

March - April 2023

FMO Magazine

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



HB 751
SB 1378

Cover Art by FMO Member Dr. Dave Siefkes

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ON MY MIND...

Rick Hollenbach, FMO President



NEW FMO OFFICERS ANNOUNCED

On behalf of the FMO Board of Directors and the membership-at-large, we'd like to thank former FMO President Ronald Grove for his leadership these past several years, and we wish him the best in his future endeavors.

It is our great pleasure to announce FMO's current leadership effective Wednesday, March 15, 2023.

FMO President Rick Hollenbach

FMO members, I am honored to have been elected as your President. I'm very excited about having the opportunity to lead FMO into the future. My goal is to set new initiatives and strategies, tap into the talents of our diverse Board of Directors, and increase membership engagement. I'm looking forward to reorganizing the process of our committees, re-engaging some veteran FMO members, and adding new folks into the mix, and coming up with new, creative ideas and zeal.



I've been a member of FMO for over 11 years. I've learned if you want change, get your ideas out to the elected folks, and even offer to help implement those ideas/changes, and that's just what I envision happening with this new board. We could still use a few section leaders, and a few District Presidents to help, but we're off to a great start.

FMO is needed now more than ever, as we are facing threats to our lifestyle from many angles.

I am asking for your support as we work to protect the lifestyle of mobile and manufactured home owners throughout Florida.

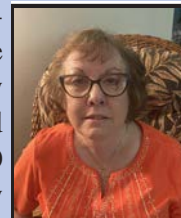
Be on the lookout for my column, "On My Mind," in upcoming magazines. With full transparency, I will share updates on the challenges, progress, and victories of FMO.

FMO President Rick Hollenbach
rick.hollenbach@att.net

FMO Vice President Norma Woodall

FMO family. It is truly my pleasure to have been elected as FMO Vice President. My husband of 38 years, FMO Magazine

Mike, and I have 5 children, 14 grandchildren and 1 great granddaughter. I've lived in 9 states and currently split my time between Niskayuna, New York, and Arcadia, Florida. I initially joined FMO with the hope of improving the quality of life for mobile home owners. As Vice President, that is still my goal and I'm looking forward to engaging with our membership and exploring different ways to increase our value and effectiveness in the fight for equality for mobile and manufactured home owners. My key initiatives are building collaborations with other advocacy groups and increasing our national presence.



Together, we can do this!
FMO, Vice President Norma Woodall

FMO Treasurer Bonnie Darling

I am honored to be appointed as the new FMO Treasurer. As part of this organization, I will work with this team to increase FMO's role in strengthening our rights as homeowners living in a manufactured home in a land leased park.



We have a professional management company that will look after the day-to-day financial activity, handle accounts receivable and accounts payable, as well as collect membership dues. They are also responsible for filling appropriate tax forms in a timely manner.

As the Treasurer, I will inspect all financial reports and filing forms. A budget will be prepared and will be presented to the Board for approval. We need to come up with creative ways to increase membership, improve our income, and reduce our expenses. As your Treasurer, I will work to ensure we are fiscally responsible while continuing to provide value to our members.

As for the skills I bring to this position, I have a general knowledge of good bookkeeping practices, know how to set a budget, and balance a check book.

I will do my best to perform all duties required for this position and I am thrilled to be a part of this organization and a member of the Board.

.....**NEW Continued on page 4**

DIRECTORS AT LARGE



Ross Hollander



MaryAnn Czerniak

MEMBERSHIP COMMITTEE CHAIR

Welcome back, Ed Duffy!

OPEN POSITIONS

Section Director C, and Section Director H. If you are interested in serving on an FMO Committee please reach out to the FMO President Rick Hollenbach at rick.hollenbach@att.net

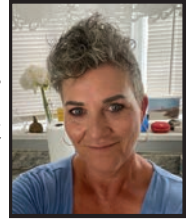
Contact Info: Federation of Manufactured Home Owners of Florida 222 S. Westmonte Drive, Suite #111, Altamonte Springs, FL 32714 members@fmo.org

NEW DISTRICT OFFICERS

Steven Bojczak
District 4 President



Colleen Gartner
District 2 Vice President



Duane Love
District 14 Vice President



A MESSAGE FROM THE EXECUTIVE DIRECTOR



KAYLEE CHESTER, CMP, Executive Director

FMO 2.0 – What's New and What's Coming

As you know, the FMO has been managed by Kautter Wenhold Management Group (KWMG) since December 21, 2022, and we thank each FMO member for your patience during this time of transition. We are working diligently behind the scenes in concert with the FMO leadership to further advance the mission of the organization and expand your member benefits. We are excited to be welcomed into the FMO family and our entire staff looks forward to a long and successful partnership.

Since December 2022, we have implemented a few new administrative procedures that promise to significantly improve communication among the FMO membership, FMO staff, and FMO leadership. We've created forms to better streamline Legal Ease questions, District Meeting Notices and Park Representative updates. Those forms can be found at www.fmo.org – “About FMO” – “Contact Us”.

As a gentle reminder, please direct any HOA-related questions to your District President or your Section Director.

FMO staff can assist only with membership-related questions. Another useful resource to help answer any legal questions you may have is the Legal Ease section of the FMO website. With your membership you have access to view these questions and answers; just add a few key terms to the search bar and the system will bring up all articles with matching terms.

For the time being, please hold off on sending in your HOA Elected Officers. We are working behind the scenes to update those forms. Please stay tuned for further information to be announced in the coming months.

Your FMO is a wealth of information. If you are overwhelmed and do not know where to start, just use the search box on the site and it will narrow your search. Here's the web address: www.fmo.org

Thank you for your membership and active participation in protecting this the manufactured home owners way of life.

Kaylee Chester, CMP
Executive Director

CAPITOL BEAT

Your News from Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



2023 Session Winds to a Close

Greetings all!

