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# FMO MAGAZINE

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

## Preparing for Change

# *INSIDE THIS ISSUE...*



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

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# From the Editor's Desk

*By Bob Anderson, Communications Chairman*

I am calling this issue "Preparing for Change" as it starts to lead us into the 2025 State Assembly and Election in December. We will have a new President and a new Board of Directors, including some new Board members. After the election, there will be significant and positive changes to FMO. 2026 will undoubtedly be a Year of Change for us.

In this issue, we have a guest article by Jennifer Shaw on the Tie-Down Program. It is very similar to her article in the last issue, but also contains the latest update on the program. We have a second guest article by Julia Golden, a licensed Realtor and Broker. Her article talks about what buyers look for in a mobile home and what sellers need to do to prepare their house for sale.

Communications Team Members Michael Meaney and Sam Page each wrote two great articles about how to prepare for and accept change. In addition to Michael and Sam's excellent articles, I wrote an article about the residents of Missile View Mobile Home Park, who filed and won a class action lawsuit against their park owner, Leasco Management, for overbilling the residents for water. The article provides detailed information about how Leasco violated both F.S. 723 and the Florida Consumer Collection Practices Act. This article provides information for mobile home residents and serves as a warning to Park Owners: mistreat and rip off your residents, and you will pay a hefty price. Park Owners may own the land, but the law owns the process.

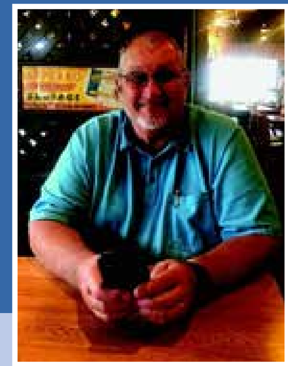
In his Legal Ease column, FMO Attorney Jeremy Anderson addresses an interesting question regarding an HOA member who submitted a "forever" proxy to allow a non-member to attend all HOA and Board meetings. What do you think, legal or not legal? Jeremy answers that question and more in his column. In her Capitol Beat column, Legislative Counsel Nancy Stewart talks about preparing for the opening of the 2026 Legislative session in January.

We'll see you in December with a full, comprehensive report on the 2025 State Assembly and Election. Be sure to check out the FMO Facebook page at https://www.facebook.com/groups/1333886017765226.

*Bob Anderson is the Editor of the FMO Magazine. He can be reached at (727) 484-4102 or via email at bob1957@hotmail.com.*

# *As I see it*

Rick Hollenbach, FMO President



In the last magazine edition, I opened up by saying half of 2025 had come and gone, and we're waiting for the Dog Days of August. For me, they really didn't come, as I went up to Wisconsin/Minnesota to see family for 3 weeks. Most of the time, I set up an office in the basement of my brother-in-law's home. It was quiet, but if you can remember basement air conditioning, it was always pretty cool. Outdoor air was often hard to breathe due to smoke from the Canadian fires.

So, let's try and recap my first 901 days as FMO President. Yes, while on "Holiday," I counted back from March 15, 2023. Legislatively, FMO was able to continue the Tie Down Program, thanks to Nancy Black Stewart's efforts. Gulf Coast Community College was the Administrator of the program, and has been able to complete over 4,500 homes statewide since it became the Administrator. That effort saved mobile homeowners well over $9M, with the state of Florida picking up the tab. Were they all FMO members? I wish, but I was one of those who were completed. They added 10 additional anchors to my home, and I rode out Hurricane Milton in Central Florida. They helped secure my personal home and the homes of many other residents, who also benefited. In 2024, with the great help of many FMO members, who wrote to their Senators and House of Representatives members, the Florida Governor signed HB 713. We didn't get everything, but we did get 2 out of 3 items, that "were the bill". So, thank you, FMO, your efforts, in contacting our law givers. Finally, soooo close to the finish line on House Bill 701 in 2025, but died in the Senate Rules Committee. I believe last years' sponsors will be looking at reintroducing the bill in the 2025/2026 session. That final decision hasn't been made yet as of this writing, but we're all hopeful.

So, what's left in the final 94 days of my term? If you didn't read that, yes, I will be leaving office at the conclusion of the 2025 FMO State Assembly. I'm really hopeful that the new BOD team will continue the strides we've made since March 2023. I want to stress that it wasn't just me during these last 900-plus days. The Board of Directors all pitched in, took up Committee Chair positions, and took ownership of those committees. There's a lot left to accomplish, including working toward the next Legislative "Session," with Legislative committees starting to meet in October and November at the State House. While I can say it, I'd like to thank the membership of FMO for your support over those last 901 days. Without your support, and the support of the "always working" Park Reps, District Presidents, plus their staff, and the FMO BOD, I don't think we would have made it this far. And finally, thank you to the FMO membership. You pay the bills and write those letters, so Thank You again. Please continue your efforts. I'll still be around, but I'm taking some "me time" now.

Cheers
Rick Hollenbach
FMO President

# Anticipating Change: Bodily and Mental Reactions, and Strategies for Adaptation

*By Michael Meaney, FMO Communications*

**Introduction**

Change is a natural part of human life, manifesting in various ways, such as new job duties, relocation, starting or ending relationships, and other significant life events. When change is about to happen, both physical and mental responses appear. Understanding these reactions helps individuals cope better and facilitates a smoother transition.

**Physiological Responses to Impending Change**

Biological processes primarily influence the body's response to change. Change is often seen as a stressor, which activates various physical systems:

- Elevation of Heart Rate: Anticipation commonly triggers the "fight or flight" response, resulting in increased cardiac activity.
- Rise in Cortisol Levels: The release of the stress hormone cortisol increases, often leading to muscle tension, headaches, or digestive issues.
- Sleep Disturbances: Concerns about upcoming changes can interfere with normal sleep patterns, causing fatigue and irritability.
- Muscle Tension: Physical tension can show up, especially in the shoulders, neck, or back.
- Changes in Appetite: Some people have less desire to eat, while others may eat more to feel better.

**Psychological Responses to Forthcoming Change**

The psychological effects of change can be significant, impacting emotional states, thought patterns, and behavioral tendencies.

- Feelings of Anxiety and Uncertainty: Ambiguity about future events may induce worry and nervousness.
- Persistent Rumination: The mind may repeatedly contemplate potential outcomes, sometimes focusing on adverse possibilities.
- Excitement and Hopefulness: Positive anticipation may engender enthusiasm and a sense of possibility.
- Resistance or Denial: Some individuals may attempt to disregard or minimize the significance of impending change.
- Increased Focus and Planning: Heightened attentiveness to preparation, occasionally at the expense of relaxation, may occur.

