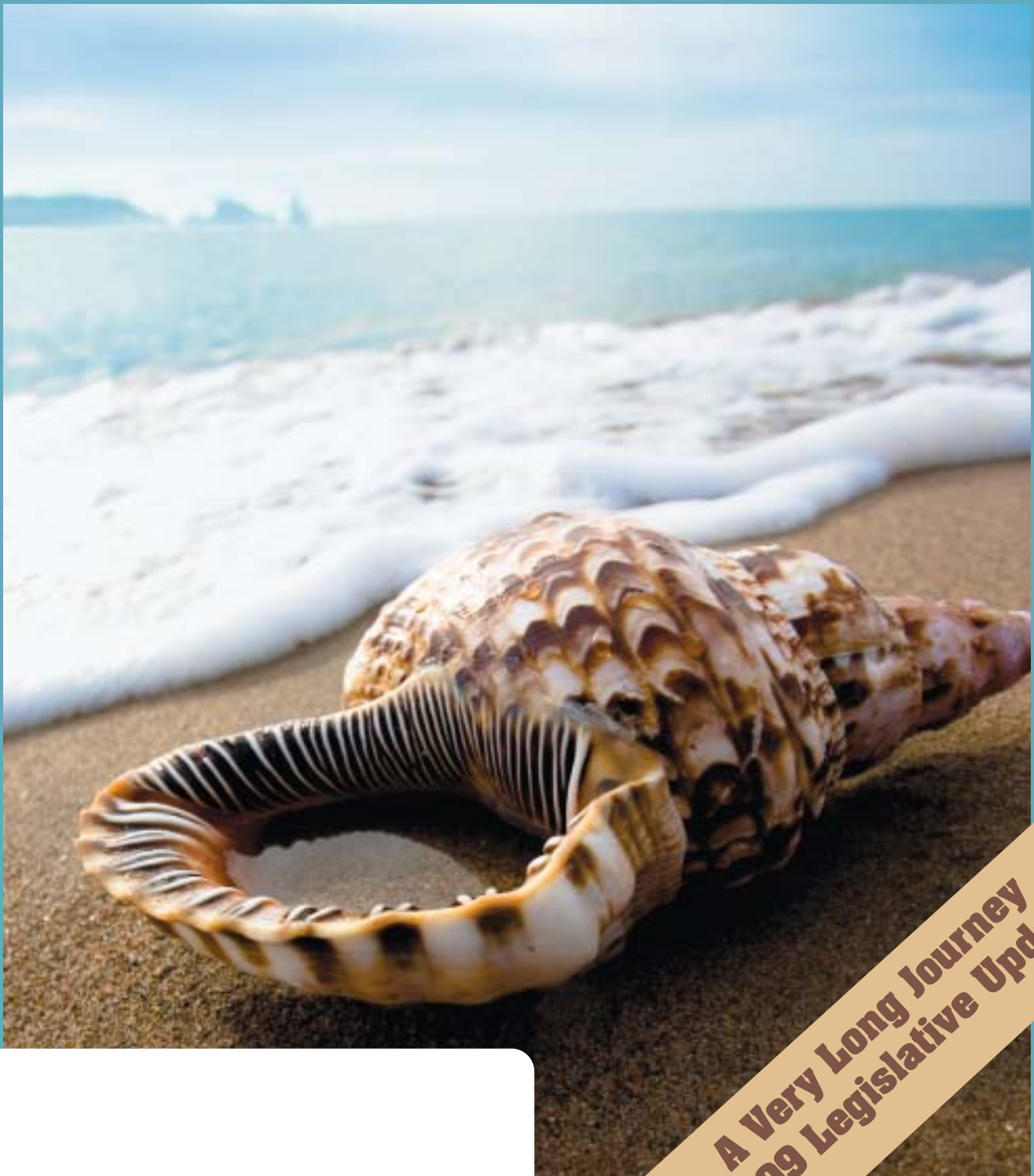


FMOnews

MAY/JUNE 2009

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



**A Very Long Journey
2009 Legislative Update**



FMO Membership Application

Fill out and return
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P.O. Box 5300, Largo, FL
33779-5300**

- ☐ One-year FMO Membership for \$20
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(*Your renewal for Cross Country will be mailed to you separately.*)

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We need the following information (*please print clearly*)

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Phone: (____) _____

E-mail Address: _____

Park Name: _____

I am a: ☐ Lot Renter ☐ Lot Owner or Shareholder

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☐ I own my lot ☐ I rent my lot

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☐ May ☐ June ☐ July ☐ Aug.

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Recruiter Name _____

Membership Number _____

KEEP THIS PORTION AS YOUR RECEIPT (RETURN THE APPLICATION PORTION TO THE FMO.)

Please enclose check payable to FMO. U.S. Funds only. Do not send cash.

NOTICE: Contributions or gifts to the Federation of Manufactured Home Owners of Florida, Inc., are not deductible as charitable contributions for federal income tax purposes.
Postal Regulation Requirement: Forty cents of every membership is allocated to the publishing of the *FMO News*.

A complete explanation of your FMO benefits will be included with your new membership cards. Please allow 4 to 6 weeks for processing time.

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Questions? Call membership at 727/530-7539 or e-mail at members@fmo.org

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

Date: _____

Name: _____

Check Amount: _____

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FMO News



FMO NEWS

Official publication of the Federation
of Manufactured Home Owners of Florida

EDITORIAL

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we've got
mail

Dist 1 HOA Seminar

District 1 had an HOA training seminar on February 25, 2009. We had 243 in attendance with 41 communities represented.

I want to thank all the employees at FMO headquarters for all your effort and support you gave to District 1 making this a successful seminar. From the supply room all the way to the top, you out did yourselves during a very busy time at FMO headquarters.

Thank you partners!

Bill Williams
FMO District 1 President



Renew and Join Online!

If you haven't been to the newly designed FMO website lately, why not take the time to check it out. You can now renew your FMO membership AND join online.

It's just that simple!

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NEW!



Who is going to help me?

by Jim Newman
State Board Director

When we retire and look forward to the golden years, Florida becomes one of the best places to visit and look for our special retirement home.

We all look at affordable housing for our chosen lifestyle such as water, beaches, fishing, and lots of golf. Then we settle in and before we know it our age creeps up to our final 10 or 15 years. Some of us have health problems and need HELP.

Who is going to help me now?

What I have found in visiting our parks in my district is that most of the help comes from our neighbors. We learn from other people's experience, we get good advice for our health needs, and we don't have to burden our families for everything. The friendships we make are very special and we watch out for each other. If we do not see our neighbors every day, we knock on their door to make sure they are ok. Every year we lose special friends, but we are also always making new ones.

This is all part of the golden years. Aren't they great? When our families come down for a visit with the grandkids, we are so excited. We instantly become entertainment directors, cooks and drivers for all the fun things we have planned from visiting Mickey to trips to the beach.

Then when they leave, we're excited all over again because we get our house back to normal again. All we need is a couple days rest and we're back to our daily routines.

I encourage all FMO members to volunteer to help someone less fortunate than we are. Let's pay back some of the good fortune we have. It keeps us busy and I've found that I get back more than I give.

Please remember FMO is the only organization that represents our chosen lifestyle. Please help us, help you, by becoming a member and by retaining your membership. Also we are looking for Volunteers. You can help the FMO and make some great friendships along the way.

Call your District Representative (their names, phone numbers and e-mail addresses are listed on the right hand side of this page in the blue box) and get your feet wet.