At this writing, March 3, the Regular Session will begin next week. I want to thank you in advance for all your efforts during the next several weeks to advance this year's legislative agenda! Through updates and requests for your action using our WATCHDOG communication, you will prove the FMO People Power of your letters, emails, and phone calls into legislator offices.

Senator Ed Hooper, (Palm Harbor), filed Senate Bill 1378 and Representative Paula Stark, (St. Cloud/Kissimmee), filed House Bill 751 for the benefit of manufactured/mobile home owners. At this time, there's no reason to speculate about the twists and turns of these bills as we move forward. Normally there are changes to legislation as it moves through the process so we will see.

It is important to note that for these many years you have read my plea to create relationships with your elected officials so they would understand your needs and the challenges of the lifestyle you have chosen. This applies to your state representative and state senator, as well as to your county commissioners and city councilmen. Please reach out to them and ask to meet with them in their local office or invite them to a meeting in your park! Session is scheduled to adjourn on May 5 and legislators will be back in their districts.

Both Senator Hooper and Representative Stark have become very aware of some of the issues you face. Representative Stark has had direct feedback and interactions with mobile home residents and great empathy was created. Senator Hooper represented many constituents in parks and communities during his eight years in the House and now in the Senate he represents many more of you!

Representative Stark said, "For the last several months we have worked hard to advance the mobile home owners bill. The issues don't go away! We will continue to pursue this through the end of Session."

UPDATE JUST BEFORE PRINT

As a March 31 update: It is clear to me that our bill will be a multi-year project. House subcommittees are working on their final agendas. HB 751 was not placed on the final Civil Justice Subcommittee agenda for next week. The Senate Regulated Industries Committee will probably meet several more times but will not be inclined to agenda a bill that has not moved in the House.

A big thank you to all of you who engaged in the process this year by contacting legislators! We will be back!

*thank
you!*



LEGAL EASE

By Jeremy Anderson



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— Attorneys & Counselors At Law —



Questions and Answers

Q: Is a Park Owner permitted to impose fees and charges not included in the Prospectus? Can I be evicted if I do not pay.

A: Per Section 723.031(6), Florida Statutes, except for pass-through charges, the Park Owner's failure fully disclose all fees, charges, or assessments prior to tenancy shall prevent the Park Owner from collecting said fees, charges, or assessments unless the Park Owner can be shown that such fees, charges, or assessments have been collected as a matter of custom between the Park Owner and the mobile home owner.

Further, Section 723.031(6), Florida Statutes, provides that a refusal by a homeowner to pay any such fee, charge, or assessment not disclosed or not shown have been collected as a matter of custom shall not be used as a basis by the Park Owner for eviction in any court of law.

Q: Our Park Owner has always been responsible for maintaining the amenities in the Park through the lot rents paid. The new lot rental agreements include language that seeks to waive the Park Owner's obligation to maintain those amenities and to preclude any legal challenge by a homeowner regarding those amenities as it relates to use, maintenance, or otherwise. Is this legal?

A: No. Section 723.032(2), Florida Statutes, is very clear that:

"[a]ny provision in the rental agreement is void and unenforceable to the extent that it attempts to waive or preclude the rights, remedies, or requirements set forth in this chapter or arising under law."

The Park Owner's attempt to limit challenges to use, maintenance, and any other Park Owner obligation

stated in Chapter 723, Florida Statutes, would be unenforceable.

Section 723.022, Florida Statutes, provides the Park Owner's obligation for maintenance of the amenities. The prevailing party to enforce these obligations is entitled to recovery of attorneys' fees and costs under Section 723.068, Florida Statutes.

Q: We have a member of our HOA that has made a dozen records requests to the HOA within the last two months, including for the same documents on multiple occasions. We feel that the requests are to harass or not for any legitimate purpose. What can we do as an HOA to prevent this abuse of our volunteers?

A: While the HOA is statutorily precluded from requiring a member to demonstrate a proper purpose or state the reason for his or her request, the HOA is permitted by Section 723.079 (d), Florida Statutes, to:

"adopt reasonable written rules governing the frequency, time, location, notice, records to be inspected, and manner of inspections . . ."

Notwithstanding the HOA's ability to adopt reasonable rules on records access and inspection, Section 723.079(d), Florida Statutes, does state provides that records access and inspection frequency shall not be less than once per month and not less than one business day.

Other mechanisms that reduce frivolous records access requests include imposing copying charges or personnel fees as permitted by law or simply making most or all records available online on a password protected website.

.....LEGAL Continued on page 7

Q: What is the difference between a Passthrough Charge and a Pass-On charge?

A: Section 723.003(17), Florida Statutes, defines a “Pass-through charge” as meaning:

“the mobile homeowner’s proportionate share of the necessary and actual direct costs and impact or hookup fees for a governmentally mandated capital improvement, which may include the necessary and actual direct costs and impact or hookup fees incurred for capital improvements required for public or private regulated utilities.”

While a Pass-On charge is not included as a defined term in Section 723.003, Florida Statutes, it is described in Section 723.031(5)(c), Florida Statutes, as being: “ad valorem property taxes, non-ad valorem assessments, and utility charges, or increases of either, provided that the ad valorem property taxes, non-ad valorem assessments, and utility charges are not otherwise being collected in the remainder of the lot rental amount and provided further that the passing on of such ad valorem taxes, non-ad valorem assessments, or utility charges, or increases of either, was disclosed prior to tenancy, was being passed on as a matter of custom between the mobile home park owner and the mobile home owner, or such passing on was authorized by law.”