**Recommended Strategies for Managing and Coping with Change**

- Acknowledge Emotional Responses: It is essential to recognize and accept feelings of anxiety or excitement without self-judgment.
- Engage in Mindfulness Practices: Techniques such as meditation, deep breathing, or gentle exercise can assist in remaining present and centered.
- Prioritize Rest: Getting enough sleep and relaxation is essential for physical recovery from stress.
- Maintain Physical Activity: Regular exercise is beneficial in alleviating tension and enhancing mood.
- Communicate: Expressing thoughts and emotions to trusted individuals or professionals can provide valuable support.
- Break Down Tasks: Treating change as a series of manageable steps rather than a single challenge may help reduce overwhelm.
- Concentrate on Controllable Factors: Identify aspects of the situation that can be influenced and release concerns regarding uncontrollable elements.
- Document Experiences: Journaling can afford clarity and emotional relief during periods of transition.
- Celebrate Achievements: Recognizing small progress and milestones helps during the adaptation process.

**Conclusion**

Whether expected or unexpected, change triggers a complex combination of physical and mental reactions. Understanding these responses thoroughly and applying evidence-based coping strategies can build resilience and confidence during transitions. Remember, navigating change is a universal challenge, and having the right tools can support personal growth and success.

# How a Park Owner Paid Dearly for Violating the Florida Consumer Collection Practices Act and the Florida Mobile Home Act

*By Bob Anderson, FMO Communications Chairman*

*This is a case close to my heart. I have friends in this park, and I know the attorney who helped these residents hold their Park Owner accountable for overcharging them for water. This case, McIntosh vs Missile View MHP, LLC, shows how the failure of park owners to follow statutory procedures puts them not only at risk of financial liability but also serious legal consequences, including class action lawsuits.*

## HOW WATER BILLING BROKE FLORIDA LAW

Missile View MHP (MVMHP) is located in Brevard County, Florida. Its tenants – elderly, fixed-income residents – leased lots under a 2014 Prospectus, which included 5,000 gallons of water per month in the base rent.

For years, neither the former nor the current owner billed tenants separately for water within that threshold. In 2020, the new park owner, MVMHP, issued a "90-Day Notice" claiming that effective January 1, 2021, it would no longer include water in the base rent and would begin billing all usage separately. However, MVMHP jumped the gun and began charging tenants for water in December 2020, before the notice expired and before receiving regulatory approval for any amendment to the Prospectus.

Tenants objected, citing the 2014 Prospectus. Instead of backing down, MVMHP threatened eviction if tenants didn't pay. Ultimately, 97 residents paid the unlawful charges under duress. The plaintiff filed a class action lawsuit, alleging violations of the Florida Consumer Collection Practices Act (FCCPA) and the Florida Mobile Home Act.

## COURT'S DECISION: 5 LEGAL ERRORS THAT COST THE LANDLORD

On March 31, 2025, the Brevard County Circuit Court ruled decisively in favor of the tenants:

- **Violation of FCCPA**: The Court found MVMHP asserted a legal right it did not have – charging tenants for water included in base rent – and had actual knowledge it lacked that right.
- **Premature and Unlawful Charges**: Despite the 90-Day Notice, the charges began early. Plus, MVMHP hadn't yet received approval for its amended Prospectus.
- **Bad Faith Conduct**: The Court emphasized that threatening eviction to coerce payment violated the duty of good faith and fair dealing under the Mobile Home Act.
- **No Excuse for Noncompliance**: Defenses like "voluntary payment", "waiver", "estoppel", and "laches" failed. The Court held that payments made under threat are not voluntary and that landlords must strictly adhere to the statutory process – not rely on tenant inaction or coercion.
- **Contractual Nature of Prospectus**: The Court reaffirmed that a Prospectus is not just a disclosure – it's part of the binding rental agreement, with legal force equal to any signed lease.

The Court granted summary judgment for the tenants on Counts I and II, holding MVMHP liable under the FCCPA, and preserved the remaining 12 counts for trial.

## 5 CRITICAL FLORIDA COMPLIANCE RULES FOR LANDLORDS

### RULE 1: NEVER SKIP STATUTORY APPROVAL (FLORIDA MOBILE HOME ACT)

Florida law provides specific steps landlords – especially mobile home park owners- must follow before changing rental terms. This includes:

- Securing regulatory approval for any Prospectus amendment.
- Providing tenants with the required advance notice, such as 90 days, etc.
- Delivering the amended documents before enforcing new terms.

Skipping any step voids the change and opens the door to liability. This legal principle applies to all landlord actions against tenants.

### RULE 2: AMENDED CONTRACTS TRUMP NOTICES ALONE

MVMHP thought that sending a 90-Day Notice was enough. It wasn't. The Court emphasized that approval and delivery of the amended Prospectus must occur before the changes take effect – even if notice is given. Knowing pre-conditions that must happen before being able to take action is critical for landlords.

**RULE 3: COERCION = FCCPA LIABILITY + PUNITIVE DAMAGES**

Landlords are bound by the current agreement – whether it's a lease or Prospectus. You can't unilaterally decide to stop providing a service or start charging new fees or terms. The law and courts will hold them to the existing contract terms. Violating clear lease terms will subject landlords to liability and penalties.

**RULE 4: BINDING CONTRACTS CAN'T BE CHANGED UNILATERALLY**

Threatening tenants – especially vulnerable ones – with eviction if they don't comply with illegal charges is not only unethical but it also supports claims of bad faith, coercion, and consumer protection violations. These actions can lead to punitive damages.

**RULE 5: CLASS ACTIONS MULTIPLY FINANCIAL EXPOSURE**

This case was certified as a class action. That means instead of a single tenant suing for $30, the entire community of 97 tenants had a unified claim – multiplying the financial exposure significantly.

**PARK OWNERS MAY OWN THE PROPERTY,**
**<u>BUT THE LAW OWNS THE PROCESS!!</u>**

# CAPITOL BEAT

The Summer Break is Over in Tallahassee!

By FMO Legislative Counsel, Nancy Black Stewart

***Editor's Note:*** *Senator Colleen Burton of Lakeland and Representative Paula Stark of St. Cloud have confirmed that they will file companion bills for the 2026 Regular Session, similar to their legislation this year. There will be additional information forthcoming.*

The 2026 Regular Session is just around the corner. The Legislature will convene on Tuesday, January 13, and it is scheduled to adjourn on March 13. Between now and then, the Florida House and Senate will meet in Tallahassee for two weeks in October, two in November, and two in December. During these six weeks, subcommittee and full committee members will receive reports and lead discussions with state agency personnel. As state agencies begin to implement the new law from the 2025 Session, agency leadership will update the Legislators on progress and any glitches that will need correction.