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(To Be Announced)



CAPITOL BEAT:

Your news from Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart

A Very Long Journey

Basically the Legislature has been in Tallahassee since the beginning of January. In January they had a week of committee meetings and two weeks of a Special Session to cut the current budget. In February they had three weeks of committee meetings in preparation for the Regular Session. They worked through Regular Session during March and April. And on the last day of Session, the House and Senate each passed a concurrent resolution to extend the Session for one week to conclude the work on the budget and revenue bills. Good Grief...they have worked hard and it's time for them to go home and get their lives back!

I will highlight several issues for you. However, a higher priority is to thank all of you who wrote, emailed, and called your legislators this Session requesting support for our issues. How do I know you did all these things?!? Because I saw the stacks of letters...because legislative aides told me they'd just written 50 responses to you...because legislators and staff wanted more information about your communications.

Good Job! Well Done! And, I thank you.

Sales Tax Exemption:

Since 1972 your lot rents have been exempt from sales tax. As the Legislature struggled with the growing revenue shortfall, there was interest in removing some sales tax exemptions. Representative Ellyn Bogdanoff, (R-Ft. Lauderdale), Chair of House Finance and Tax Council, held several public hearings to consider exemptions that other House members wanted to remove. Unfortunately, the sales tax exemption on mobile home lot rents (212.03 (7)(c), Florida Statutes) was considered at that time. Fortunately, after my plea on your behalf, many questions from Council members, and a strong letter from FMO President Charlie Gallagher, the issue seemed to go into hold. Chair Bogdanoff had indicated from the beginning that she opposed increasing taxes, especially on essentials such as housing. Moving to the Senate with this issue, Senator Thad Altman, Chair of Senate Finance and Tax, indicated his personal opposition to such a tax, however, he cautioned me that I should remain vigilant inasmuch as the Legislature was continuing to search for new revenue.

Legislative aides began calling me as you turned to the phones and email, again! **I am so pleased to report that the sales tax exemption on your lot rents remains in full force and effect!** Imagine if your rent is \$400/month...times sales tax (6%+any local option)...times 12 months...that would have been no less than \$ 288.00/year out of your pocket!!! Big Victory here!

Tie-Down Program:

A BIG thanks to Senator Mike Fasano, Senate President Pro-Tempore, (R-New Port Richey). Once again he saved the day. The House part of the budget that funds this program transferred the funds away. This program has been working for you since 1999 and now over 20,000 homes have been strengthened and secured by replaced and improved tie-down systems. This became “all hands on deck”! Senator Fasano not only held strong to the Senate position that he spearheaded to keep the program fully funded, he also was persuasive with House members and therefore, the new budget maintains the existing level of funding for this very important program. Another Big Victory here!

Homeowners’ Offer to Purchase:

Oh my goodness! Even though the FMO concept of Homeowners’ Offer to Purchase was too controversial to have a committee hearing in either the House or Senate Committee, it did see the light of day and had a great run. During the final Senate Judiciary Committee meeting of the Session, Senator Mike Fasano amended our Homeowners’ Offer to Purchase language (which he sponsored in SB 1032) onto another bill (SB 880)!

During the last week of Session, when this bill got to the Senate floor, all manner of debate and confusion ensued. At that point Senator Fasano and Senator Nancy Detert, (R-Sarasota), streamlined the concept in an attempt to reduce confusion and replaced the Homeowners’ Offer to Purchase with a new definition of “offer” relating to Sale of Mobile Home Parks. The language read ...“the term “offer” means any solicited or unsolicited offer to buy the park”. They were even successful in putting this language on a different bill (SB 682) and passing it out of the Senate!

Both Senator Fasano and Senator Detert went onto the House floor on the last night of the Regular Session to talk to House members about the language. When SB 682 was taken up, Representative Evan Jenne, House Democratic Whip, (D-Ft. Lauderdale) and the sponsor of the FMO Homeowners’ Offer to Purchase bill (HB 609), made an impassioned speech about the merits of accepting this new language. The language ultimately died on a voice vote when a procedural point was raised since the language had not been heard in a House committee. High drama! And a Big Thanks to Senator Fasano, Senator Detert, and Representative Jenne for all their hard work on your behalf. Do Not Be Discouraged! This issue will not go away.

And now, it’s time for the Legislature to go home...when they’re gone, I will get a little rest!

The Florida Mobile Home Relocation Corporation

The Florida Mobile Home Relocation Trust Fund was created for the purpose of funding the administration and operations of the Florida Mobile Home Relocation Corporation. The purpose of this private corporation is to make payments to mobile home owners who are required to move due to a change in use of the land compromising their mobile home park. These payments are designed to help offset the expense of the home owner's cost of relocating.

Relocation is relocating the home to a new location within a 50-mile radius. Upon approval, a home owner is entitled to actual moving expenses of relocating the mobile home up to \$3,000 for a single-section home and up to \$6,000 for a multi-section home. In lieu of filing for relocation, a home owner may abandon the mobile home in the park. The home owner must be able to deliver the current title to the park owner, duly endorsed by the owner of record and valid releases of all liens shown on the title. The owner of a single-section will be eligible for \$1,375 and the owner of a multisection will be eligible for \$2,750 in abandonment money from the Corporation.

There are certain restrictions and payment caps imposed by the new law. Please contact The Florida Mobile Home Relocation Corporation in one of the following ways:

Toll Free Telephone:
1.888.862.7010

Website:
www.fmhrc.org

U.S. Mail:
Florida Mobile Home
Relocation Corporation
P.O. Box 3047
Tallahassee, FL 32315

**Next scheduled meeting:
FMHRC Board Meeting**

- May 20th, 2 p.m. Teleconference
- June 24th, 9 a.m. Shady Lane Oaks Clubhouse in Clearwater

FMO's Homeowners Association Manual

Make sure your
HOA is prepared and
up-to-date on current topics.

FMO members
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for \$8 plus tax plus
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This "best-selling" 52-page guide is a must-have for every member of a homeowners association in a manufactured/mobile home community governed by F.S. 723.

TOPICS INCLUDE:

- Incorporation
- Duties of each board member
- Finance
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- Preparing for Homeowners Association's annual meeting and much more.

Important forms included that can be copied and used!

Mail this order form & check payable to FMO to P.O. Box 5350, Largo, FL 33779-5350. Please allow 2 weeks for delivery.

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| Add 7% tax _____ | _____ |
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| Total Cost _____ | Shipping & Handling charges: \$3.75 for first book, \$1.25 charge for each additional book up to 10 books. Over 10, call for shipping. |



by FMO Legal Counsel Justin Joseph

[Editor's Note: If Mr. Joseph directs you to send more information to your legal counsel, please do not send it to the FMO office.]

SOFTBALL CLUB

I live in a 55 plus park and belong to a softball club that has incorporated to meet the federal guidelines, EIN number so the club can save and spend money for our members. We play on a softball field which is owned and maintained by that owner. This field is not exclusive to our club/teams, and has other people from the park using it. Does our club assume liability when playing games or practicing?

ANSWER: If someone was hurt while you had use of the field, a lawsuit most likely would be against your corporation and the property owner. The extent of your liability, if any, would depend on the facts of each case, but you can be sure you would initially be sued until you could show that the liability arose from nothing you had control of.

100% AT 55 PLUS?

