November/December 2018

FMOnews

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



Volume 55. Number 6



of Manufactured Home Owners of Florida

EDITORIAL

Publisher The Federation of Manufactured Home Owners, Inc.

ADVERTISING SALES (727) 530-7539

The FMO News (ISSN 0274-9882; USPS 356-320) is published bi-monthly by the Federation of Manufactured Home Owners of Florida, Inc., 4020 Portsmouth Road, Largo, FL 33771-3318; phone: (727) 530-7539. FMO Website: www. fmo.org. Periodicals Postage Paid at Largo, FL, and at additional mailing offices. POSTMASTER: Please send change of address notices to FMO News, P.O. Box 5350, Largo, FL 33779-5350. Opinions expressed in articles are not necessarily those of the FMO or its publisher. Membership in the Federation of Manufactured Home Owners of Florida, Inc., is \$25 (U.S.) annually or \$65 (U.S.) for a three-year membership and includes the FMO News subscription (one copy per home). Forty cents of every membership is allocated to the publishing of the FMO News. Back issues of the FMO News can be obtained for \$1.88 per issue, if available, by writing to the above address. ©2014 Federation of Manufactured Home Owners

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21st Century FMO

Jerry Durham, FMO President

Greetings Everyone,

As we prepare for the upcoming Holiday Season it is a great time to pause and reflect on why we choose to serve. Many of us looked forward to our retirement's "Golden Years". However, after some time passes we realize that our days and hours are not complete. We can only play golf, fish, read or garden so long. There are differences between us and the generation that preceded us. They believed in joining together for a common cause and that there was strength in numbers.

We baby boomers and the residents coming into our communities now are more focused on their individual goals and comfort. Again, after time we too realize we need to do something that fulfills us. Some work part time, others volunteer for an organization or cause they believe in.

During my first nine years in Florida I held some part time jobs. I thought my dream job was selling boats, however, I did not sell enough to keep the job and so that came to an end. After my wife retired we decided to downsize and move into a manufactured home community. This lifestyle has been a wonderful experience with the sense of community and activities. Then it became clear to me that it was my turn to serve my community as others

had before me. After serving on my HOA Board for 5 years

I was talked into running for an FMO Board position. I welcomed this opportunity to serve all manufactured home communities in Florida and protect the lifestyle we chose.

My story is not unique, as you survey our volunteer Board and Officers you will find the same commitment. We need your efforts to tell why FMO is so important and help us grow. Todays residents need that personal touch. Share with them your passion for our communities and why we need a statewide advocate now more than ever.

Your 21st Century FMO. Jerry

FMO HOLIDAY HOURS:

Closed for Thanksgiving Thursday, November 23 and Friday, November 24

Closed for Christmas on December 24, 25 and 26

Closed for New Year on December 31 and January 1 (reopen office January2)

Table Of Contents

JLT Market Report	4
FMO Participates in MHCC	5
Legal by Lee Jay Colling, FMO Legal Counsel	.6, 7 & 13
NEW FMO's Website Up & Running	8
Certification Training Seminar Schedules for HOA Board Members	9
9x10 Club	.11
NEW! FMO Membership Application	1
Walk of Honor	

JLT Market Reports Are Industry Standard

2018 Manufactured Housing Reports By County Are Available Online at: https://reports.datacompusa.com or Call 800-588-5426

(Mention FMO Membership For A Discount)

- Identification of communities by "All Ages" and "55+"
- Homesite analysis
- Occupancy rate
- Community marketing programs and customer incentives
- · List of community amenities
- Monthly rents by category/classification
- Services, if any, included in rents and the value of each service
- Latest rent increase date and amount
- Type of water and sewer system and method of trash collection
- Other data deemed appropriate for the community
- Management reports ranking communities by number of homesites, occupancy % and highest to lowest rent for "All Ages" and "55+" communities
- Management report comparing current year rents and occupancy to the prior year for "All Ages" and "55+" communities
- Historical summary management report showing average rents and occupancy rates from since inception of the surveys to the most current year for "All Ages" and "55+" communities
- Executive summary of survey findings and observations

How to Contact the DBPR

Call toll free:

800-226-9101 or 850-487-1395

Email:

Please visit www.MyFloridalicense. com/Contact Us to complete our email correspondence form.