At this writing, very few bills have been filed for introduction in either the House or Senate. The 2025 Florida Statutes are now available online through either the House or Senate website: www.flsenate.gov or www.FLHouse.gov. With limited exceptions, the Bill Drafting Services hesitate to finalize bill language until the statutory revisions have been completed and published. As we move into the fall, committee members will begin to consider specific bills to increase productivity during the early weeks of the Session.

Conversations continue between FMO and Legislators relating to the 2025 bills we supported. The need for assistance for qualified homeowners with their lot rent continues. The discrimination between manufactured/mobile homeowners and site-built homeowners continues. The choice some homeowners must make between paying rent and getting prescriptions filled continues. FMO continues to push on this issue to achieve a different outcome in 2026!

The House has had four meetings of the Select Committee on Property Taxes. At this writing, the Senate has no similar committee. As the Governor continues to speak about relief for homestead property owners, FMO is speaking with legislators about your unique situation. You are homeowners who pay property taxes but don't own the property! Inasmuch as our parks and communities are appraised and taxed as commercial property, we must create a way to be considered part of the conversation. FMO will continue to educate legislators with a goal of finding some relief for you too! The Governor has recently stated that he will call a Special Session next summer to address property tax reform in the event the Legislature does not act in the Regular Session.

Many of you are entertaining friends and family this time of year. Please be safe out there. And, enjoy your Veteran's Day and Thanksgiving plans and festivities!

# GCSC Mobile Home Tie-Down Program Update

*By Jennifer Shaw*

***EDITOR'S NOTE: This article is very similar to another article that appeared in the last edition of the magazine. However, since this update contains information on the program's status, I have decided to run this article in its entirety.***

**What is the GCSC Mobile Home Tie-Down Program?**

The GCSC Mobile Home Tie-Down Program (MHTDP) is a state-funded grant program through the Florida Division of Emergency Management (FDEM). Gulf Coast State College (GCSC) manages the funding and applications, and contracts with Florida licensed mobile home installers (vendors). The program inspects and installs additional tie-downs on manufactured homes installed in 1999 and earlier, where the home's pre-existing conditions allow; no other home improvements can be funded under this grant. The program does not intend to bring existing mobile and manufactured homes up to code, but makes the home as wind-resistant as conditions allow. Some homes that sign up may not be eligible to receive tie-downs due to certain physical characteristics (access/height, soil type, chassis frame, etc.), which will be determined by the vendor at the time of pre-inspection.

**Application**

There are two application types: Homes that reside in parks are served under our Park Application – we want to serve all residents at the same time. We prefer park managers or HOA representatives to submit this application, as they assist in coordinating services. Homeowners who do not reside in a community with the ability to coordinate meetings and collections can apply under the Individual Application. Both applications are available online at www.gulfcoast.edu/tiedownprogram. Are you unsure if your park is on our waiting list? Contact our offices, we're happy to research the status of your community.

There is a high demand for our program, which means parks will wait several years between application and vendor assignment. We are not currently returning to previously served parks in order to give everyone a chance to participate.

**2025-26 Grant Year**

As of September 15, 2025, GCSC received the executed 2025-26 FDEM contract, and our vendors (Storm Ready Services and Top Notch Mobile Home Services) are now working on their assignments.

**Parks Assigned to Vendors:** Tie-down inspections and installations have started in assigned parks. Vendors work with park representatives to schedule community interest meetings, form collection, and inspection/installations. Keep an eye on park news and notifications, and return your Homeowner Authorization form promptly.

**Parks Awaiting Vendor Assignment:** Additional park assignments depend on available funding. We assign parks in order of application date, so the remaining 2022 applications will take priority.

**Private Work**

Sometimes residents do not wish to wait for the grant program or need additional work that doesn't fall under our grant guidelines. Securing your home is an important part of hurricane safety prep. If you wish to obtain private services, we recommend hiring a licensed Mobile Home Installer. Florida Highway Safety and Motor Vehicles (FHSMV) maintains a list of all Florida licensed Mobile Home Installers at https://www.flhsmv.gov/motor-vehicles-tags-titles/dealers-installers-manufacturers-distributors-importers/mobile-home-installer/list-of-licensed-mobile-home-installers/

However, please note the Mobile Home Tie-Down Program cannot reimburse homeowners for private work completed outside the grant. The program assigns work to contracted vendors who bill the college, and GCSC is then reimbursed for program costs under the FDEM grant. The GCSC Mobile Home Tie-Down Program will never ask homeowners to pay for tie-down inspection and installation services.

Thank you for your patience and continued support of our program. We look forward to serving you!

Jennifer Shaw
Program Manager, Mobile Home Tie-Down Program - 448.201.6882 - www.gulfcoast.edu/tiedownprogram/

# Identifying Opportunities Amidst Change:

## Strategies for Discovering Possibilities in an Environment Dominated by Worry, Anxiety, and Negativity

*By Michael Meaney, FMO Communications*

### Introduction

Periods of significant change are often marked by widespread uncertainty. While many people may respond with fear, anxiety, or hostility, others see these times as rare opportunities for innovation, learning, and leadership. Recognizing opportunities during chaotic periods requires not just a change in perspective but also practical strategies to overcome collective fear and negativity. This article will explore the most effective ways to identify opportunities when those around you are caught up in worry, anxiety, and negativity.

### Develop a Growth-Oriented Mindset

A key way to spot opportunities during times of change is to develop a growth-focused mindset. Instead of fixating on possible failures, it's important to think about the potential for success. Ask yourself: what skills can be built? What gaps need to be filled? What new challenges have arisen that I can address? By viewing obstacles as possible paths, you can see chances where others only see barriers.

### Maintain Emotional Objectivity and Awareness

When an environment is filled with anxiety and negativity, there's a tendency to get caught up in the prevailing mood. It is essential to take deliberate steps to remain emotionally objective. This might include reducing exposure to discouraging information, practicing mindfulness, or engaging in restorative activities such as walking. Being aware of your personal emotions, separate from the collective sentiment, helps you make rational decisions guided by logic and vision rather than fear.

### Address Unspoken Needs

During times of upheaval, the needs of individuals and organizations often change rapidly. It is wise to listen carefully, not only to voiced concerns but also to those that go unspoken. What new pain points have appeared? What grievances are being expressed? Where do individuals feel unsupported? These issues may hide untapped business ideas, community efforts, or personal growth opportunities that are missed amid widespread distraction.

### Embrace Contrarian Perspectives

When prevailing attitudes are characterized by pessimism, it is worthwhile to explore alternative viewpoints. Research industries, markets, or trends that might benefit from ongoing changes. Look for historical examples where adversity led to innovation and growth. By aligning with contrarian yet well-informed perspectives, you can identify emerging opportunities before they become widely recognized.