It is important to note that:

- 1) Pass-on charges may be passed on only within 1 year of the date a Park Owner remits payment of the charge.
- 2) Park Owner is prohibited from passing on any fine, interest, fee, or increase in a charge resulting from a Park Owner’s late payment.
- 3) A Park Owner is prohibited from chargingg or collecting from homowners any sum for ad valorem taxes or non-ad valorem tax charges in an amount in excess of the sums remitted by the Park Owner to the tax collector.

~~~~~  
***Q. I recently purchased a home in a Park, and I feel like I was lied to by the Park Owner and their advertising materials and brochures. Not all the amenities are available, and the Park is not being maintained***

***as promised. This home was supposed to be my retirement dream home. What options do I have?***

A: Unfortunately, the sales pitches and advertising materials do not often match what is ultimately sold to homeowners. However, Section 723.017, Florida Statutes, does provide a damaged homeowner who relied upon any material statement that is false or misleading a cause of action against the Park Owner.

Section 723.017, Florida Statutes, provides as follows:

“Publication of false or misleading information; remedies.—Any person who pays anything of value toward the purchase of a mobile home or placement of a mobile home in a mobile home park located in this state in reasonable reliance upon any material statement or information that is false or misleading and published by or under authority from the park owner or developer in advertising and promotional materials, including, but not limited to, a prospectus, the items required as exhibits to a prospectus, brochures, and newspaper advertising, shall have a cause of action to rescind the contract or collect damages from the developer, park owner, or mobile home dealer for her or his loss.”

In this action to rescind the contract or to collect damages, the prevailing party in such an action is entitled to recovery of attorneys’ fees and costs under Section 723.068, Florida Statutes.

## **Correction/Omission:**

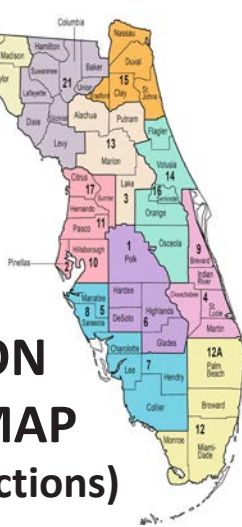
The author of the article in the last FMO magazine, “FMO – The Gift That Keeps on Giving” on page 20, was omitted. The valuable historical information for this article was provided by long time FMO member and former board member David Carr. We owe a tremendous amount of gratitude to Dave for the research and recall involved in gathering this information for this article and all FMO history. We extend our sincere apologies for this oversight.







## 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            |

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## Mobile Home Tie-Down Program Update March 2023

The Gulf Coast State College Mobile Home Tie-Down Program is busy completing parks assigned for FY 22-23. Between the two contracted vendors, Storm Ready Services and Florida Homes Direct, 11 parks and 51 Individuals have been completed and invoiced; about 300 homes have been completed so far.

FHD is contracted for the panhandle region and has been assigned 5 parks and 10 individuals.

SRS is contracted for the rest of the state, and is working in several parks at one time with 5 different teams on the ground. They have an additional 46 parks currently assigned in various stages of progress. Three of these parks have over 1,200 homes that will likely take the program into the next grant year to complete.

Also, there are an additional 51 parks with confirmed park representation online for future assignment and another 60 interested parks that have not yet been confirmed (home-owner or park rep interest calls were received but the park representative has not yet submitted the Community Interest Form).

All in all, the Mobile Home Tie-Down program continues to be a successful, and we appreciate your support!

Jennifer Shaw | Gulf Coast State College  
Program Manager, Mobile Home Tie-Down Program  
448.201.6882  
[www.gulfcoast.edu/tiedownprogram](http://www.gulfcoast.edu/tiedownprogram)



**REMINDER**  
Check the FMO website  
**[www.fmo.org](http://www.fmo.org)**

for upcoming events & meetings in your area

**E-M@IL**

Are you missing out on important updates?  
Please make sure your updated email is on file.



# FMO District 1 Park Representative Training Class a Huge Success

On March 16, 2023, Section E, District 1, held an FMO Park Representative Training Class. From the response we are getting back from members who took the class, it was very successful. So much so, that we are already receiving calls asking when will the next class be scheduled. So, stay tuned we will be posting a date for the next class in the near future.

I would also like to acknowledge the person who was responsible for creating this training class. He has been a valuable asset to the FMO for many years, and even in his retirement, still continues to be - David Carr. Thank You David, for all your help, knowledge, and guidance in making this class a success.

You know, the purpose of our training is to give our Park Reps the knowledge and techniques they need to be most successful while out in the field. When you look back at when the FMO was organized in 1962, and not too long after, they started a training program. I believe that was the foundation upon which everything was built. FMO trained people in order to grow, and grow they did.

We started out with the basic understanding and history of who the FMO is, what it stands for, the difference between the HOA and FMO, and how easy

it is for people to confuse the two. We continued on with how and when F.S.723 originated, it's Mission Statement, the Organizational Structure, the Section/District Map of Florida (By the way, do you know how many Sections and Districts there are without looking it up?), the three ways to become a Park Rep and the duties of that position.

As part of the training, we initiated a Dynamic Learning Activity (DLA). The purpose of the activity is to provide an opportunity for Reps to practice their skills in a role-playing exercise with a prospective new member.

We had a trainer who explained how to make the approach, using what we call the FORM method (Come to the next class for an explanation of how FORM works.) and a class volunteer who would act as the new community member. All I will say is it went very well and was a lot of fun.

At our next class we are going to kick it up a notch and include the new tools and processes being released in the upcoming Park Rep manual. There will be more DLA participation with class members.