Web

www.MyFlorida.com/dbpr

Mailing:

Department of Business & Professional Regulation Division of Florida Condominiums, Timeshares and Mobile Homes 2601 Blair Stone Rd. Tallahassee, FL 32399



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November/December 2018

FMO Participates In MHCC



The *Manufactured Housing Consensus Committee* (MHCC) is a statutory Federal Advisory Committee body charged with providing recommendations to the Secretary on revisions and interpretations of the *Department of Housing and Urban Development* (HUD) manufactured home construction and safety standards and related procedural and enforcement regulations. The committee consists of twenty-one voting members allocated equally to three categories: Producers/Retailers, Users/Consumers, and General Interest/Public Officials. Russ Watson, FMO Directorat-Large, was appointed in the Users/Consumers category. He attended his first meeting Sept 11-13, 2018 in Washington, DC.

Issues that face the committee fall into two general categories; proposed changes to the standards used by HUD and comments gathered in response to Federal Notices regarding proposed changes and deregulation. These changes only affect homes being built in the future but are derived from issues seen in current & past production by consumers, regulators, and manufacturers. Participating in this process gains FMO access to valuable insight into the future of manufactured housing as well as contributing our experiences in Florida to the input HUD receives. In broad strokes this meeting covered:

- Changes and additions made to the home on site during installation
- Foundation requirements in colder climates
- Energy efficiency regulations proposed by the Department of Energy
- Comments concerning the pace and direction of regulatory change at HUD

This gathering was also of tremendous value in the networking opportunities presented. There were representatives from three other state organizations similar to FMO representing New Jersey, Washington State & Arizona. David Anderson, Executive Director of the *National Manufactured Home Owners of America* (NMHOA), is on the committee. National and regional manufacturers have members on the committee. State agencies involved in manufactured housing, as well as inspection contractors working at federal and state levels, were also represented.

Two manufacturer's lobbying groups were very active throughout the session. The *Manufactured Housing Institute* (MHI) was represented by Lesli Gooch, senior Vice President, Government Affairs. MHI is the national parent organization to the *Florida Manufactured Housing Association* (FMHA). The *Manufactured Housing Association for Regulatory Review* (MHARR) was represented by Mark Weiss, President/CEO.

The principal topics explored while networking with those present were:

- Alternative methods of resolving resident/owner disputes vs. the civil suit process in FS723
- The building of new parks to answer the need for affordable housing
- Addressing zoning issues and the "stigma" of manufactured/mobile home communities
- Issues resulting from the many park purchases made by public corporations
- Partnering between organizations where the interest of both parties coincide and communicating where they do not.

Membership in the committee is by appointment of the Secretary (HUD). The committee meets as requested by HUD. This is expected to be twice a year going forward until the backlog of items has been reviewed. Committee meetings, requests for nominations, and all proceedings are published in the Federal Register. Subcommittees generally meet when the main committee is assembled or by teleconference. All meetings are open to the public.

Russell Watson Director-at-Large Federation of Manufactured Home Owners of Florida, Inc.

LEGAL By Lee Jay Colling Esq.



Q: I have lived in our community for almost 15 years and there was always rules about where you needed to purchase your home if you want or have a

dog. Our rules define how many and what size dogs are allowed in our community. Starting about two - three years ago management started allowing dogs on any lot, as long as the owner had a doctor's certification that specified the new owner needed a comfort animal to live with them. There were and are defined areas where the dogs could be walked. Now we are told that these restrictions are not enforceable. It appears we can not restrict the size or number of dogs either.

I don't understand why the community can not control where pets are allowed, as long as the community does accommodate these residents who want pets. It seems like the rights of a pet owner are more important the rights of people who don't own pets.

A: I am afraid that my response to your above issue will give you little comfort.

