopedia: Investopedia.com

Investopedia is a must read for any senior who wants to keep on top of their investments and move to more aggressive investments if necessary. Full of financial advice, Investopedia provides relevant investment news and strategies for people who visit the site.

(reprinted from seniorliving.org)

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 or bob1957@hotmail.com



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