We feel this will be a huge benefit in our future training classes.

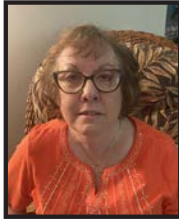


*LEFT TO RIGHT: Mike Rice, Ralph Claiflin, and Walter Oppermann*

# FMO BOARD OF DIRECTORS



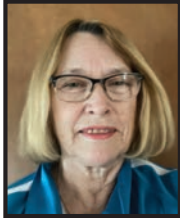
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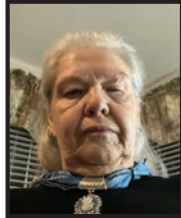
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darlene155@aol.com

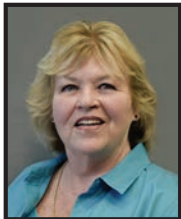


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cynthiacarterleefmo@gmail.com



**Erik Morrisette**  
Section D, Districts 12, 12A  
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emmo011988@gmail.com

## PROFESSIONAL ADVISORS



**Nancy Stewart**  
Legislative Counsel



**Jeremy Anderson**  
FMO Attorney

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

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

If you are interested in either of these positions, please contact  
Rick Hollenbach, FMO President at 715-441-6330 or by email rick.hollenbach@att.net.

*FMO is 100% powered by volunteers from the Board to the Field.  
Please consider volunteering.*

# DISTRICT PRESIDENT'S INFORMATION

## DISTRICT 1

**Walter Oppermann, President**  
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Polk County

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## DISTRICT 4

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## DISTRICT 6

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and Glade Counties

## DISTRICT 7

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**Position Open**  
Miami and Dade Counties  
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Erik Morrisette  
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## DISTRICT 12A

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

## DISTRICT 13

**Jo Anne Fieschel, President**  
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Marion County

## DISTRICT 14

**Jody Brown, President**  
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**Duane Love, Vice President**  
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duane.love@comcast.net  
Volusia and Flagler Counties

## DISTRICT 15

**Position Open**  
Bradford, Clay, Nassau, Duval and  
St. Johns Counties  
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Director MaryAnn Czerniak  
315-254-6665

## DISTRICT 16

**Chris Ball, President**  
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cball103@aol.com  
Seminole, Orange and Osceola  
Counties

## DISTRICT 17

**John Williams, President**  
570-815-8027  
jfwilliams528@gmail.com  
Citrus and Sumter Counties



# Vacant District President Positions

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

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

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

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

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

## The following Districts need a President

District 12 – Miami, Dade Counties

District 12A – Palm Beach County

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

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

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

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

[www.fmo.org](http://www.fmo.org)

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

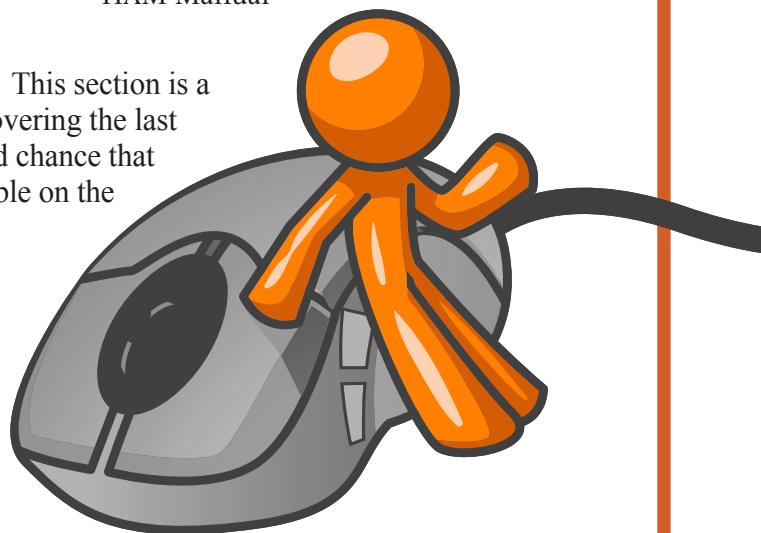
One of the most valuable sections of the website is the Resources tab. There is a wealth of information provided under this tab:

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

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

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

**For more information,**  
**contact Cynthia Carter-Lee.**



# FMO Standing Committees

*These committees are key to the day-to-day operation of FMO. All members of the committees serve in a volunteer capacity. There are spaces available on each committee.*

*Please reach out to [members@fmo.org](mailto:members@fmo.org) or directly to the Chairperson to sign up.*

| Committee                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Chairperson        |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>Political Advocacy</b>           | a) Review submissions received from FMO members for legislation on behalf of manufactured/mobile homeowners<br>b) Cooperate with our legislative consultant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Darlene Whitkanack |
| <b>Finance</b>                      | a) Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly<br>b) Under the guidance of the Treasurer, monitor the budget during the biennial period and make periodic written reports to the Board of Directors on the financial condition of the FMO                                                                                                                                                                                                                                                                                                                                                                                                                                      | Bonnie Darling     |
| <b>Membership</b>                   | a) Provide suggestions to the Board of Directors<br>b) Provide to the Board of Directors a monthly report of the current membership showing the total number of members, new members, non-renewals, and lost members                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Ed Duffy           |
| <b>Nominating</b>                   | a) The Nominating Committee shall be composed of members without regard to geographical considerations. This committee will be appointed by the Board of Directors, have a minimum of five (5) members, and include at least three District Presidents.<br>b) The duties of this committee shall include but not limited to:<br>i. Review the applications received from individuals desiring to run for state office.<br>ii. Determine eligibility of prospective candidates.<br>iii. Submit a report to the Executive Director and Board of Directors no later than sixty (60) days prior to the Assembly for publication in the FMO Magazine, Nov/Dec issue, in election years.<br>iv. Present their report to the State Assembly. | Fred Sullivan      |