In April 2013, HUD issued a notice distinguishing the obligations of housing providers (including mobile home parks) to accommodate people with disabilities who rely on "assistance animals" under the Fair Housing Act, the Rehabilitation Act and the American's with Disabilities Act. HUD has defined an "assistance animal" as including 1) a service animal; 2) an emotional support animal; and 3) a therapy animal, all of which work, provide assistance, or perform tasks for the benefit of a person with a disability, and provide emotional support that alleviates one or more symptoms of a person's disability.

Service Animals must be trained and certified, and presently include only dogs and miniature horses. Best example would be seeing eye dogs assisting the blind.

Emotional Support animals (ESA) are those animals that a medical professional says will provide some benefit for a person who is disabled by a mental health condition or emotional disorder.

Therapy animals are not relative to mobile home parks as they are usually located and assist in nursing homes, hospitals, and schools.

Points to be considered:

- Park Owner must make reasonable accommodations for homeowners to allow service or emotional support animals to live with them in the Park.
- · Homeowners requesting accommodations for emotional support animals must provide the Park Owner with written proof signed by a medical professional as to the homeowner's disability and their need to have an emo-

tional support animal to alleviate the symptoms of their disability.

- Park rules regarding height, weight, and breed of pets are not applicable to assistance animals.
- Park Owner cannot charge any type of pet fees regarding assistance animals.
- Park Owners may pursue damage or nuisance issues.
- It appears that the effect of these HUD acts will be that there will be no more "No Pet" parks.

PARK PROSPECTUS

Q: Being a resident of a mobile home park that is governed by Florida Statute 723, whereas we own our home and lease the land, should anyone buying an existing home in the park be provided a prospectus from the park owner as per 723.011, .012, .013, and .014?

A: Section 723.011, F.S., states that the Park Owner shall file a Prospectus with the Division and deliver to the homeowners a Prospectus approved by the Division. However, this language is interpreted as applying only to the original or first Prospectus (e.g. P1) and any additional new Park Prospectuses approved by the Division (e.g. P2, P3, etc).

Section 723.012 sets forth the information that must be contained in the initial Prospectus, and Section 723.013, and 723.014(1), F.S., relate only to the initial Prospectus and references the "initial occupants" of a new mobile home.

The key to understanding this issue is found in Section 723.059(3), F.S., which states: (3) The purchaser of a mobile home who becomes a resident of the mobile home park in accordance with this section has the right to assume the remainder of the term of any rental agreement then in effect between the mobile home park owner and the seller and shall be entitled to rely on the terms and conditions of the prospectus or offering circular as delivered to the initial recipient. (Emphasis added)

Thus, a resale purchaser is entitled to assume the initial Prospectus delivered to the initial Homeowner.

There is no law requiring the Park Owner (or resale seller) to provide or deliver to a resale purchaser a copy of the applicable initial Prospectus together with approved amendments. This lack of legislative direction has caused confusion and many issues. The Park Owners refuse to accept responsibility for delivering the proper Prospectus and the resale seller many times does not have a copy of the Prospectus, or just fails to deliver it to the resale purchaser.

..... LEGAL Continued on page 7

LEGAL Continued from page 6.....

PARK OWNER LOT FIT FOR MOBILE HOME

Q: You previously advised that when a park owner entered into a lot rental agreement there was a legal presumption that the lot would be fit for the occupancy of a mobile home. Where do we find a written guarantee of such fitness? We have flooding under my home, the yard is a swamp eight months out of the year, and is causing my mobile home to sink. We had the house leveled last year, fixed cracks, and painted. Now the cracks are back and my tile in the bathroom is breaking up. Management is ignoring our requests to fix the draining causing this.