### Expand and Utilize Networks

Periods of change can challenge existing relationships, but they also offer opportunities to build new connections. Engage with people who have a proactive and positive attitude. Join forums, attend virtual events, or reconnect with professional contacts. Collaborative exchanges with like-minded individuals can spark creativity, confirm perceptions, and lead to joint ventures that wouldn't have been possible during more stable times.

### Remain Informed Without Becoming Overwhelmed

Having accurate information is especially important during uncertain times. It is wise to stay updated on relevant trends, regulations, and developments in your field or area of interest, while also avoiding excessive exposure to negative news. Choosing trustworthy sources ensures access to helpful information and helps prevent paralysis caused by information overload.

### Undertake Calculated Risks

Pursuing opportunities often requires a willingness to take risks. After identifying a promising option, it's important to weigh both potential benefits and risks. Develop a strategic plan and understand that all opportunities carry some level of uncertainty

– especially during volatile times. Sometimes, hesitation by others can give a clear advantage to those who are willing to act quickly.

### Conclusion

Times of change, though intimidating, provide unique chances for innovation and growth. By deliberately maintaining a growth mindset, keeping emotional control, identifying hidden needs, considering different viewpoints, broadening networks, staying updated, and taking thoughtful risks, people can discover and pursue opportunities that many overlook. In environments where others see only chaos, it is possible to find the beginnings of progress and renewal.

# Navigating Change with Confidence
## The FMO to Florida's Legislature

*By Sam Page, FMO Communications*

Change is the only constant in life, yet it remains one of the most daunting forces we face. Whether it's a career shift, a move to a new country, or a sudden disruption in personal circumstances, change often arrives uninvited, stirring up uncertainty and fear. But within that discomfort lies a profound opportunity—not just to survive, but to flourish. Navigating change with confidence is not about eliminating fear; it's about transforming it into fuel for growth, resilience, and self-discovery.

### The Nature of Fear in Times of Change

Fear is a primal response, hardwired into our biology to protect us from danger. In the context of change, fear often manifests as anxiety, hesitation, or resistance. We fear the unknown, the loss of control, and the possibility of failure. These emotions are valid and deeply human. However, when fear dominates our decision-making, it can paralyze progress and obscure the potential benefits of change.

Psychologists refer to this as the "negativity bias"—our tendency to focus more on potential losses than gains. This bias can lead us to overestimate risks and underestimate our ability to adapt. However, when fear is acknowledged and understood, it can become a powerful teacher. It signals areas where growth is possible and invites us to examine our values, priorities, and assumptions.

Navigating any change with confidence is reframing our perspective. Instead of viewing change as a threat, we can choose to see it as an invitation to evolve. This shift in mindset doesn't happen overnight, but it begins with curiosity. Asking questions like "What can I learn from this?" or "How might this challenge strengthen me?" opens the door to possibility.

### The Role of Community and Connection

No one flourishes in isolation. During times of change, our relationship with the FMO becomes a lifeline. Supportive communities, their HOA, and the FMO offer encouragement, perspective, and practical help. They remind us that we're not alone—and that others have walked similar paths and emerged stronger. Our communities often serve as incubators for innovation. In times of change, they become spaces for brainstorming, collaboration, and experimentation. Ideas are refined through dialogue, and solutions emerge from diverse perspectives. This collective intelligence is especially crucial in navigating complex transitions, whether in business, education, or public health.

Ultimately, the role of your community in times of change is not just about survival—it's about flourishing. When people feel seen, heard, and supported, they're more likely to take risks, embrace growth, and pursue meaningful goals. Our communities nurture confidence, encourage accountability, and allow us to celebrate progress.

### Practical Strategies for Navigating Change with Confidence

Consider these actionable steps:

- **Reframe the narrative:** Shift your perspective from "Why is this happening to me?" to "What can I learn from this?"
- **Prepare strategically:** Gather information, build skills, and create contingency plans. Use your community HOA and FMO to educate.

- **Connect with others:** Seek support, share your journey, and learn from those who've navigated similar changes.
- **Stay anchored in purpose:** Let your values guide your decisions and keep your long-term vision in focus.
- **Celebrate progress:** Acknowledge small wins and reflect on how far you've come.

**The Power of Transformation**

Change will always carry an element of fear—but it also holds the promise of transformation. By embracing uncertainty, cultivating confidence, and leaning into growth, we can turn life's upheavals into stepping stones toward flourishing as communities and collectives. The journey from fear to flourishing is not linear, nor is it easy. Ultimately, confidence is not about having all the answers, but about trusting ourselves to find them. And flourishing is not a destination; it's a result of being born from courage, curiosity, and connection. Our perspective of life in Florida comes with uncertainty and the potential for change. How we deal with it comes with an understanding that we can navigate the challenges with confidence and clarity.

# The Only Constant Is Change: Growth Begins Where Certainty Ends

*By Sam Page, FMO Communications*

In a world that often craves stability, the paradox is clear: the only true constant is change. Whether in business, relationships, nature, or personal development, change is not just inevitable; it's essential. It is the crucible in which growth is forged, the force that dismantles comfort zones, and the lens through which the future becomes visible. To understand the future, we must first understand the concept of change.

**The Myth of Certainty**

Certainty is seductive. It offers the illusion of control, the comfort of predictability, and the safety of routine. But it's also a trap. When we cling to certainty, we resist the very conditions that allow us to be transformative. Businesses stagnate, relationships plateau, and individuals lose their edge. Certainty breeds complacency. Change, on the other hand, demands engagement, awareness, and adaptability. In psychology, this is known as the "certainty effect", our tendency to prefer known outcomes over unknown ones, even when the unknown might be better. It's why people stay in unfulfilling jobs, resist new technologies, or avoid difficult conversations. But growth begins where certainty ends. The moment we embrace uncertainty, we activate curiosity, creativity, and resilience.

**The Psychology of Change**

Let's face it, change is rarely comfortable. It triggers fear, uncertainty, and resistance. But these reactions aren't signs of weakness; they're signs of transition. Psychologists describe change as a process of "disorientation followed by reorientation." First, we lose our bearings. Then, we find new ones. This is where emotional intelligence becomes vital. Our representatives who understand the psychology of change can guide us through uncertainty with empathy and clarity. They don't just announce change, they explain it, contextualize it, and support people through it. They recognize that behind every resistance is a story, a fear, or a need for reassurance. Either way, they are invitations to evolve. In fact, the most profound growth often comes from the most painful disruptions.