| <b>Consolidated Legal Fund</b>      | a) The mission of the committee will be to assess the need to support legal actions that will have significant impact statewide, or within a county or municipality that will result in appellate precedent of law.<br>b) Shall establish and maintain separate bank accounts<br>c) Eight members, consisting of two FMO Board members plus the FMO Treasurer; two district presidents; and three HOA presidents/past presidents. In addition, the FMO legal counsel shall attend all meetings of the Consolidated Legal Fund Committee and shall assist and advise the committee<br>d) Review and maintain all physical contracts, payments, and payment histories for participating HOA's                                           | Open               |
| <b>Education</b>                    | In conjunction with the FMO attorney, the education committee creates, maintains and administers the education curriculum for members.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | MaryAnn Czerniak   |
| <b>Communications</b>               | Responsible for all internal and external communication methods, to include the FMO magazine, social media and public relations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Cynthia Carter-Lee |
| <b>Park Closure and Development</b> | Track mobile/manufactured home park closures and issues related to park closures within the state of Florida. Promote the development of new manufactured home communities in the state of Florida.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Open               |
| <b>ROC</b>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Open               |
| <b>By-Laws</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Norma Woodall      |

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

# Three Simple Ideas You Can Do to Improve the Value of Your Mobile Home

By Antonette Fazlic

Greetings from your Mobile Home Lady! I am the owner of a brokerage exclusively dedicated to buying and selling manufactured homes. In my typical day-to-day, I receive many questions from home owners looking to sell their properties and buyers looking for a new home to purchase for residency or as an investment property. Of the questions I receive, one of the most common inquiries from sellers is, "What are the best steps to increasing the value of my mobile home?"

To date, I have sold over 700 manufactured homes since 2017, with over \$50 million in home sales, and the answer is more straightforward than you might think. With tons of DIY ideas out there that can completely change the look of your home and, at the same time, increase the home's value, these three cost-effective areas for your manufactured home will give you the most bang for your buck.

## #1 Kitchen and Bath Cabinets

We have all heard the following saying in one form or another: "It's kitchens and baths that sell a home." From refacing to replacing, both are good ideas. My first budget-conscious idea would be to repaint your cabinets. A fresh coat of paint goes a long way. Or per-



haps you have a small kitchen? Removing and replacing the upper cabinets with shelves is more than a current trend. This idea can open up your kitchen and change the look of your home by allowing you to display decorative pieces, such as cups and plates. Additionally, shelves are much less expensive than standard cabinets.

## #2 Exterior Upkeep

First impressions are everything! Living in tropical Florida allows for lush greenery, so maintaining your lawn and shrubs is an easy and inexpensive way to improve your home's value. Looking for a quick facelift? Pressure washing and a fresh coat of paint are two easy ways to do just that. It's also been known that when one neighbor is seen making improvements to their home's exterior, it promotes the entire neighborhood to take pride in where they live, resulting in a very aesthetically appealing place to live. Would you be that neighbor?

.....**THREE Continued on page 15**





### #3 Hardware

Sometimes it's the smallest things that make the biggest impacts. Did you know that by installing new sinks, toilets, light fixtures, chandeliers, medicine cabinets, etc., you can update the appeal and value of your home on the cheap? Are you thinking of something even smaller? Try replacing knobs and handles, outlet and switch covers, towel racks, and faucets... to name a few ideas.

Whatever your goals, remember that even the simplest remodels should be consistent with the home's overall condition. Your efforts to update your master bathroom may not provide you with the maximum value of your remodel if your master bedroom has visible holes in the wall and looks like it hasn't been painted since the 1970s. You've heard of "beauty is in the eye of the beholder"? That is also true about "value."

Another idea to consider is to cater the design of your home to its location. As we live in Florida, synonymous with sunshine, pastels, and the beach, it has been my experience that a little theming will go a long way. Buyers from the North look for something other than dreary and moody colors resembling Bombay maroons or dark woods. They are purchasing a home in Florida that is light,

open, and reminds them of where they desire to reside, even when not outdoors.


















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# TRAVEL

## What's New: Overnight Train Travel Through the U.S. Scenic Routes and Services on Track for This Year and Beyond

The gentle sway of train travel evokes feelings of nostalgia and romance as you glide past miles of majestic scenery, from oceans to vineyards to mountains.

Passengers on U.S. overnight trains will find some new services and routes to add to the appeal of rail travel this year. Also noteworthy: Amtrak is accelerating plans to modernize and replace its entire fleet of overnight trains across the country for the first time in 40 years. The railway says the new overnight trains are still in the works, but plans include improving accessibility and efficiency for the long-distance network.

Currently, Amtrak provides coach seats, private rooms, and dining options on its 14 overnight trains. The Rocky Mountaineer (listed below) offers similar services. Of course, accommodations vary by train, and fares vary by season and time of booking.

Here are three overnight train journeys to consider (all prices are one way).

### **Train: Rocky Mountaineer** **Route: Between Denver and Moab, Utah** **Overnights: One**

The Canadian company's newest train route in the U.S. travels through the Southwest from April through October. Passengers don't sleep aboard the train, but in a hotel in the hot-springs town of Glenwood Springs, Colorado, before reaching Moab. Daylight travel includes crossing the Continental Divide and riding alongside the Colorado River, viewing snowcapped peaks and red-rock canyons while sipping signature cocktails.