A: I would review my lease agreement and governing documents for any language that would guarantee that your lot is fit for the occupancy of a mobile home. Specifically, I would advise the following:

- Have an "expert" inspect your home, lot, and damage.
- Write a letter to the Park Owner advising it as to your damages, attach a copy of your inspection letter, and demand action.
- Send the letter to the Park Owner by certified mail, return receipt requested. See Article II on page 1 of your Prospectus to find the name and address of the person named to receive notices on behalf of the Park Owner.
- Finally, if negotiations with the Park Owner fail, retain an attorney to file an action for you. It costs the Park Owner money to correct your situation and your Park Owner apparently is not going to do anything for you until it has to.

LEGAL DESCRIPTION OF THE PARK

Q: Our park owner has not responded to our HOA's request for a copy of the legal description of our park. What should we do?

A: Section 723.076(2), F.S., clearly states that upon written request by the association, the Park Owner shall notify the association by certified mail, return receipt requested, of the name and address of the Park Owner, the Park Owner's agent for service of process, and the legal description of the park.

I would send by certified mail, return receipt requested, another written request to the Park Owner and if the Park Owner fails to comply, I would suggest filing a written complaint with the Division on the complaint form approved by the Division.

HOA REPRESENTS ALL HOMEOWNERS IN THE PARK

Q: Where in Chapter 723 does it state that the HOA represents all homeowners in the park?

A: This language is found in Section 723.075(1), F.S., towit: After first obtaining the signatures of two-thirds of the signature of the Homeowners (one signature per lot) consenting to the formation of the corporation, completing the incorporation, and giving notice of the incorporation to the Park Owner, "—the association shall become the representative of all mobile home owners in all matters relating to this chapter, regardless of whether the homeowner is a member of the association."

DOCK-STORAGE FEES

Q: Our park owner has sent our increase letters that include raising our dock/storage rent \$5 per month, but also adding 7% sales tax. We only have the 90 days to protest. My letter is dated the 16th, but by your advice I have kept the envelope which is post marked the 20th. To me that is "rent" and it should only be raised by what the prospectus says, cpi or \$5.

A: I assume that the dock/storage fee is not included in your Base Rent and is only charged to and collected from Homeowners who elect to pay this dock/storage fee? Thus, the subject charge would be a "User Fee." User Fees are defined as optional, non-essential charges in addition to Lot Rental Amount with no 90-day notice requirement. Therefore, it is up to the Homeowner to elect to either accept the service and pay the charges or not accept the service and have no liability.

BOARD CERTIFICATION TRAINING

Q: I would like to follow up on your response to "appointment of new board members" from the September/ October issue of FMO News, page 7. Of the five (5) appointed board members, none have taken and completed the board of directors training as required, within the 90 days of appointment and or election to the board. Does this mean that any decision/directive/contract etc. that the board entered into after the 91st day is null and void? Are those five (5) appointed board members in violation of Florida Statute?

A: The answers to your questions can be found in Section 723.0781(1) through (5), F.S.

There are two methods by which Board members may become compliant with Florida's new Board Certification Program. One method is by completing the educational curriculum approved by the Division, i.e. attending a Board Training Program conducted by an approved provider such as FMO.

The second method to attain compliance (and the solution to your problem) is to have your non-compliant directors certify by an affidavit in writing to the Secretary of your association, that he or she has read the association's current Articles of Incorporation, Bylaws, and the mobile home park's prospectus, rental agreement, rules, regulations, and written policies. In the affidavit, the director must swear to work to uphold such documents LEGAL Continued on page 13

Check Out Our New Website!

FMO's newly redesigned website is up & running.

The new design focusses on the information you need, whether you are a current member, a prospective member or a new home buyer looking for assistance in your decision making process. The web-site navigation is cleaner and, we believe, easier to use. You should never be more the two clicks away from the information you are looking for.

Access to the "Members" side of the website is via your email address or Membership Id Number. While there is much information available on the "Public" side, even more critical information to assist you is available after you've logged in.

You'll also notice that there are two menu areas guiding you with pin-point accuracy to the information you need. The Menu across the top provides normal day-to-day access while the menu groupings along the left side provide easy access for critical or strategic information.

Star Chapter, a broadly used, membership management system, provides the underlying engine for the new website. As we become more experienced with this software, we can add blogs, forums and a myriad of other functionality to assist you, as members, as well as your HOAs.