This may be a continuing question from the Jan/Feb issue on the "Intent on 80-20 rules." Within the Housing for Older Persons Act of 1995 (HOPA), it states, "the community may require that 100% of the occupants be 55 years of age or older." Our community has voted positive for subject 100% rule. The park owner through their manager has refused to accept our decision and insists they only need to abide by the 80-20 rule. Nothing in our prospectus relates to these rules and the owner accepts that this is a 55 and older park.

Have a legal question?

You can submit a question for FMO's Legal Counsel's consideration in one of the following ways:

E-mail: joyce@fmo.org

Fax: (727) 535-9427

Mail: JOYCE at FMO

4020 Portsmouth Rd., Largo, FL 33771

Because the FMO News is a bi-monthly magazine, it will take at least 2 1/2 months to have questions answered and published in the magazine. **If you need an immediate answer, this is not the place to turn. Deadline for September/October 2009 is July 1st.**

SORRY, THERE ARE NO MULTI-PART QUESTIONS ANSWERED. PLEASE LIMIT YOUR QUESTIONS TO ONE.

Who is right, the owner or the residents?

2a. FOLLOW-UP TO 80-20 RULE.

As a follow-up to your piece in the January/February 2009 FMO News regarding 80-20 Rules, I offer the following:

I prepared a report on what I call the 80% rule for the Board of Trustees to clarify what has been called the 80/20 rule. I also presented the report to the district manager for Wilder Corporation at our annual rent increase meeting. She effectively blew it off and said that Wilder Corporation would continue to allow under age 55 people to live in this park as long as they represent not more than 20% of the total population. She assured us that the intention is not that management will allow children to live here and it will become a family park. She did not agree with the conclusion of my report. I was happy to read that you hold the same opinion as in my report.

The Trustees are at a loss to determine what we can do to put some controls on the management in this regard. One idea was to have an attorney send a letter to Wilder Corporation, but it was felt that it would do no good.

Do you have any suggestions?

ANSWER: Regardless of how the HOPA act is interpreted, if it was represented to you through advertising materials, prospectus, lease, or otherwise that only people over 55 could be residing in the Park, then by

disclosure and contract, that is what should be followed by the Park Owner. An example to illustrate what I'm saying is this....I have a right to vote but if you want to enter a contract to pay me not to vote, then I can certainly give up that right. So, if the Park Owner had a right to have an 80/20 split in over and under 55 residents but contracted with you that it would be 100%, then the Park Owner should be held to the contract and can't rely on his "right" to an 80/20 split.

CHANGING QUORUM REQUIREMENTS

At the FMO training seminar recently held in Polk County, a member stated a problem similar to what we are facing and that is we sometimes have a problem getting a quorum for our two membership meetings, even with proxies.

Florida Statutes, Chapter 723.078 (1)(b) states: "A majority of members shall constitute a quorum."

It was suggested to the member that it might be possible to amend the Bylaws to change the number needed to get a quorum.

Would it be legal to reduce the requirement from a majority of the membership to one third (1/3) of the membership to constitute a quorum?

Our past two lawyers have told us that we needed to have a majority of the membership to have a quorum. We are currently in the process of amending our bylaws for other issues and need the question on what constitutes a quorum answered.

ANSWER: What determines a quorum is set out by statute, and pursuant to F.S. §723.078(2)(b), if your quorum requirements are not the same as the statutes majority requirement, then under F.S. §723.078(s), they are deemed to be a part of your bylaws and you are bound by the statutory definition.

HOA AND RULE CHANGES

Our HOA has been told that we must have a majority of home owners give written permission to file a complaint with DBPR on rules changes. I have looked this up in 723.037(1) "The homeowners association shall have not standing to challenge the

change in rules and regulations unless a majority of the affected homeowners agree in writing to such representation." This would mean that every time the owners notifies of a change we would be forced to canvass all the homeowners to obtain their written permission to represent them.

Later in Chapter 723.075(1), "If a homeowners association is incorporated, the association shall become the representative of the mobile home owners in all matters relating to this chapter. Our association is incorporated.

My question is this: Which paragraph would apply? If we can't represent the home owners, then becoming incorporated is meaningless. Please give an opinion on this matter so we know what is proper.

ANSWER: Anyone can file a complaint with DBPR for a violation they believe the DBPR has authority over. F.S. §723.037(1) that you cite, deals with a park owner who gives notice of a rule change. If the HOA, in challenging a Park Owner, does not get a majority to authorize it to challenge the notice it could not proceed on behalf of the residents. The reason being is that a F.S. §723.075 HOA has the right to represent all residents and can bind them to Agreements whether some of them like it or not. Because of that kind of power, the HOA needs at least a majority agreeing that the HOA's actions are in their best interest.

HOA MINUTES

At our HOA monthly board meetings, the secretary does not read the minutes from the previous meeting. In 2008 a motion was made and approved by the board of directors not to read the minutes. As a homeowner I have made a written request for them to be read. I have been told by the president that they are not required to be read. An email is sent to the other board members prior to the meeting and a copy is posted on the bulletin board in the clubhouse. Do the minutes have to be read and do they have to be retained for records?

ANSWER: If a motion is made to accept the minutes without reading them (assuming they are available as you state), then there is no real problem. The minutes of all meetings of members and of the Board of Directors must be kept in a businesslike manner for a period of seven (7) years, pursuant to F.S. §723.078(2)(e).

HOA USE OF ROOM IN PARK OFFICE

A resident and non-board member approached park management about having an office for our HOA to use in the park office building. For years, all HOA files were in locked cabinets at the clubhouse. Management gave the HOA permission for use of a room at no charge. This resident was later elected to the Board of Directors and informed a few of the members of this available room. Without knowledge to other board members or residents, these few people moved all records to the room in the park office.

Some residents and members feel this is inappropriate and perhaps a conflict of interest between HOA and park management. The office is only open 3 hours a day (in PM, 5 days in the winter and 3 days in the summer.) Although board members are to have keys, some feel it is an inconvenience. Previously residents could meet with the president or secretary at the clubhouse at any agreeable time should they need to have access to the records. Also, some feel uneasy talking with management with the HOA office there and vice versa.

Is there any regulation stating this is wrong other than the fact that board members and residents were not made aware of this prior to the move being done?

ANSWER: Corporate records should be kept at the business address listed with the Division of Corporations, but can be kept anywhere as long as they are kept safe and secure.

Storing HOA records in the Park Owner's office, if properly secured and cannot be tampered with by the Park Owner, is ok, but could be a problem if they are not secured as those records could become missing creating problems with the Park Owner. It would probably make everyone feel better if they were kept in the recreation hall.

HOMEOWNERS WORKING IN PARK

In our park (55 plus, 74 units) one homeowner is the park manager with limited authority. She collects the rent and passes on complaints to the park owner. Another homeowner maintains the pool and does minor repairs in the common areas. There is another homeowner that helps fix up the park owners' vacant units to make them ready for re-sale. They are all compensated in various ways.

My question is this: Should these people be refused membership

in the HOA, or refused office in the HOA because they do work for the park owner?

ANSWER: No, they shouldn't be banned from membership. A F.S. §723.075 HOA is made up of all residents residing in the Park that own their units, but pay rent to the Park Owner and are eligible as members. The fact that they work for the owner may cause a conflict of interest, but it may not. If at an election, one of these resident workers is on a ballot, it is certainly fair at that time to suggest to the membership that they may wish to take into consideration the nominee's employment status with the owner before voting. Otherwise, they have the same rights as any other resident.

ILLEGAL BINGO?