### **Train: City of New Orleans, Amtrak** **Route: Between Chicago and New Orleans** **Overnights: One**

This route from the Windy City to the Big Easy makes it convenient to stop along the way, experience something new and hop on a train the next day to break



up the 19-hour journey. Stop in Memphis to see Elvis' Graceland home and the National Civil Rights Museum, then stay in the city overnight. The train offers flexible dining and café services, but Amtrak plans to transition to more traditional dining with servers later

this year. Also on track for 2023, passengers will be able to travel from New Orleans via resumed service to Mobile, Alabama, on another train.

### **Train: Empire Builder, Amtrak** **Route: Between Chicago and Seattle/Portland, Oregon** **Overnights: Two**

One of Amtrak's most popular routes, the 46-hour Empire Builder provides a front seat to some of the most iconic scenery of the West. After the daily westbound train departs Chicago, you'll cross the Mississippi River and the North Dakota plains and follow parts of the Lewis and Clark trail. The highlight is riding through Montana's Glacier National Park (You can stop overnight.). From Spokane, Washington, you can continue to Seattle or head down the Columbia River Gorge to Portland, with stunning views of Mount Hood. Amtrak plans to launch a second train later this year between Chicago and St. Paul, Minnesota, for more off-train flexibility.

Visit [www.amtrak.com](http://www.amtrak.com) for additional information. Be sure to check for senior discounts.





# The Ups and Downs of the Declarations

*By Penn Lardner – President, Maplewood Village HOA, Cocoa, Florida*

In the FMO Magazine celebrating the 60th Anniversary of FMO, there was a presentation about the two documents entitled “The Declaration of Homestead” and “The Declaration of Domicile.” (NOTE: As of today, I do not know who in FMO authored the information about these two documents.) In any case, I found these two documents to be very important in context. It’s important to be able to legally be the owner of my home and not just be the owner of a motor vehicle! Most valuable is that I would be protected from levy and from a lawsuit that would have a forced sale of the property to satisfy a judgment against me. These were guaranteed by Florida State Statute 222.05.

However, I have found that I am not eligible for “The Declaration of Homestead.” As stated on the form, I needed to provide a “Title Certificate” to formalize my request for protection under the Statutes. Also, I needed a “Title Number” to complete my document. Because I have a mortgage with a bank, I am not the legal owner of my home; the bank legally owns my home until I am

able to pay off my mortgage. I have been able to obtain a “copy” of my Title Certificate from my mortgage company but it is an “Electronic Title Copy”; therefore it is not an actual title! Bummer!

Also, I had a bit of difficulty filing the documents with the Clerk of the Court in Viera, Florida. The clerks in the office did not know anything about these documents or why I was submitting them. I was fortunate to find a clerk who was willing to contact a supervisor and get an okay to accept the documents. The pushback was that my motorhome was an item that had to be dealt with by the Department of Motor Vehicles and not the Clerk of the Court’s office.

In my opinion, the FMO needs to send representatives to the Viera, Brevard County, Florida, Clerk of the Court’s office and educate its staff so that homeowners from my manufactured/motor home park can easily file these two documents successfully! Possibly, if other homeowners throughout Florida are having the same issues that I encountered, the FMO needs to educate all of the Clerks of the County offices throughout Florida!



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# Manufactured/Mobile Homeowners Insurance

By Cody Hamblin with Professional Insurance  
Ch.Proinsurance@gmail.com  
727-579-9956

Over the past few years, manufactured home owners insurance rates have been on the rise due to various factors, including natural disasters, increased property values, and rising repair and replacement costs. This trend has made it difficult for many manufactured home owners to find affordable coverage or renew their existing policies.

However, there is good news for manufactured home owners as insurance companies are starting to open back up and offer better rates. As the economy recovers from the impact of the COVID-19 pandemic, insurance providers are becoming more competitive in their pricing and offering new options for manufactured home owners to manage their coverage.

One reason for the improved rates is that insurance companies have been investing in new technology and data analytics to better understand risk and make more accurate pricing decisions. This has enabled them to offer more personalized policies based on individual risk

factors, such as the location of the home, age of the property, and previous claims history.

Additionally, many insurance companies have been re-evaluating their underwriting guidelines and adjusting their risk appetite to be more in line with the current market conditions. This means that manufactured home owners who were previously denied coverage or faced high premiums may now be able to find more affordable options.

However, it is important to note that not all insurance companies are the same, and rates can still vary significantly depending on the provider and the coverage options selected. Home owners should still shop around and compare rates from multiple providers to ensure they are getting the best possible value for their money.

In summary, as the economy continues to recover, home owners insurance companies are becoming more competitive and offering better rates. This is good news for manufactured home owners who have been struggling to find affordable coverage in recent years, but it is important to do your research and compare rates to find the best deal for your specific needs.

## Citizens Property Insurance to Eventually Require That All Customers Carry Flood Insurance

The largest property insurance in the State of Florida is beginning its long-term plan to require all of its customers to have flood insurance.

For now, though, only new Citizens Property Insurance customers who live in special flood hazard areas must have flood insurance to be eligible for a policy. Their deadline is April 1. Existing policyholders liv-