There is "Website Issues" Link along the left panel for your use in asking questions, providing feedback or describing problems. Messages sent from this link will be directed immediately to our web-support team for review and resolution.

Suggestions are ALWAYS welcome.

WEBSITE: WWW.FMO.ORG

FMO's Homeowners Association Manual

Make sure <u>your</u>
HOA is prepared and
up-to-date on current topics.

FMO members can order a manual for \$9.63 plus shipping & handling – per copy.

Total \$15.63

Office pick-up only \$10!

8

This "best-selling" 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
- Meetings with the park owner
- Preparing for Homeowners Association's annual meeting and much more.

Important forms included that can be copied and used!

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November/December 2018

STATE APPROVED CERTIFICATION TRAINING SEMINARS FOR HOA BOARD MEMBERS

Seminars will be held throughout the state. At the present time, we have 7 locations confirmed, as indicated below. Additional dates and locations will be published in future FMONews. Choose the location most convenient for you, fill out the registration form below, and mail to the FMO office along with your payment.

Pre-payment \$25.00 is required before the Seminar. (Non-Refundable)

Coffee and Donuts will be served. Lunch will not be provided.

CERTIFICATES WILL NOT BE HANDED OUT UNTIL THE END OF THE SEMINAR

Registration begins at 7:30 am and the seminar runs from 8:30 am to 1:00 pm Carpooling is recommended

PLEASE NOTE: PHOTO ID WILL BE REQUIRED AT REGISTRATION

January 16, 2019 Wednesday	Water Oak CC Estates – Lady Lake Clubhouse – 415 Water Oak Blvd. Lady Lake, Fl	(Pre-register by Jan 2, 2019) L 32159
January 19, 2019 Saturday	Meadows at Countrywood -Plant City Main Clubhouse – 750 Country Meadows Blvd	
February 2, 2019 Saturday	Hyde Park – Winter Garden 14253 W Colonial Dr. Winter Garden, FL 34787	(Pre-register by Jan 18, 2019)
February 6, 2019 Wednesday	Cypress Lakes Country Club – Lakeland 10000 US Highway 98 N. Lakeland, FL 33809	(Pre-register by Jan 23, 2019)
February 11, 2019 Monday	Plantation Oaks – Flagler Beach 1 Plantation Oaks Blvd. Flagler Beach, FL 32136	(Pre-register by Jan 28, 2019)
February 27, 2019 Wednesday	Coral Cay Plantation – Margate 2801 NW 62nd Ave. Margate, FL 33063	(Pre-register by Feb 13, 2019)
March 12, 2019 Tuesday	Fairlane Harbor – Vero Beach 1500 Indian River Blvd. Vero Beach, FL 32960	(Pre-register by Feb 26, 2019)

If you have any questions, please call the FMO office: 727.530.7539

Cost to Attend: \$25.00 per person (NON-REFUNDABLE) Pre-Paid before Seminar PHOTO ID REQUIRED AT REGISTRATION • Please complete one form per person.

Please cut the completed registration form and mail with payment to:

FMO 4020 Portsmouth Road Largo, FL 33771

Parity Marketing 7.20 person of 15 person 2.15 person 2.1

Registration 7:30 am – 8:15 am | Seminar 8:15 am – 1:00 pm

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NEW! FMO MEMBERSHIP DRIVE

November 1, 2018 thru April 15, 2019

PARK REPRESENTATIVE INCENTIVE PROGRAM

For every NEW member (NEVER an FMO Member) that you sign up, you will receive \$5 for a one year paid membership and \$10 for a three-year paid membership.

Eligibility: Must be a registered Park Representative of FMO. As a Park Representative of FMO, you are our greatest ambassadors and we want to reward you for your efforts. If you are not a Park Representative, this might incentivize you to become one.