I am vice president of the HOA and member of the FMO. We have a group of residents at our park that management is allowing to hold a bingo game every Friday night. The bingo game is also for their profit. None of these people are on the HOA board nor are they members of the HOA. They bring in players from outside the park.

Is this legal and can we stop it?

ANSWER: From the facts provided, their Bingo activity is probably illegal. The Bingo Statutes have provisions for HOAs to conduct Bingo so long as the majority of the money collected is returned to the players. If reported to the police, they could be charged with gambling law violations. I suggest your HOA send a certified letter to the Park Owner requesting he take action to stop the Bingo from being conducted. If the Park Owner fails to stop it, then I would call and report it to the police to take action.

NEW BOARD PRESIDENT TO STOP LAWSUIT

We are a small park with 160 units. Thirty five are owned by the park, are empty or are renters.

We hired a lawyer to file a lawsuit. We have had an election and our new president wants to stop the lawsuit. Eighty three people have paid into the lawsuit which has not yet been filed. What does our new president have to do to stop the lawsuit? Is the board liable if they interfere with the majority?

ANSWER: Your bylaws define the powers of the Board members and should be looked at first. But I would guess that engaging in a lawsuit on behalf of the HOA will require a majority vote of the members. To settle or drop the suit would require a majority vote also, unless in the first vote the authority to dismiss the lawsuit was given to the President in his/her sole authority.

It is not the President's decision to sue or not sue, but it is the decision of the majority of the members that directs the President in how to proceed. If the majority votes to sue, the President has no power to stop it.

PAYING PROPERTY TAX INCREASES

Is it legal to charge a 5% plus increase in your yearly lot rent and also charge a pro-rated property tax to 509 residents and then make the yearly increase in property tax a part of your monthly lot rent for the year and it stays there and never comes off?

Management has been confronted about this and they simply tell us they can do it. When you own a home and pay property tax you don't pay that year after year. I have lived here four years and my lot rent has increased over \$100 per month.

ANSWER: The amount of your rent increase is reasonable or unreasonable based on whether or not you are above or below market rent as a rule. Ad valorem property taxes can be collected by a property owner if not otherwise collected in the rent. If not part of the rent, then the Park Owner can pass on those taxes or increase in the taxes at any time during the lease term (see F.S. §723.031(5)(c)). To answer anything further as to your specific question, I would need more information and review documents.

FMO Mission Statement

The purpose of the Federation of Manufactured Home Owners of Florida, Inc. is to promote the general welfare of its members and protect the rights and interests of manufactured/mobile home owners; to be a consumer advocate for manufactured/mobile home owners; and to provide a legal entity that shall have the power to acquire by gift, purchase or otherwise hold, improve, operate and maintain real or personal property for its members.

How to get your copy of F.S. 723

Order your copy of the Florida Mobile Home Act, Florida Statute Chapter 723 from the Department of Business and Professional Regulation.

Call toll free: 800-226-9101 or 850-487-1395

Email: Call.Center@dbpr.state.fl.us

Web: WWW.MyFlorida.com/dbpr

Mailing:: Department of Business & Professional Regulation
Division of Florida Land Sales, Condos and Mobile Homes
North Wood Centre
1940 North Monroe Street
Tallahassee, FL 32399-6030

Owning Your Park Can Be a Reality

We want to meet with you and your Acquisition Committee.

Our team will be with you through every step of this process, from the start to the SUCCESSFUL finish.

Here are some of your options:

1. Buy direct from the current owner
2. Compete with a potential developer
3. Negotiate if developer does buy community
4. Mediate a fair settlement for your property

What is a developer?

Some would describe a developer as a tropical depression...they are out there and at some time coming to bring havoc and destroy everything you've worked so hard for.

BE READY!!

Do not underestimate the Developer.

He is equipped with architects, surveyors, salesmen, accountants, appraisers and investors.

FMO Conversion Services can provide guidance and assistance before, during, and after your park purchase including management requirements, after-purchase by-laws, management systems, legal requirements and last, but by no means least, funding for your future.

**Remember,
WE COME
TO YOU!**

Why Resident Ownership?

- Security of owning real property
- No more rent increases and pass-ons by park owner
- Owners have a voice in community management
- Share value increases can create equity for owners and their heirs
- Property would remain a manufactured home community and not changed for some other use.
- Tax benefits

Remember, Chapter 723, Florida Statutes gives you the right of first refusal.

100% participation is not required, some residents may opt to continue renting.

The more residents interested in purchasing shares in your community, the lower the share price.

If you have already received a 45- day notice, do not delay in contacting us. (727) 535-5125.

The more time available for this transition the better. If you have not been notified, please contact us to find out what your current options are.

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please contact:**

**Jennifer Tobin
Call: (727) 535-5125
or E-mail: CSI@FMO.org**

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ROC NEWS & VIEWS

by Jack Berg
State Board Director

Everyone in a society wants to know the answer to the question, "Where do I fit in?" And so it is with the FMO membership of (Resident Owned Community) ROC residents who are enjoying the lifestyle of mobile/manufactured community living. This column which hopefully will become a regular feature in the *FMO NEWS*, will give voice to the many who are shareholders in resident owned communities whether it be organized as a co-operative, condominium or subdivision.

The Federation, (FMO), has long advocated the position of residents who live in manufactured housing to be in a position, through an acquisition committee and strong HOA, to purchase their community. That position has become a "two-edged sword", so to speak, since once purchased the residents lose their full membership in FMO and have to become associate members. This is the legal opinion, governed by Chapter 723 of the state statutes. The opinion is based on the problem of ROC residents becoming, in effect, landlords.

So what can we do? Our commonality lies in the lifestyle that we all celebrate. We also have some common issues involving legislation, taxes and municipal governments. Can the Federation of Manufactured Homeowners still represent ROC communities? We believe so, since our mission statement says:

"The purpose of the Federation is to promote the general welfare of its members and protect the rights and interests of manufactured/mobile home owners; to be a consumer advocate for manufactured/mobile home owners; and, to provide a legal entity that shall have the power to acquire by gift, purchase or otherwise hold, improve, operate and maintain real or personal property for its members."

We welcome further input from ROC residents for our future issues of *FMO NEWS*. This is your column and your voice. Send copy via e-mail to Jack Berg, Section Director at the following: jbandjbfl@earthlink.net

Gulfview Homeowners of Pinellas County burn their mortgage



Pictured left to right: Attorney Jonathan Damonte, Board President Brian Stanley, President C Association Don Lucian, and Past President Robert Torielli. Photo by Eugene Tetrault

In April of 1991, Gulfview Homeowners of Pinellas County, Inc was founded and as such, purchased the assets of our current park to become a Resident Owned Community. The residents at that time were assisted by Attorney Jonathan Damonte. Their first president was Max

Kapner followed by, Tom Kilroy, Bob Torielli, Don Lucian and Brian Stanley. The park borrowed, under the security of a first mortgage the amount of \$1,550,000.

Through the devoted commitment of it's shareholders in meeting their financial obligations, volunteering to assist in all areas of maintenance and repair, the focus of its' many members of its board of directors and the desire to keep its maintenance fees at one of the lowest levels in Florida, Gulfview was able to retire that mortgage during November 2008.

Gulfview was originally incorporated to own 130 lots. However, to date its maximum number of shareholders has remained at 121, with the remaining lots being occupied by park facilities or green space.

In celebration of the retirement of our parks debt, the board of directors hosted a park get together on March 1, 2009 so all could witness the burning of the instruments of debt.