ing in these vulnerable areas must renew theirs by July 1.

Over the next five years, new requirements will be phased in based on property value, not just location. Eventually, by 2027, all Citizens customers would be required to tack on flood insurance.

For detailed information on how this will affect your insurance, please reach out to your insurance agent.

## Erik Morrisette Sworn in as Pembroke Park Town Commissioner

Congratulations to FMO Board Member  
Erik Morrisette

Erik Morrisette has been sworn in as Pembroke Park's newest Town Commissioner. Born in Montreal, Canada, Erik is passionate about affordable housing including mobile home parks, updating the utilities system (especially water and sewage), and fiscal responsibility.

We're confident Erik will have a positive effect on his community.



# How to Paint Your Mobile Home's Subfloor

Mobile home remodeling can take a great deal of time, hard work, and money. The finished results are definitely worth the effort, but what happens when you are short on cash?

## How to Remove the Old Carpet in a Mobile Home

The first step is to rip out the old carpet. You can follow these simple steps to remove the carpeting and the padding:

- Begin at a corner. If one corner is loose, that's the best place to start. If the corners are all secured tightly, take a small knife or other sharp object and cut the piece large enough to grab.

- Rip away. While it isn't necessarily easy work, it can be fun if you keep in mind you are getting rid of an unsightly mess. While ripping the carpet out, work from end to end, rolling the rug as you go.

- After the carpet is rolled and removed from the room, take up the padding in the same way.

- Next, remove all the tack strips from the edges. This is a lengthy and mundane process but there is no skipping it. Placing a large screwdriver under the wood and pushing up seems to work best.

- Once the strips are all removed, you must remove any and all small nails. Again, this is a monotonous task, but an important one.

- The last step is sweeping up the dirt and dust remaining. Don't panic if you find a great deal of sandy dirt. This is normal.

## New Flooring Options for your Mobile Home

From this point, you have a few options:

1. Have new carpet installed by a professional or do it yourself if you are capable.
2. Have linoleum or ceramic tile laid.
3. Install laminate flooring.
4. Install and finish hardwood.

But what can you do if you have chosen mobile home remodeling, ripped out carpets, and have no extra cash to install new covering? Don't panic. All is not hopeless. While it may not be the most fashionable option, painting the subflooring is an option, and often a great one. You can use your creativity here. Pick a color that

matches the décor, draw and paint designs, or do anything your heart pleases. Have some fun with it. Get adventurous!

Here are the steps on how to paint your mobile home subfloor and give it a unique look:

- Sand the subflooring. Make sure there are no splinters sticking up and the floor is relatively smooth.

- Paint your mobile home subfloor

- How to paint your mobile home's subfloor 1

- Using a broom, sweep up all debris.

- For stubborn spots or ground in dirt, use water and a good cleaner. Before painting the floor needs to be as clean as possible.

- Begin painting. If you chose to do a design, draw it out before beginning. If your

floor will be one color, dive right in. The best way to paint subflooring is with a roller sponge. Make sure all spots are filled in.

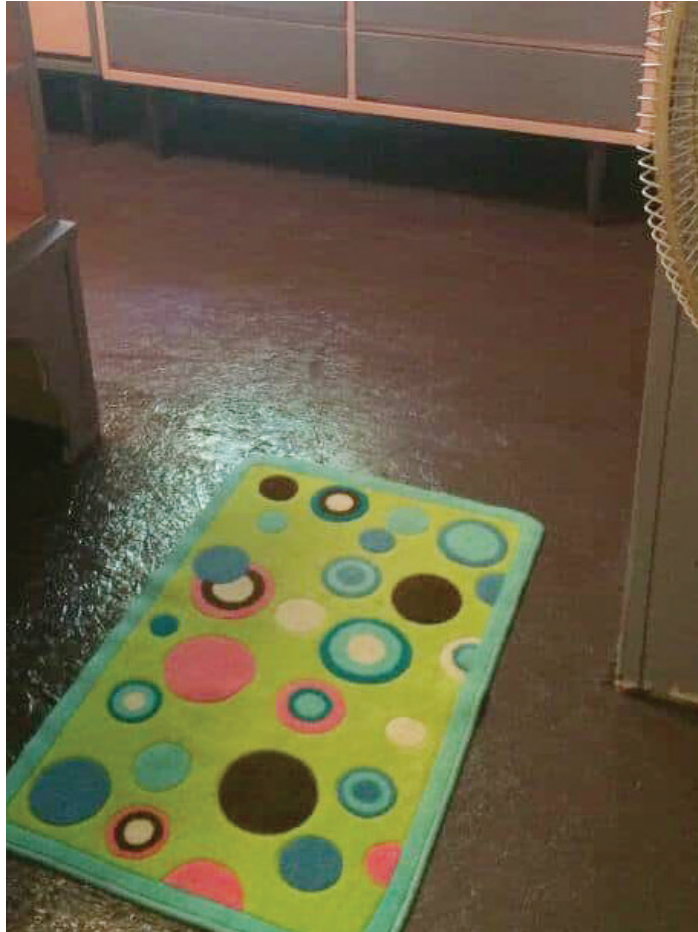
- If needed, after the paint dries apply a second coat.

- Once the floor is completely dry, apply a good polyurethane. You can choose from a variety of finishes from shiny to dull. This protects the floor from liquids and makes it easier to keep clean.

- Allow the polyurethane to dry completely.

- Stand back and admire your work!

Most of all, while doing mobile home remodeling, remember to have fun, be creative, and don't stress out.



# FMO Consolidated Legal Fund (CLF)

*By Ross Hollander, FMO Consolidated Legal Fund Lead*

As we all know, corporate interests and large investment groups are buying mobile home communities. In the past year we saw companies spending hundreds of millions of dollars on communities at the peak of the market. If you are a believer in capitalism, and most of you probably are, then what these companies are doing is in most cases, fair, legal, and to be expected. Some communities are concerned that the prices paid mean that for a reasonable return on investment (i.e., profit), rents will need to increase significantly, but also everything is on the table.

On the table? Yes, rents provide income. But, reducing costs, such as reducing maintenance, also provides for an increase in profit. Deferring capital expenditures can provide a profit boost by delaying expenses. Adding fees for services that used to be provided for free is another approach. Communities without a legal defense fund may have a difficult time getting owners to live up to the commitments they made in their prospectuses. Based on history, we know that non-binding mediation, as driven by Florida Statute 723, is unlikely to move owners to do the right thing. That leaves litigation as potentially the only option in most cases. Most communities have created a small legal fund. But, realistically,

if you don't have \$25,000 to \$50,000, it will be difficult to fully execute through the multiple court layers including appeals.

The Consolidated Legal Fund was developed by the FMO to aggregate funds from many HOAs. The fund will then "take on cases" from its member communities that have cross community benefit. "Take on" means the fund provides a grant for legal expenses. A win would replenish the fund and set precedents for other communities to follow. Forty-two communities are on board. We have sufficient funds now to execute fully on cases. The fund made a grant for one case which is currently in process with legal filings completed. This case is about fees being charged for administering water bills which is something that the community provides as part of its prospectus. The fund is ready and willing to take on more cases. It's members are the ones who request grants.

If your community would like to join the fund, please go to [FMO.org](http://FMO.org), scroll down and watch the video about the FMO Consolidated Legal Fund so you can understand it in more detail, what your investment will be in the fund, and the contacts for the fund. The more members on board, the more cases we can bring when our member communities are impacted.