Requirements: Please forward the applications with a notation of your name and membership number to members@fmo.org or please mail to the following address: FMO, 4020 Portsmouth Rd, Largo, FL 33771

"We are your 21st Century FMO"



WHAT IS THE PRIMARY ROLE OF

A PARK REPRESENTATIVE?

PRIMARY ROLE: Recruiting New Members and Renewing Current Memberships.

Residents in your community need to know...

What FMO is, What we do for them, & Why they should become members.

Every community needs someone local to inform them.

THAT IS A PARK REPRESENTATIVE!

CONGRATULATIONS

TO OUR PARK REPRESENTATIVES!

65 FMO Park Reps from all Districts recruited

OVER 194 NEW MEMBERS

during the Membership Drive May 1st, – October 15th, 2018.

FMO is so proud of those who worked so hard to achieve this magnificent show of workmanship in the Park Rep. Incentive Program.

If your community doesn't have an FMO representative, and you would like to volunteer, please contact Beth Pankow at the business office **727.530.7539.**

There is another program starting on November 1st, 2018.

WAY TO GO EVERYONE!!





Congratulations!MARY MARGARET SPAGNOLA REEL

Turned 90 years young on September 26th.

She has been a resident of Bear Creek since 1991 and shortly after moving in she became a lifelong member of FMO and has been a member of the HMO. She is always interested in Bear Creek and anything that concerns the wellbeing of our community. I wish that everyone was as enthusiastic and supportive as Mary has been. Because of her background in dance, she volunteered for many years to teach tap dancing. At pres-



ent she attends the weekly Tai Chi classes and twice weekly she is at the chair yoga classes.

She was born on September 26, 1928 in Pittsburgh, PA. Her father and mother were Charles and Anna Spagnola. Her profession was a dance instructor, she studied dance in New York in the summer months.

She married Charles R. Reel on September 3, 1952. Sadly, Charles died in 1997.

They adopted a daughter Natalie Jo on August 3, 1957. Later they had a son John Thomas Reel, February 11, 1964.

Mary has six grandchildren (one deceased) and seven great grandchildren.

Everyone at Bear Creek wishes Mary a Happy 90th Birthday and pray she will be with us for many more years. God Bless you Mary.

Our apologies, that Mary did not make last issue of FMO News, but we had not received her beautiful picture to run with the article in time for the publication deadline.

Congratulations! OLIVER F. MARSTELLER

Oliver was born May 7th, 1928, thus turning 90 on his birthday in 2018. He spent his early years on family farms in Ohio.

When the Korean War broke out, he was drafted in the Army.

In 1956, he married Phyllis Protsman and they have three children, six grandchildren and eleven great grandchildren living in the states of Ohio, Alaska and Oklahoma.



Oliver worked for Ford Motor Co. in Lima, Ohio as a receiving inspector and was appointed chairman of Quality 1st. He retired after 32 years.

Oliver and Phyllis worked as real estate salespersons and later owned the real estate company. Oliver was also chairman of the Grievance Committee. He trained new salesperson and all passed their exams except one. They both earned the designation of GRI and CRB. They had several rental properties in Lima and were in real estate for 25 years. Oliver was involved with the Boy Scouts for nine years and was a Cub-Master, Scout-Master and Assistant District Commissioner.

In 1995 they purchased their vacation home in Neptune Village, Ruskin, Florida where their neighbor invited them to join the FMO. Oliver, seeing the need for this organization, became a Park Rep and later served on the Board of Directors, serving Hillsborough, Pinellas and Pasco Counties.

The Marsteller's still have homes in Lima, Ohio and Riverbreeze Estates, Ruskin, Florida and are dedicated to the FMO and are proud that they have been members of the FMO for 23 years.

If you are or you know an FMO member who is at least 90 years old, please let us know.

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



FMO Membership Application



Fill out the information below & return this portion along with your check to: FMO PO Box 5300, Largo, FL 33779-5300 OR Scan w/Credit Card Info & Email to:

members@fmo.org

SAVE A STAMP! You can join on the 21st Century FMO Website - www.fmo.org
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Rev. 10/18				Facebook	

LEGAL Continued from page 7.....

and policies to the best of his or her ability, and that he or she will faithfully discharge his or her fiduciary responsibility to the association's members. Affidavit forms are available.