It is our hope that our success is representative of all mobile home owners' goals and we would sincerely advise that the "FMO way" is the way!

Submitted by: Brian Stanley



Contact Information:

Phone: 727-535-5125

Email: csi@fmo.org

Website: www.fmocsi.com

Address: 4020 Portsmouth Road
Largo, FL 33771

Conversion Corner

We at FMO Conversion Services, Inc. would like to take a moment to thank the many folks who invited us to their communities this last season. Over the many, many miles traveled, we have met some wonderful people who were very receptive to learning about preparing for "possible" conversion.

The most important thing to remember is that being prepared is vitally important for all communities. A common thought among many residents is that "this will never happen to us". That may in fact be true, but understand, it is always better to be safe than sorry.

We feel it is better to have knowledge you may never need than to try and educate an entire community when your backs are against a wall. If there is wide-spread understanding of the basics of the conversion process, it may be possible to react swiftly to a notice of Right of First Refusal and reduce the possibility of panic.

Educating residents on their rights and options has become our passion and we look forward to visiting many more communities in the future. Please feel free to contact our office to schedule a free, no obligation seminar. Manufactured home living is a way of life that has been enjoyed by many, let's work together to preserve this lifestyle.

Jennifer Tobin and Vicky Krentz



Alternative Dispute Resolution

ADR mediation encourages communication and negotiation between homeowners and community owners, and allows them to settle disagreements in a neutral and non-threatening environment, without costly court litigation.

For HOA's that want to file an application, call FMO at 727.530-7539.

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Reduction of Services or Rule
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Cathy Mullins, Secretary
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Don Eylon, Director
Frank Grimaldi, Director
Jacky Chiaramonte, Director

April 3, 2009

FMO Rent Survey
4020 Portsmouth Rd.
Largo, FL 33771

Dear Sir/Madam:

In a recent conversation with a very pleasant sounding female at your office, I questioned her about purchasing a Rent Survey for St. Lucie County. She gave me the price of \$142.50 and I have enclosed our check for that amount. As I talked with your representative I shared some of my thoughts regarding FMO. I am President of our Cooperative and unfortunately I find that many former FMO members have not renewed their membership thinking that as owners they no longer have a need of FMO services.

I have said many times that I value my lifetime membership in the FMO and that it is my position that anyone who lives in a Mobile/Manufactured Home should be a member of your organization. We are a not-for-profit organization and not really a business and it should be apparent to all that we benefit from FMO lobbying and other programs.

While a HOA we were assisted in a long, costly legal battle, by a grant (which was repaid) from the FMO. I know our park rep has grown weary of talking with former members and I am not sure whether or not he has "given up". We are a community of 189 homes and at the time of purchase of the community, we had 80 charter members. We now have 134 members in the Cooperative. I wish to express my personal thanks for the efforts of the FMO in working to seek improvements in FL Statutes 723, which provides a voice, and protection to residents of Mobile Home communities. It is under such Statutes that we had the right of first refusal in the purchase of our communities. Keep up the good work!

Respectfully,


Thomas J. Daley, President

Whether you live in a rental community or an ROC, FMO is always there to help. Remember our motto "PEOPLE HELPING PEOPLE". We believe this letter is a testament to the fact. Help spread the word to non-members in both types of communities. Without the FMO, none of this would be possible.

Listen up ROC Communities....Great news!

The FMO Board of Directors has decided to extend this great membership offer until the end of the year. You can now use this offer as a great recruiting tool to let people in your community know that they still need the FMO. Only \$15 for an annual associate membership. Come on all you wonderful FMO reps out there! Tell them if it wasn't for the FMO, they wouldn't have been able to purchase the community. We need your support too, in order to continue doing everything good for ALL mobile/manufactured home communities. *(The discounted rate applies to new members who are shareholders in a mixed ROC community ONLY).*

FMO and FMO Conversion Services have joined resources to offer you Comparable Rent Surveys for a great price! As an FMO Member you can order these surveys for 25% off the listed prices (prices in red).

These surveys WILL HELP YOU during rent negotiations.

**FMO
Members
save
25%**

Rent Surveys for 2009

Florida Manufactured Home Communities

ORDER FORM

***Please ✓ the box in the county below for the survey you would like.**

These surveys are intended to assist in rent negotiations using comparisons of other communities in your county. The fees below are NOT suggested rent amounts.

| County | Price | FMO Members Pay! | County | Price | FMO Members Pay! |
|------------------------------------|-------|---------------------|-------------------------------------|-------|---------------------|
| <input type="checkbox"/> Brevard | \$175 | \$131.25 | <input type="checkbox"/> Orange | \$175 | \$131.25 |
| <input type="checkbox"/> Broward | \$195 | \$146.25 | <input type="checkbox"/> Palm Beach | \$180 | \$135.00 |
| <input type="checkbox"/> Duval | \$125 | \$93.75 | <input type="checkbox"/> Pasco | \$180 | \$135.00 |
| <input type="checkbox"/> Hernando | \$165 | \$123.75 | <input type="checkbox"/> Pinellas | \$250 | \$187.50 |
| <input type="checkbox"/> Highlands | \$125 | \$93.75 | <input type="checkbox"/> Polk | \$250 | \$187.50 |
| <input type="checkbox"/> Lake | \$190 | \$142.50 | <input type="checkbox"/> Sarasota | \$175 | \$131.25 |
| <input type="checkbox"/> Lee | \$175 | \$131.25 | <input type="checkbox"/> Volusia | \$225 | \$168.75 |
| <input type="checkbox"/> Manatee | \$190 | \$142.50 | | | |
| <input type="checkbox"/> Marion | \$160 | \$120.00 | | | |

Please return this form along with Check or Money
order to: **FMO Rent Survey**
4020 Portsmouth Rd., Largo, FL 33771

**You can also order 2009 Rent Surveys and pay
for them on the web at www.FMO.org!**

***NEED A COUNTY NOT LISTED?**

Please call us at (727) 535-5125.
We have ALL 67 counties in Florida.

*** All surveys are shipped via Priority
Mail. Please call us if you would
like another method of shipping.**

Name: _____ Community: _____

Address: _____ City, State, Zip: _____

E-mail: _____ **FMO #** _____

*FMO does not warranty any information contained in this survey. The surveys and data contained therein, were developed and compiled by FMO employees with the help of FMO park representatives.

UNDERSTANDING CPI

By: Roy Brewer, Director-at Large, Federation of Manufactured Home Owners of Florida and,
Ken Shouse, Director of Community Operations, Florida Manufactured Housing Association

This article is not designed to be a scientific, legalistic or economics based discussion of what CPI is or how it is computed. Rather, it is an attempt to explain, in plain English, how CPI works. For more detailed information, and for pages and pages of analysis of CPI, the authors refer you to the web pages of the U.S. Bureau of Labor Statistics (US-BLS), where you can click on the CPI links. The web site is www.bls.gov/CPI/. The first section of this article discusses what CPI is, what it isn't and generally how it is computed. If you prefer, you can skip to the second section of the article for how CPI affects and impacts manufactured home owners and manufactured home community owners. FMO and FMHA have cooperated on producing this article because of the confusion about CPI among both homeowners and community owners. It will be featured in the FMO magazine, *FMO News*, and the FMHA newsletter, *News from FMHA*. While Roy and Ken hope you find this article helpful, it should not be substituted for com-

petent legal advice.

SECTION ONE - WHAT IS CPI?

First, CPI stands for Consumer Price Index. The government's definition of CPI is:

The Consumer Price Index is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services.