**Practical Tools for Navigating Change**

As we navigate changes within the FMO and Florida State Legislature, we need more than mindset—we need tools. Here are five practical strategies for navigating change with confidence:

- **Scenario Planning**
  Don't just plan for one future—plan for several. Scenario planning helps you anticipate multiple outcomes and prepare flexible responses. It's a way to turn uncertainty into strategy.

- **Micro-Pivots**
  Big changes often start with small shifts. Test new ideas in low-risk environments before scaling them up. Micro-pivots reduce fear and increase agility.

- **Narrative Framing**
  How you talk about change matters. Frame it as a story of growth, not loss.

- **Resilience Training**
  Equip yourself with emotional and cognitive tools to handle stress, ambiguity, and setbacks. Resilience is the muscle that makes change sustainable.

**Leadership in Times of Change**

Leadership is not about maintaining the status quo; it's about guiding people through change. We, as members of diverse communities, legislative leaders, and FMO members, must help others interpret change, find purpose in it, and act on it.

This requires a blend of strategic thinking and emotional insight. Leaders must be able to read the landscape and read the room. They must know when to push and when to pause. Know when to challenge and when to comfort, and know when to disrupt and when to stabilize.

**Change as a Philosophy**

Ultimately, embracing change is not just a tactic—it's a philosophy. It's a way of seeing the world as dynamic, interconnected, and full of possibility. It's the belief that nothing is fixed, and therefore everything can be improved. This philosophy invites humility (**we don't know everything**), curiosity (**what else is possible?**), and courage (**let's try anyway**). It's the mindset of the entrepreneur, the artist, the scientist, and the visionary. It's the mindset of growth.

In conclusion, change rarely occurs in isolation. Societal shifts—such as demographic trends, environmental pressures, or cultural movements—require collective adaptation. Communities that collaborate on sustainable initiatives, equitable policies, and shared visions of progress amplify individual efforts. By aligning personal growth with communal transformation, we multiply impact. When uncertainty touches every member, cooperative resilience emerges, creating ecosystems where adaptation becomes a shared journey toward a more vibrant future.

To resist change is to resist life itself. To embrace change is to embrace growth, relevance, and possibility. If you are navigating personal, community, or organizational transitions, remember: the only constant is change...and that's not a threat, it's a gift. Growth begins when certainty ends. And the future? It's not something to be feared. It's something to be shaped.

# What Buyers Want To Know When Selling Your Mobile Home

*By Julia Golden, Golden Home Sales*

When buyers browse mobile homes online, the lot rent is often not displayed. I receive many calls from people who believe they can find a move-in-ready home with land for under $100,000. Once the lot rent is explained, they want to know the amount and what it includes. Even though most lot rents are still significantly lower than renting a house or apartment, or paying mortgages these days, people still think the average lot rent is too high. Many amenities and services, such as cable, internet, lawn mowing, irrigation water, community water, and garbage pickup, are included with the lot rent and can offset higher rents. In this competitive market, communities should be offering more than just pools and clubhouses. Buyers shop communities to find what they can afford and where they get the most for their money before they look at homes. Higher lot rents have been leading to more homes on the market, in addition to scaring off the buyers.

Once the buyer chooses the community, price is the key factor. Price is why most people consider buying mobile homes as opposed to traditional houses on land or renting. Price is determined by what similar homes have sold for in the community. When I list a house, sellers often tell me that they need to get a certain price due to either a personal situation or to enable them to purchase their next home. Unfortunately, buyers are seeking the best deal they can find. Buyers will consider the year built, age of roof & A/C, appliances, water heater, plumbing, flooring, painting, and newer windows. To get the highest price for a home, I can highlight all the upgrades and improvements, but I can't point out what the seller needs.

Sellers and Mobile Home Brokers have no control over lot rents, community amenities, what homes have sold for, or what buyers can afford.

However, aside from pricing right, there are steps a seller can take to make their mobile home more competitive. I am basing the following on years of showing homes and buyer feedback.

Owners should not be present at showings. Buyers are usually not comfortable looking and talking to each other or their agent in front of the homeowners. Some buyers, on the other hand, are more direct and will approach the owner with intrusive questions about confidential matters or aspects that could impact the price.

Aside from the occasional cat hiding under the bed, pets should never be present at showings. Dog dishes, crates, and litter boxes should be out of sight.

The home should be uncluttered; buyers are turned off by cluttered rooms, excessive pictures, and too much furniture.

When selling a house, it is not the time to save money by turning off the power. A home should be cooled or heated to a comfortable temperature when being shown.

A word on improvements. The rule is not to spend money on a major improvement or repair unless absolutely necessary. Pulling up carpets and putting down new flooring is not usually necessary; however, giving an allowance for the buyers to do their own floors will save you money. If the carpets are so stained and smell really bad, then it may be necessary. If the roof is leaking, it should be replaced. However, if everything else is in good working order, you stand a better chance of selling by keeping the list price low. Most of the cash buyers have a limited amount. Taking care of little details goes a long way, and it is not very expensive. Replace cabinet hardware if it is rusted out or missing. Power wash the house and carport area, and clean the screens on the porch and gutters. Keep in mind that you may not recover the full cost or any part of the cost of an expensive improvement; it is better to offer a cash allowance to the buyers.

Another overlooked factor is the community management. I have heard many times that buyers refuse to go to certain communities, no matter how well the homes are priced or how reasonable the lot rent is, simply because they get a bad feeling from the management office. I know of a few communities where managers inform buyers that they will withhold park approval until certain exterior improvements are made to the unit. One way to prevent this problem is to keep the exterior of your home neat and clean, the landscaping well-maintained, and the gutters clean. When community approval is necessary, it is essential to verify that a buyer is qualified and will most likely be approved before accepting any offer. Experienced brokers will not show homes to just anyone. Buyers need to be age-appropriate for senior parks, in addition to having proof of funds, a steady income, and a clean background.

So basically, the best thing a seller can do in this market is to set the right price. When considering hiring an agent, there is much more to consider than the one who tells you the highest list price. Listing the home for too high a price will make it harder to sell and take much longer. Since most homes will sell for less than the list price, pricing it right from the beginning will save months of lot rent.

Julia Celeste Golden
386-215-1007
Mobile Home Broker
Golden Home Sales LLC

# Legal Ease

*Jeremy Anderson*

**A park owner is threatening to evict homeowners and occupants for violations of an unadopted rule. Is this permitted?**

While a park owner may evict a homeowner or occupant for violations of park rules and regulations per Section 723.061(1)(c), Florida Statutes, those rules and regulations must be adopted in accordance with the requirements of Section 723.037, Florida Statutes. This means that the park owner must provide each homeowner and the Association, if one, with written notice of any rule or regulation to be adopted not less than ninety (90) days in advance of implementation.