The second method of certification by affidavit is expedient and assists in compliance when scheduling of the education curriculum is difficult. I would, for obvious reasons, recommend that even if your director(s) are in compliance by affidavit, that they should also attend the curriculum education session for education and information regarding their duties and responsibilities.

Failure of new Board members to complete either requirement within 90 days after election or appointment results in suspension of service on the Board until compliance with Section 723.0781, F.S., is accomplished.

As to whether actions of a Board containing directors who are not in compliance with Board Training Requirements are null and void, the answer is "no." See Section 723.0781(4), F.S., which states that failure to have the

required certification on file with the Secretary does not affect the validity of any Board action.

5 MEMBER COMMITTEE

Q: The members of our board have conflicting opinions regarding the negotiating committee that meets with the park owner. Can you have less than five members? Can board members be on the committee? How long a term are they appointed for? Please explain.

A: The principal statute regarding the 5-member negotiating committee is Section 723.037(4)(a),F.S., which provides for a committee not to exceed five in number, designated by either a majority of the affected mobile home owners or by the board of directors, who shall meet with the park owner no later than 60 days before the effective date of the change to discuss the matters addressed in the 90 day notice.

Please note that this section also allows the committee to include in its request for a meeting, a listing of other

issues, together with support-i n g documentation that the com-mit-tee intends to raise and discuss at the meeting with the Park Owner.

The committee may have fewer than 5 members but not more than 5 members. For practical reasons, I recommend having 5 members. There is no restriction in the statute on the qualifications of members appointed to the committee. Any person may serve on the committee, including board members.

Once appointed to the 5-member committee, its members remain on the committee until replaced by a new designation of new members. All changes in the membership of the committee must be noticed in writing to the Park Owner.

HAVE A LEGAL QUESTION?

You can submit a question for FMO's Legal Counsel's consideration in one of the following ways:
Email: diane@fmo.org
Fax: (727) 535-9427
OR Mail to:
FMO Office, 4020 Portsmouth Rd., Largo 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.

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Walk of Honor: MIA/POW DAY CEREMONY FROM PALM VALLEY



MIA/POW Day Ceremony was presented by the WALK OF HONOR COMMITTEE and CERT'S.

The WALK OF HONOR committee, Frank Scutt chairman, both veteran's Tim Davis and Andy Ghiglieri, Gail Reeves, from Cert's put on the MIA/POW day program on MIAPow Day. We thought it would be nice to explain why we set up the MIA/POW table and to explain the importance of each item on the table and to honor all servicemen, who are living, who died, who are MIAs and who are POWs.

Submitted by Frank Scutt

To those who gave their lives so we could live ours and those presently serving in the Armed Forces, our POWs, and MIAs, you are NEVER forgotten.

TO ALL OUR VETERANS: to those who died, "Honor and Eternal Rest"

TO THOSE STILL MISSING: "Remembrance and Hope"

To THOSE WHO RETURNED: "Gratitude and Peace"



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<u>Do not send cash.</u> Fill out the coupon above and enclose a check or money order for \$35, payable to FMO. Mark front of envelope "Cross Country Membership enclosed" and mail to: Federation of Manufactured Home Owners of Florida, 4020 Portsmouth Rd., Largo, FL 33771.

Questions? e-mail Joyce at ads@fmo.org or call (727) 530-7539.

Note: Your Cross Country Motor Club Membership will be billed separately. Please allow 4–6 weeks to receive your card from CCMC.

\$35 covers you and your spouse for 1 year.



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*To take advantage of this offer, you must be an FMO member in good standing.
This fantastic offer is available to ALL FMO members!

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Com Administrative Number	Emergency Message Service	will call 3 family members	not available	not available
	Custom Trip Routing/ Map Service	Yes	Yes	Yes
	Annual Cost	*\$35	\$66/first year \$66/renewal	\$52.00