## FMO Dues Increase

### FMO dues increase effective August 14, 2023

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

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

## HOA Board Certification Training Class



**Wednesday, May 10th, 2023**

**1:00 p.m. - 4:00 p.m. ET**

**via ZOOM**

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**[www.fmo.org](http://www.fmo.org)**





# FMO Membership Application



Complete the information  
below & return this portion along  
with your check to FMO  
222 S. Westmonte Dr, Ste 111,  
Altamonte Springs, FL 32714 OR  
Scan w/ Credit Card info & Email  
to: [members@fmo.org](mailto:members@fmo.org)  
Questions? Call 321-214-4300

- ☐ **SAVE A STAMP!** You can join on the FMO Website - [www.fmo.org](http://www.fmo.org)  
☐ One Year FMO Membership for \$25 (US Funds)  
☐ Three Year FMO Membership for \$65 - **Best Value** (US Funds)



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

Only the two individuals listed below are eligible for membership

Date: \_\_\_\_\_

\*Name: \_\_\_\_\_

Birth Date (optional): \_\_\_\_\_

Co-Member: \_\_\_\_\_

\*Florida Address: \_\_\_\_\_

\*City, Zip: \_\_\_\_\_

\*Phone: (s) ( ) \_\_\_\_\_

\*Park Name: \_\_\_\_\_

\*I am a: Lot Renter ☐ Owner ☐ Other \_\_\_\_\_

\*Email Address: \_\_\_\_\_

Membership Card: ☐ Email ☐ Mail ☐ None

Deliver FMO Magazine by: ☐ Email ☐ Mail ☐ Neither

Number of registered Florida voters in household: \_\_\_\_\_

I am an American Veteran: ☐ YES ☐ NO

Recruiter Name: \_\_\_\_\_

Membership # \_\_\_\_\_

**Non-Florida Address** (if applicable)

Address: \_\_\_\_\_

City: \_\_\_\_\_

State & Zip: \_\_\_\_\_

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

☐ Jan ☐ Feb ☐ Mar ☐ Apr

☐ May ☐ Jun ☐ Jul ☐ Aug

☐ Sep ☐ Oct ☐ Nov ☐ Dec

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Signature: \_\_\_\_\_

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

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

**Questions?** Call Membership at 321.214.4300 or email [members@fmo.org](mailto:members@fmo.org)

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

Date: \_\_\_\_\_ Check Number: \_\_\_\_\_ Check Amount: \_\_\_\_\_ US Funds

Check Payee: \_\_\_\_\_

Rev. 5/22



# FMO Districts in Action

## District 14 Meeting

LaCosta Village | Port Orange

District President Jody Brown



Guest Speakers:  
Councilman Matt  
Reinhart, District  
#2, Volusia County  
Clay Ervin, Growth  
Management,  
Volusia County  
John Salvucci,  
FMO Past  
President

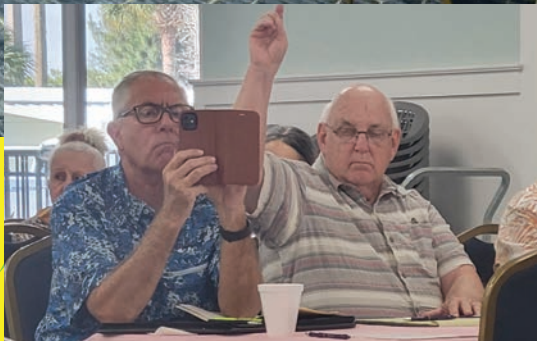


.....DISTRICTS Continued on page 23



## District 4 Meeting

Fairlane Harbour | Vero Beach  
District President Steven Bojczak



Guest Speakers:  
Bryce Mednick,  
Cody Hamblin, Professional Insurance

## District 3 President

Woodlands at Church Lake | Groveland, Lake County  
District President John Petrella



Guest Speakers:  
Section H Section Director Darlene  
Whitkanack, Jim Mull,  
FMO District President, John Petrella, and  
John Salvucci, FMO Past President





# FMO 2023 ADVERTISING RATES

## New Regional Advertising Rates

*We are excited to share our new Regional Advertising Rates!*

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

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

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

### Regional Rates\*

### PER ISSUE

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

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

**SEE MAP ON PAGE 8 FOR REGIONS.**

### Statewide Rates

### 1x

### 2x

### 3x

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

Frequency discount given for beyond 3 consecutive issues.

### Digital Rates

### 4 Weeks

### 8 Weeks

|                 |       |         |
|-----------------|-------|---------|
| Regular Page    | \$450 | \$675   |
| Homepage Banner | \$800 | \$1,025 |

### Print Ad Sizes

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

**For additional information**

**contact Cynthia Carter-Lee**

**cynthiacarterleefmo@gmail.com**

**703-598-3437.**



**Advertising with FMO Website:**

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

**Publishing months and closing dates**

**Bi-monthly 2023**

**Insertion Order Deadlines**

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

**.....RATES Continued on page 25**

# FMO 2023 ADVERTISING SIZES

## PRINT AD SIZES

### FULL PAGE:

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

7.5"Wx9.75"H (no Bleed)

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

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

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

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

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

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

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



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Shady Lane Village - Clearwater  
Silver Lake - St. Petersburg  
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**SUPPORTED BY LOCAL BUSINESSES**

Your community will receive a personalized, community specific newsletter every month that is FREE TO YOU! Local businesses, who most likely already work in and serve residents in your community, sponsor your newsletters by purchasing advertisements. These sponsors want to work for YOU! Your newsletter will be a great place to search for home services, health care providers, insurance, and almost anything else! Advertiser sponsorship covers the cost of newsletter design and printing. In most cases, this allows us to provide our communities with a complimentary printed and digital monthly newsletter.

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| COMFORT COVER SYSTEMS ROOFING         | 800-226-0955                | www.comfortcover.org        | 8         |
| THE MOBILE HOME LADY                  | 239-217-1217                | www.mobilehomelady.net      | 15        |
| UNDERHOME ARMOR                       | 727-282-2045 / 800-377-7885 | www.underhomearmor.com      | 17        |
| COMMUNITY MEDIA                       | 941-375-3699                | www.4communitymedia.com     | 26        |
| FLORIDA ANCHOR & BARRIER              | 800-681-3772                | floridaanchorandbarrier.com | 27        |
| <b>PROFESSIONAL INSURANCE SYSTEMS</b> | <b>800-329-5799</b>         | <b>www.proinsurance.us</b>  | <b>28</b> |

TO ADVERTISE IN THIS MAGAZINE CONTACT FMO @ 703-598-3437

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