Similar to a lot rent meeting, a committee of owners or representatives of the Association, if one exists, can elect to meet with the park owner to challenge the reasonableness of the proposed rule or regulation. Unreasonable rules and regulations are also subject to mediation and litigation.

Oftentimes, a letter from an attorney pointing out that the rules and regulations were not properly adopted is sufficient to get the park owner to relent from enforcement.

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**The park's owner is attempting to require certain homeowners to install pebbles between and on the sides of their concrete strip driveways to remedy erosion issues. Can the park owner require these homeowners to undertake this improvement to their lot?**

It depends on the text of the prospectus. Section 723.042 requires that this obligation be explicitly stated in the prospectus. Thus, if the prospectus is silent as to such improvement, the park owner cannot require the homeowners in question to install the pebbles. However, these homeowners should also review their prospectus to determine if there is any obligation providing for the general maintenance of the lot. In that instance, the homeowner may have an obligation to remedy the erosion.

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**We have a member who lives out of the country who has given a "forever" proxy for a non-member homeowner to attend in his place for all member and board meetings. Do we have to permit this non-member homeowner to attend our member and board meetings?**

As for the Board meetings, the answer is no. State law does not contemplate the issuance/use of proxies for member attendance purposes at Board meetings.

As for meetings of the membership, Section 723.078(2)(b)3., Florida Statutes, provides that:

“A proxy is effective only for the specific meeting for which it was originally given and any lawfully adjourned meetings thereof. In no event shall any proxy be valid for a period longer than 90 days after the date of the first meeting for which it was given.”

This means proxies are meeting specific, and a member cannot give another person a “forever” proxy that purports to be valid for unnoticed future member meetings.

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**Is our HOA Board of Directors breaking the law by not holding open Board meetings and voting on important matters via email?**

While Section 723.078(2)(c)3., Florida Statutes expressly contemplates that Board members may communicate via email; it is blindingly clear that the Board cannot vote via email.

The only Board meetings closed to the members are:

1) between the park owner and the Board;
2) held for the purpose of discussing personnel matters; and
3) with the association’s attorney, with respect to potential or pending litigation, when the meeting is held for the purpose of seeking or rendering legal advice, and when the contents of the discussion would otherwise be governed by the attorney-client privilege.

It should be noted that a closed Board meeting must be noticed in the same manner as an open Board meeting, which means it must be posted in a conspicuous place on the park property at least 48 hours in advance of the meeting.

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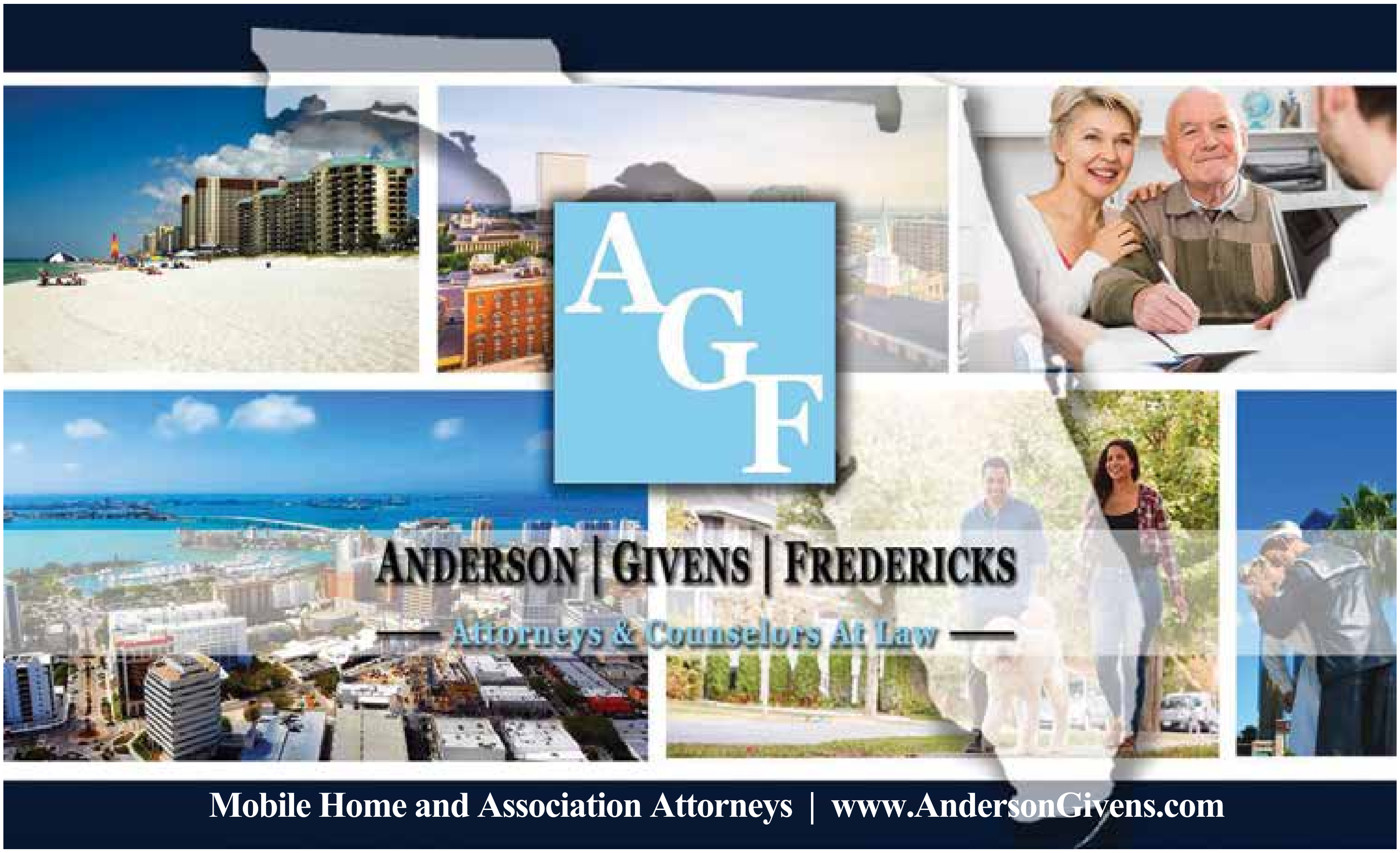
**Is it proper for our HOA Board to approve both Board meeting and member meeting minutes?**

Minutes of meetings shall be approved as follows:

1) Committee meeting minutes are approved by the Committee holding the meeting;
2) Board meeting minutes are approved by the Board; and
3) Member meeting minutes are approved by the membership.

It is a common misconception that, due to the length of time between member meetings (often up to an entire year), the Board steps in to approve membership meeting minutes.