Source: US-BLS

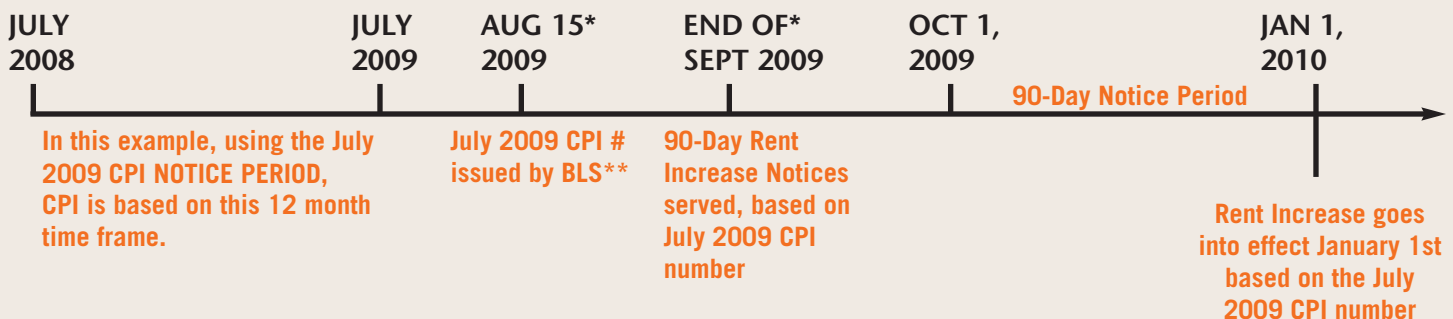
The CPI computation is based on a mathematical formula, with data compiled from consumer surveys. There are "hard numbers" backing up the CPI. CPI is not a "cost of living index". A cost of living index is part of the formula for CPI, but a true cost of living index includes *assumptions* made by economists - it is a conceptual measuring tool, as opposed to a mathemati-

EXAMPLE CPI TIMELINE

The following is an EXAMPLE ONLY of the general time frames involved in a CPI rental amount increase. The following is not intended as legal advice, should not be taken as legal advice, and you should consult an attorney familiar with Florida's Mobile Home Act, Chapter 723, with any questions you may have.

Consult your community prospectus, or talk to the community's attorney to determine which version of CPI will be used. Different versions of the CPI may be used within the same community. The community prospectus, or a written agreement between the community owner and the homeowners, may specifically designate which month's CPI number will be used to compute the rental amount adjustment.

This example assumes all leases roll over on January 1, and assumes the rental amount increase for all leases is computed based on the July CPI number as computed and distributed by BLS. The BLS is the Federal Government's Bureau of Labor Statistics.



* approximate dates

** BLS is the Bureau of Labor Statistics

cal measuring tool like CPI. A cost of living index would include factors such as the impact of crime or water quality on a person's cost of living. Those types of governmental or environmental factors are not part of the CPI computation. Because of the cost of living *assumptions*, 2 economists can come up with different results for their cost of living index.

The CPI represents the *change in price (value)* of all goods and services purchased by consumers for a specific time period, usually the previous 12 months. US-BLS calls this whole group of goods and services the "market basket" of goods and services. CPI computes the value of all of these goods and services by detailed consumer surveys. In each year about 7,000 families from around the country provide very detailed information on their spending by keeping diaries of everything they purchased. Over each two-year period, approximately 28,000 weekly diaries are reviewed, and 60,000 quarterly interviews are made by US-BLS personnel, to determine actual consumer spending on various items. In addition to the consumer data, US-BLS personnel make thousands of calls each month to stores, service businesses, doctor's offices, apartment offices, and many more locations and ask what the current prices are for goods and services. This actual pricing data is also used to compute the CPI.

CPI "goods and services" are broken down into more than 200 categories, which are organized into 8 major groups. The groups, and a few examples of each, are below.

1. **FOOD AND BEVERAGES** (breakfast cereal, milk, coffee, chicken, wine, full service meals, snacks)
2. **HOUSING** (rent of primary residence, owners' equivalent of rent, fuel oil, bedroom furniture)
3. **APPAREL** (men's shirts and sweaters, women's dresses, jewelry)
4. **TRANSPORTATION** (new vehicles, airline fares, gasoline, motor vehicle insurance)
5. **MEDICAL CARE** (prescription drugs and medical supplies, physicians' services, eyeglasses and eye care, hospital services)
6. **RECREATION** (televisions, toys, pets and pet products, sports equipment, admissions)
7. **EDUCATION AND COMMUNICATION** (college tuition, postage, tele-

phone services, computer software and accessories)

8. **OTHER GOODS AND SERVICES** (tobacco and smoking products, haircuts and other personal services, funeral expenses)

It is important to remember that CPI measures the change in value for an *average family*, not for any one individual. The market basket values for all consumers is computed then averaged to arrive at the CPI value. Your individual experience with consumer prices may vary widely from the CPI number, or may track it very closely.

Finally, there is the issue of *who* is included in the CPI computation. The main population group is "all urban consumers". A subset of this main group is called "all urban wage earners and clerical workers." The second group focuses on consumer prices experienced by hourly wage earners and clerical positions only. The main group includes the wage earners and clerical people, but also includes all professionals, the self employed, the poor, the unemployed (including 'home-makers') and retired persons. There are also specialized CPI's for selected cities and for some states, not all of which are computed each year or each month. The main CPI, all urban consumers, represents almost 90% of the U.S. population.

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SECTION TWO - How is CPI used in Manufactured Home Communities?

First, all homeowners and community owners must consult their own prospectus documents (the prospectus, lot rental agreement and rules) for how CPI affects them, if at all. Nothing in this article can change the agreements and provisions that are in your prospectus documents.

A homeowner's prospectus details the methods that can be used to compute a lot rental amount increase. Sometimes only one method is allowed; sometimes several are there for the community owner to choose

from. If your prospectus states that CPI may be used to compute an annual adjustment, then the prospectus documents and prior agreements between the community owner and the homeowners should be scrutinized to see if the type of CPI to be used is defined. The "all urban consumers" CPI has become the most common CPI version used because it gives the best representation of the actual prices paid by consumers in the U.S. Sometimes homeowners and community owners have agreed that a different form of CPI should be used, for example the wage and clerical CPI, or just the Florida CPI, or the Miami CPI, etc. If there is an agreement on which form of the CPI to use, it should be written in an agreement between the homeowners and community owner.

Checking a community's documents is important, however, because many older prospectus' use an earlier version of the CPI. This CPI is (All Urban Consumers) 1967 = 100. The main difference (in general) between this earlier version (1967) and the modern version (1982-84 = 100) is the consideration of housing prices is included in the later version.

If your community is using the standard "All Urban Consumers (1982-84=100)" CPI number it is easy to get via fax or email as set out below. You can check and view the number online at www.bls.gov, but it is a difficult path to follow to get to the correct chart. Giving you exact directions for the online search would require another full page to this article! If you want to receive the CPI number each month, call the CPI Fax on Demand telephone number at (404) 331-3404 and request document 9105 be faxed to you. To have the latest CPI figures emailed to you each month, go to <http://www.bls.gov/bls/list.htm>, enter your name and email address, then check the box for the information you are interested in receiving. **Remember, you want the CPI-U, All Urban Consumers (1982-84=100).** The report you receive will look like this:

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Community Management. Our licensed Community Association Managers have extensive experience in providing ongoing management for your board.