As a reminder, minutes of Committee, Board and Membership meetings shall be retained in the records of the Association for not less than five (5) years.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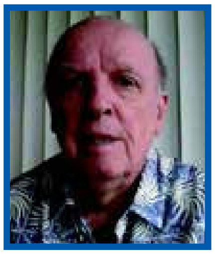
rick.hollenbach@att.net



**Eric West**
Vice President
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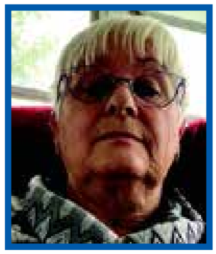
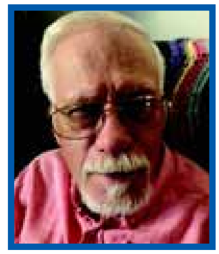
519-970-9483 (May - Oct)
ericnwest@hotmail.com



**Bonnie Darling**
Treasurer
727-290-9618
bonbondarling@gmail.com



**Don Stanton**
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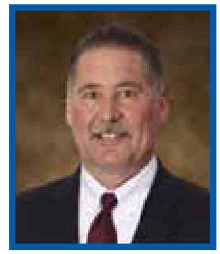

**John Calabrese**
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# SECTION LEADERS

**Bonnie Darling**
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(available November 1st to April 30th)
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**Darlene Whitkanack**
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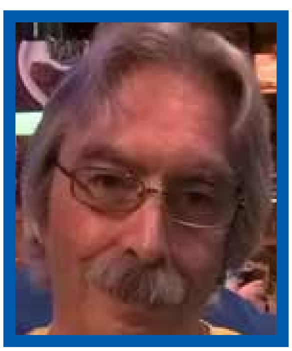

**Larry Berthiaume**
Section G, Districts 4, 9
321-676-4941
doland319@@yahoo.com

**VOLUNTEER TODAY:**
Contact the FMO about open positions and how you could help.

**OPEN POSITIONS:**

- Section D, Districts 12, 12A
- Section E, Districts 1, 6
- Section H, District 15
- Section J, District 21
- Section K, District 18
- Section L, District 19
- Section M, District 20

# DISTRICT PRESIDENTS

**DISTRICT 1**
**Jane Walker, President**
(614) 348-6500
janewalker@msn.com

**DISTRICT 2**
**President Position Open**
Pinellas County

**DISTRICT 3**
**Randy Ellis, President**
508-697-8745
randyellis01@gmail.com
Lake County

**DISTRICT 4**
**President Position Open**
Indian River, St. Lucie, Okeechobee and Martin Counties
Please contact Section G Director, Open Position

**DISTRICT 5**
**Cheryl Powell, President**
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cherylpowell612@gmail.com
Manatee County

**DISTRICT 6**
**Kathie Payne, President**
812-305-4484
Kathiepayne@outlook.com
Highland County, Desoto, Hardee and Glade Counties

**DISTRICT 7**
**Lou Dunning, President**
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loudunning2@gmail.com
Charlotte, Lee, Collier and Hendry Counties

**DISTRICT 7A**
**Cindy Drake, President**
561-301-7604
cindy.drakt959@gmail.com

**DISTRICT 7B**
**Cliff Green, President**
239-445-7366
cliffgreen121@gmail.com

**DISTRICT 7C**
**President Position Open**
239-445-7366
cliffgreen12@gmail.com

**DISTRICT 8**
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**DISTRICT 9**
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doland319@yahoo.com
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**DISTRICT 10**
**Tamara Buzbee, President**
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Browtam1657@gmail.com
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**DISTRICT 11**
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Pasco and Hernando Counties

**DISTRICT 12**
**President Position Open**
Miami and Dade Counties
Please contact Section H FMO President, Rick Hollenbach
715-441-6330

**DISTRICT 12A**
**President Position Open**
Palm Beach County

**DISTRICT 13**
**Jo Anne Fieschel, President**
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jojoerv@aol.com
Marion County

**DISTRICT 14**
**John Sampica**
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samchat129@gmail.com
Volusia and Flagler Counties

**DISTRICT 15**
**Position Open**
Bradford, Clay, Nassau, Duval and St. Johns Counties
Please contact Section H FMO President, Rick Hollenbach
715-441-6330

**DISTRICT 16**
**Deborah Delaney-Mullett, President**
407-414-3151
debbydemul55@yahoo.com
Seminole, Orange and Osceola Counties

**DISTRICT 17**
**President Position Open**
Citrus and Sumter Counties

## ADVISORS

**Nancy Stewart**
Legislative Counsel

**Jeremy Anderson**
FMO Attorney

## PROFESSIONAL

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## 2025 Meeting Dates

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

Meeting times
9:30 a.m. – Coffee and pastries
10:00 a.m. – Meeting
Question/Answer session following all presentations

# FMO Membership Application

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

Prices are effective as of July 25, 2025

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE

- ☐ One Year FMO Membership for $40 (US Funds)
- ☐ Three-Year FMO Membership for $120 (US Funds)
- ☐ One-Year FMO Associate Membership for $40 (US Funds)
- ☐ ***New Application**
- ☐ ***Renewing Application**

***Note: Fields with * are required. PLEASE PRINT LEGIBLY***

Date: ______________________________

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Co-Member: ______________________________

*Florida Address: ______________________________

*City, Zip: ______________________________

*Email Address: ______________________________

*Phone: ( ) ______________________________

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*Opt-In for Text Messaging Updates: ☐ Yes ☐ No

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

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| DISTRICT | COUNTY | SECTION |
|---|---|---|
| District 1 | Polk | E |
| District 2 | Pinellas | A |
| District 3 | Lake | F |
| District 4 | Indian River, St. Lucie, Okeechobee, and Martin | G |
| District 5 | Manatee | B |
| District 6 | Desoto, Hardee, Highland, and Glades | E |
| District 7 | Lee | B |
| District 7-A | Charlotte | B |
| District 7-B | Collier | B |
| District 7-C | Hendry | B |
| District 8 | Sarasota | B |
| District 9 | Brevard | G |
| District 10 | Hillsborough | A |
| District 11 | Pasco | A |
| District 12 | Miami-Dade, Broward, and Monroe | D |
| District 12-A | Palm Beach | D |
| District 13 | Marion | F |
| District 14 | Volusia, and Flagler | C |
| District 15 | Bradford, Clay, Nassau, Duval, and St. Johns | H |
| District 16 | Seminole, Orange, and Osceola | C |
| District 17 | Citrus, Hernando, and Sumter | A |

Park Name: ______________________________

County: ______________________________

District Number: ______________________________

Section Letter: ______________________________

## PLEASE NOTE

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

FMO Headquarters
222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714
Email: members@fmo.org I Phone: 321 214-4300

# FMO Legislative Priorities

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

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

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

**Name:** ______________________________

**Community/Park Name:** ______________________________

**Contact information:** ______________________________

**Legislative priorities:** ______________________________

**a)** ______________________________

**b)** ______________________________

**c)** ______________________________

**Additional information or details:** ______________________________

______________________________

# FMO NOTARY DIRECTORY

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

**Stacy L Davenport**
**Coverage Area: North Pinellas County**
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**Michael P. Meaney**
**Coverage Area: Marion County**
(917) 889-1857 | michaelmeaney999@gmail.com

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

**Jo-Ann Joslyn**
**Coverage Area: Lake County**
352 551 5212 | Joslyn.joann@yahoo.com

**Donald Robert Stanton Jr**
**Coverage Area: Greater Orlando Area**
352-216-3226 | Donstantonfmo@gamil.com

**Open Position**
**Coverage Area: Treasure Coast**

# Mobile and Manufactured Homes National Advocacy Groups

**Manufactured Housing Institute (MHI)**
Focuses on promoting and protecting the interests of the manufactured housing industry and residents.
https://www.manufacturedhousing.org/

**National Manufactured Home Owners Association (NMHOA)**
Represents the interests of manufactured home residents, particularly in landlord-tenant issues.
http://www.nmhoa.org/

**ROC USA (Resident-Owned Communities)**
Helps residents of mobile home parks purchase and operate their communities as cooperatives.
https://rocusa.org/why-resident-ownership/

**Consumer Federation of America (CFA) - Manufactured Housing Project**
Works to protect mobile home residents by advocating for fair lending practices and affordable housing policies.
https://consumerfed.org/issues/housing/


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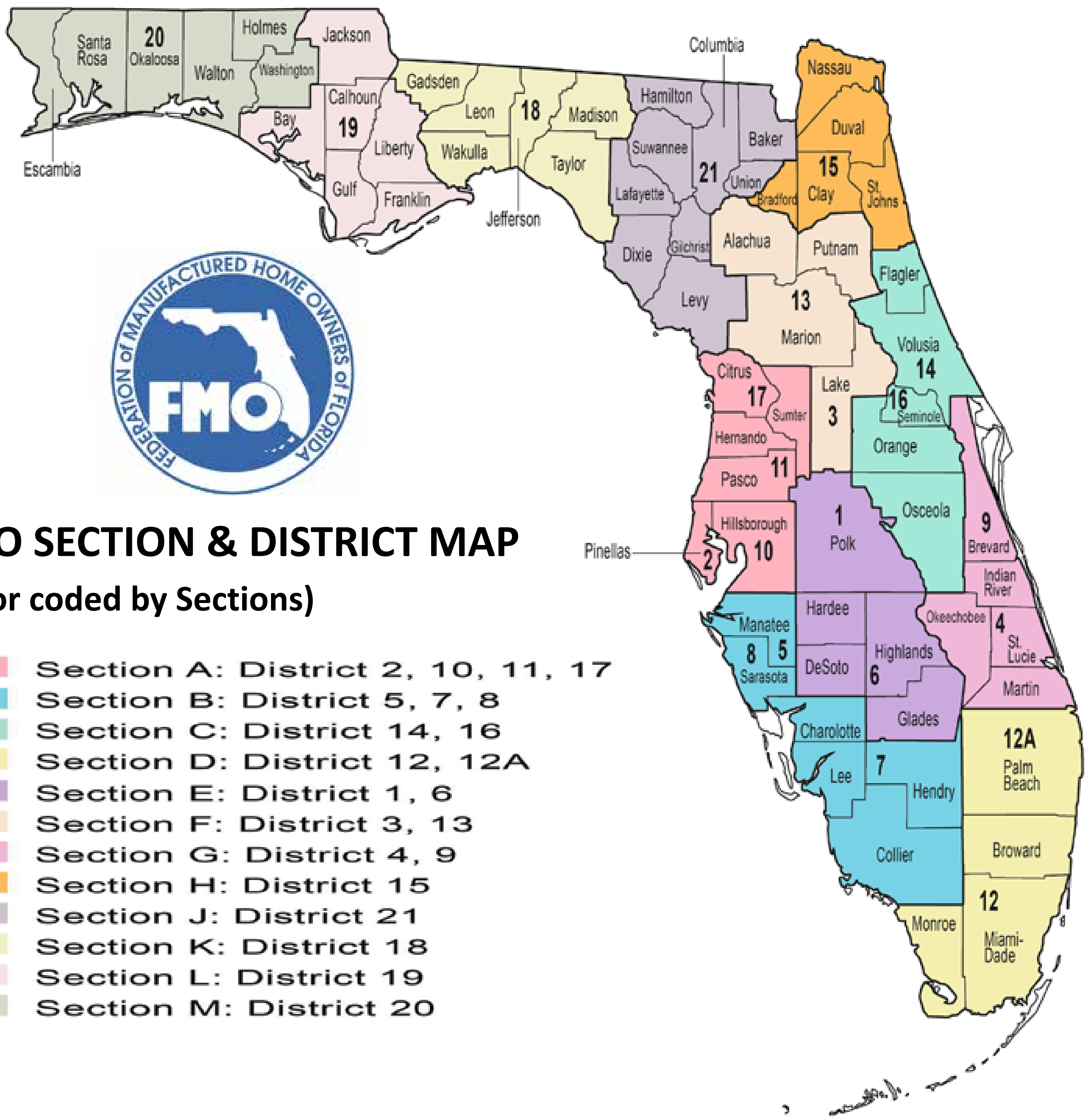
| JACK'S INSURANCE AGENCY, INC. | 863-688-9271 | 12 |
| FLORIDA ANCHOR AND BARRIER | 800-681-3772 | 16 |
| VETERAN'S MOBILE HOME SERVICES | 800-484-9421 | 21 |
| ANDERSON\|GIVENS\|FREDERICKS | www.AndersonGivens.com | 16 |
| PROFESSIONAL INSURANCE SYSTEMS | 800-329-5799 / www.proinsurance.us | 24 |




## FMO SECTION & DISTRICT MAP

### (color coded by Sections)

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

# NEW FMO ADVERTISING RATES

**All rates are the annual price for advertisements in six issues**

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

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

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

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

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(w Bleed .625” beyond ad all 4 sides)
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Back Cover......................................Negotiated with Advertiser

**For additional information please contact:**
Bob Anderson, FMO Communications Chairman
Email: bob1957@hotmail.com
Phone: (727) 484-4102

FULL PAGE

1/2 PAGE

1/4 PAGE

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