Home Resales. Lifestyle Choice Realty, Inc. is a licensed real estate broker and mobile home dealer, able to assist your residents with their real estate needs. Our on-site specialists help you build equity in your community by actively marketing your for-sale properties.



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www.LifestyleChoiceRealty.com

The U.S. Department of Labor announced a 0.1% increase in the Consumer Price Index for December 2007-2008 (all consumers 1982-84=100).

Homeowners need to remember that a lot rental amount increase notice must be sent 90 days prior to the date the increase will be effective. CPI numbers are announced around the 15th of the month for the preceding month. So, if a rental agreement rolls over on January 1st, the notice usually goes out around the end of September. Because the notices take time to be prepared, be reviewed and checked for accuracy and be

put in envelopes, etc., they are usually mailed in mid September to be sure there are no timing issues. That means that the CPI number that will be used came out on August 15th for the month of July. As a rule of thumb, if your rent is adjusted according to CPI, and your rental agreement rolls over January 1st, your increase amount will be based on the July CPI.

Both FMO and FMHA hope this information has been helpful in understanding the CPI and how it is used. Please do not hesitate to contact either organization with your questions or comments.

member Services

A Gift of Remembrance

Ed Wentworth has given \$100 this year, as he has for the past three years, for 5 FMO memberships to new residents in Woodland Lakes Park in Lake Alfred. He gives this kind gift in remembrance of his wife, Debbie Wentworth, who passed away four years ago from cancer.

This year there are two new families in our park. He said he wanted to give all the \$100 to FMO. Forty dollars will go to these residents. The other \$60 will be contributed to the FMO to promote all the work they do.

Ed Wentworth, along with Debbie worked hard to keep FMO going in our park. They believed FMO is so very important to all manufactured homeowners in Florida. Ed is strong in saying "WE NEED FMO members to keep our homes protected. This is the only organization that does this."

Thanks Ed Wentworth for keeping Woodland Lakes residents very aware of the need to have a strong membership in our community.

*Submitted by: Ardell McKenzie
Woodland Lakes Representative
Lake Alfred, FL*

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Dorothy Colleen Geeben



Her name is Dorothy Colleen Geeben and she was born on March 31, 1908. She was born in Mondovi, Wisconsin at 4:45 P.M. and as she said, "darn near being an April fools kid". Mondovi was a very small town at the time and she attend-

ed the Mondovi School system. Her Dad worked in Eau Claire at a rubber tire factory, then the family moved to St. Paul, Minnesota. Dorothy's Dad got a job in St. Paul driving a grocery truck and she said, I'll never forget it. One day we were driving out to White Bear and on the way home she said to her dad where was the white bear, I never saw it.

Dorothy's Dad got her a job before she graduated from Marion High School at an electrical store, where she met Cornelius (Neal), who was an electrician and ended up marrying him. After they got married the owner of the store told her husband he was not needed anymore and let him go. At that point they opened up their own business calling it Bunting Electric.

They had one son, now 78 years old who lives in Marion, Iowa, and I asked her how she felt about having a son that old. And with a hardy laugh she replied, "I feel older than Methuselah." Dorothy and Neal worked the business for 17 years, when Neal passed away. She has a granddaughter and a grandson and several great-grandchildren.

While living at Ocean Breeze Community in 1963, she met and married Albert Geeben. Unfortunately, she only had him for one year and nine months before he passed away.

In 1970 she traveled around the world. She was on the ship for a total of five months and stopped in many different places. Dorothy told me about the buy she got at one of the stops. It seems the watches that women wore around their necks she was able to buy for \$3.00 and in the States they were selling for \$15.00. She said that when she boarded the ship in Ft. Lauderdale there were 210 passengers and when they got off they had the same amount, so they didn't lose anybody.

Dorothy was reminiscing about bread being 5¢ a loaf and how they used to go down to West Palm Beach when the banana boats came in and buy a whole stock of bananas for \$1.25. They would take them home and hang them on the awning and as people went by they would tell them to help themselves to a banana.

9X10 CLUB

We Celebrate Our Members

If you are or you know an FMO member who is at least 90 years old, please let us know. We're going to reserve space each month to honor our members who are in the 9 X 10 Club.

Send a photo and a brief description of your hobbies, your lifestyle, and what keeps you feeling young. If more than one person is pictured, please provide the names of everyone as well as the context for the photo (park meeting, pot-luck dinner, birthday party), as well as the date and location where the photo was taken.

Special thanks to the family and friends that continue to support this column by sending in photos and articles of their friends, neighbors and relatives.

If you have a high-resolution digital camera (3.2 or greater megapixels), you can e-mail the photo, along with the description, to editor@fmo.org. If you want to send a print, please send it to FMO, 4020 Portsmouth Road, Largo, FL 33771, ATTN: FMO NEWS. If you have any call Joyce at (727) 530-7539. ■

Dorothy is in charge of the crafts and she is also the Mayor of Ocean Breeze Community and very proud of it. She still drives her car, but admits to just driving only on secondary roads. She will not venture out onto the highway. She has been active in Eastern Star and she just got out of office Thursday, March 19th. Dorothy has been the FMO Park Representative for about 15 years. She contributes her longevity to never smoking, never drinking alcohol, and taking honey and vinegar every day. She is an amazing woman!!

Submitted by: Karen Plante, Golden Ponds, Ft. Pierce

GREAT OPPORTUNITY **Property insurance Q & A's** **you can get the facts!**

Citizens Property Insurance Corporation has contacted the FMO to offer their services to attend homeowner meetings in your park through your HOA. Citizens has had several successful meetings in parks and communities with manufactured housing and mobile home owners and they would like to reach more people. At one meeting Citizens discovered that many homeowners don't have all the facts about various possibilities so this is a great opportunity for increased education.

If you are interested in having Citizens attend a meeting, please contact:

Ms. Laura Miller

Public Outreach & Education Coordinator

Citizens Property Insurance Corporation

850-513-3896

laura.miller@citizensfla.com

George Singer



In Winter Haven, FL, Swiss Village residents frequently see George Singer out and about on his red motorized scooter, checking out the daily activities. For the last 26 years, George Singer along with his wife of 64 years, Ruth Rayer Singer, has enjoyed friends and family on the shores of Lake Henry.

During the early retirement years, golf, card playing and traveling across the US kept George and Ruth busy. Their home in Swiss Village always beckoned them back where they have continued to regularly play cards and enjoy their many friends. George also plays shuffleboard and a competitive game of pinochle. He will play Skip-Po with those who are not inclined to enjoy cards. Mornings you can find him in his shed puttering on various projects and in the community pool every afternoon year round.

As an electrical contractor, George spent his working years in North Haven, CT where he and Ruth raised their family of three. Daughter Charlotte (Krause) is retired and lives in Goodyear, AZ. Elder son, Fred Singer, has recently retired and lives in North Augusta, SC while youngest son Roger lives and works in New Haven, CT. George's grandson, Chad, works as production manager for the band Kansas and is active in the music community in Atlanta and is another joy. Every Thanksgiving, the extended family rents a big home on the coast of Florida to enjoy the beach and the holiday together.

On March 25, 2009, George turned 92, still taking in the balmy Florida weather and the numerous birthday cards that circulate through the village. He will be the first to say that he has had a full and rich life and is lucky to be able to call Swiss Village home.



Karolyn Sorenson

Karolyn resides in Arcadia Village at lot # 191. She was born on June 27, 1918 in Maysville, Illinois. When she was 12 years old, they moved to Pittsfield, Illinois and at 17 moved to Forrest, Illinois.

Karolyn graduated from Forrest High School in 1935. In 1936, she married Don Sorenson and from that union a set of twins was born in 1937. One daughter lives in Arcadia Village and one son lives in New Smyrna Beach, Florida. Don and Karolyn were married for 66 years. He worked on the railroad most of his adult life. Karolyn was a licensed beautician and ran her own beauty shop for 11 years. Karolyn and her husband traveled from Decatur, Illinois to Englewood, FL for 11 years before moving to Arcadia Village in 1988. Karolyn started the Crafters, led the water exercise and was the line dancing teacher for 18 years at Arcadia

Village. You can still find her out dancing with the best of them. Karolyn has been a member of the FMO since 1991.

Karolyn is pictured above with her friend Charlie.S, Submitted by: Darrell Warneke, Arcadia Village



Bob Maher

Robert Maher was born on September 24, 1918, in Kearny, NJ. He is a resident of Sunlake Estates in Grand Island, and retired from Bell Labs in 1983 as a research scientist. He has been an FMO member since 1984.

Bob is one of the most honored veterans at Sunlake. During World War II, Bob served in the U.S. Navy aboard a destroyer, The USS Borie . While patrolling in the North Atlantic, his ship sunk a German U-Boat. During the battle, his ship was badly damaged and the crew had to abandon ship. He was in very cold water for several hours until he was finally rescued by another ship. After serving 12 years in the Navy, he was called again to serve two years during the Korean War as an instructor for fire gunner controller.

Bob and his wife Sandy are married 26 years, and both have enjoyed helping in nursing homes in Lake County. He is also very proud to be a member of the Lake County War Veterans Honor Guard and the Sunlake Volunteer Fire Company. Bob also enjoys the visits of his son and his three grandchildren.

FMO is grateful to Bob for his continued membership and his service to his country.

member Services

Ellen Gezork

Ellen Gezork is the most outstanding and gracious lady in Fairlane Harbor Mobile Home Estates, Vero Beach, Florida. She was born in 1913 in Berlin, Germany where she met her future husband, Herbert Gezork. Herbert left Germany in 1936 bound for the USA. In 1937 Ellen departed Germany to join Herbert in the US. The day Ellen got off the ship to join Herbert, that day became their wedding day as they got married as soon as she set her feet on the U.S. soil.

Herbert received his doctorate in Social Ethics along with five honorary degrees and became President of Andover Newton Theological School. They had four children (three now deceased). One daughter lives in Massachusetts where Ellen still maintains her home and spends four to five months out of the year.

Herbert and Ellen moved to Fairlane Harbor Mobile Home Estates in early 1974 and were able to spend ten wonderful years together in the park until Herbert died in 1984.

With many wonderful friends in the area, Ellen keeps extremely busy playing chess two times a week where she was one of the founders of the Chess Club in 1976. She plays scrabble each Sunday after attending church service. Ellen also tutors students on a weekly basis. Being fluent in the German language, she translates the old German dialect for various folks in the Vero community. She also belongs to a Poetry Club where she personally writes her own poetry



Ellen Gezork, pictured 2nd from left in blue shirt and brooch, is standing with her bowling team.

and has won awards in the past. With her personal cheering section at the Vero Beach Bowling Lanes, Ellen has the highest average among her eight teammates from Fairlane Harbor. These are to mention only just a few of the many hobbies Ellen enjoys.

Ellen is such an inspiration to all who live in Fairlane Harbor due to her productive and selfless life style. She always manages to find time to chat with everyone while walking her buddy, Fritz, a 14 year old Dachshund. She truly loves living here in this park due to having so many nice friends and how all help each other and watch out for those in need of care and assistance. We all admire and love you, Ellen.

Submitted by: Phyllis Newman, Fairlane Harbor Estates

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District 10 President's Club Award presentation pictured left to right: Lyn Miller, Spanish Main, Thonotosassa; Barbara Morgan, Hacienda Heights, Riverview; Tom Gibbons, Lakes of Countrywood in Plant city; Olivera Marsteller, Riverbreeze Estates, Ruskin.



Gordon Wilson

Gordon Wilson of Del Tura Country Club, North Fort Myers, celebrated his 92nd birthday on April 24, 2009. Although he was born in a Cincinnati hospital, he grew up across the river in Covington, KY where his boyhood experience was like a Mark Twain character as he enjoyed

exploring and hiking around the hills of the area.

After Gordon graduated from high school and worked for a year as a handyman, he was admitted to Transylvania College. Four months before he was to graduate in 1941, he was drafted but was allowed to stay in college and finish his degree in Economics and Sociology.

Gordon enlisted in the Army Air Corps and thus began a long service career where he saw much action during World War II as a pilot flying bombing missions in both the Middle East chasing the Desert Fox, German Field Marshal Rommel and later in the China-Burma-India Theater. In Burma he actually completed 56 missions. Normally, pilots were relieved after 25 missions but there were no replacements available for him and his crew.

After the war ended, Gordon began his second career as a 5th grade teacher. He attended the University of Maryland part time and earned both a Bachelor's and a Master's degree in Education. He retired from teaching at the age of 69. In 1988 he and his wife Maudie eventually found their way to Del Tura and bought a home there in 1989. The couple has a son who lives in Kentucky. Gordon also has a grandson and granddaughter and two twin great-grandchildren, all of whom live in Alabama.

Unfortunately, Maudie became ill and died in 2003. In 2004 Gordon married LaVerne Livingston who was from Lawrenceburg, IN. They had known each other since childhood when he had spent his summers on her grandparents' farm. Gordon enjoyed playing golf and bridge when he first moved to Del Tura and also was a charter member of Post # 8857 of the VFW. Today he still likes to garden and recently brought five bags of good Kentucky dirt to Florida in which to plant his container tomatoes. He has always liked music of the Big Band era (he loved to dance!) and is busy transferring old phonograph records onto CD's.

In Memoriam

William G. Hannaford

Bill Hannaford, 89, of Zephyrhills passed away February 16, 2009 at Hernando-Pasco Hospice Care Center in Dade City. He was born March 26, 1919 in Mount Vernon, NY to Henry & Marion Hannaford. He married Florence Harrison on November 20, 1941. Some of his memberships include being a Boy Scout leader, intermediate baseball manager, the Rotary Club in Zephyrhills, and Mason Masonic Temple. He enjoyed helping children that were in need and supported the ABC program. He was active in the FMO, serving in many different capacities. He was preceded in death by his son, William R. Hannaford, Sr. Survivors include his wife of 67 years, Florence; daughter, Merry Hannaford; daughter-in-law, Patricia Hannaford; four grandchildren and eight great-grandchildren; all of Connecticut. A memorial service for Bill was held on February 24th. Bill will be missed by many family and friends.

Gladys Geith

Gladys and husband moved to Venice Isle Mobile Estates April 1993 and she immediately became active in the politics of her community. Gladys served six years on the board of directors in her park and three years as 2nd vice president. She served on the committee to purchase the park which was completed in Nov. 1996. Gladys was active in the church within the park as well as the church choir. She was involved in all the park activities and still found time to work as a volunteer at the local hospital. Gladys served as FMO President of her park and was President of FMO's District 8 in 2001 according to Sally Rubesam, until 2002 when she became an FMO ROC Advisor until her death on March 25, 2009.

Submitted by District 8 President Bill Greenaway

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