



FLORIDA NEW HOME BUYERS INFORMED BUYERS GUIDE

Provided by:

Federation of Manufactured Home Owners of Florida, Inc.

4020 Portsmouth Rd.

Largo, Florida, 33771

727-530-7539.

www.fmo.org

Informed Buyer Package

Selecting a community:

We'll assume you've already chosen a general area in Florida and are ready to start looking at communities. Here are some factors to consider:

Age Restricted

- 55+
- Family (all ages allowed)

Size

- Small: less than 100 homes
 - a. Intimate
 - b. Fewer amenities
 - c. May not have a Homeowners Association (HOA)
 - d. May not have management onsite
- Medium: 100 – 250 homes
 - a. Generally have HOAs
 - b. May have several organized groups
 - c. More activities
 - d. Most standard amenities
 - e. Typically managed onsite
- Large: 250 – 500 homes
 - a. Onsite management
 - b. Active HOA
 - c. Many activities & groups
 - d. Diverse interests
 - e. Larger amenities
 - f. Less intimate
 - g. More rules - enforcement
- Very large: Over 500 homes
 - a. Management staff
 - b. Multiple clubhouses, pools, etc.
 - c. Often provide additional services
 - d. Large (or multiple) HOA(s)
 - e. Many activities
 - f. Diverse interests
 - g. Many Rules & generally enforced
 - h. Greater security measures

Age

- Less than 10 years old
 - Homes are all of recent construction
 - Likely conforming to current zoning and building codes
 - Facilities up to date and ADA compliant
 - Financing and insurance easier to obtain
 - May still be building out – facilities may not be completed
- Built in the 90's
 - Homes may range from new to over 20 years old
 - Facilities generally complete – may need updating
 - Financing and insurance generally obtainable
- Built in the 80's
 - Typically older homes
 - Facilities range from outdated to fully modernized
 - Infrastructure (roads, utilities, cable, etc.) may need updating
 - Financing and insurance may be difficult to obtain
- Built before 1980
 - Much more likely to be sold for other use
 - Homes may not meet HUD requirements
 - Infrastructure may be questionable

Renting

Does the community owner rent houses in the community or allow others to rent full time? Typically owner leased homes in a community will lower the standards of the community which will adversely affect the home owners lifestyle and property value.

Utilities

Are all utilities provided and maintained by outside entities such as electric company, city water & sewer, etc.? Many older communities have very poor infrastructure causing water, sewer and electrical problems. Ask for the log on all utility breaks if repairs are in-house. Huge costs (passed on to residents) can arise suddenly if an in-house system (such as a well) fails or is determined to be unfit by local government.

Ownership

Large Corporation

Large corporations own a great number of communities in Florida. They advertise heavily, maintain expansive websites displaying the virtues of each community, and have operations across the country. Rarely do they build communities; generally they buy them and sell them as financial commodities. They differ somewhat in management style but exist to improve the value of their stock by maximizing profits.

That said, occupancy rates and home sales go to the bottom line so providing a quality, well managed park, is in the corporations interest. Most parks have managers although smaller ones may share a manager with another park. Customer service can vary widely and decisions are often left to the discretion of the park manager. Big corporations have big resources and major community infrastructure problems are rare. Facilities are often newer and better maintained.

Multi-State owner

Some parks are owned by medium sized companies that specialize in mobile home park ownership. Like large corporations, they seek to maximize profit but may be privately held.

Multi-Community owner

Mobile home parks were typically built by entrepreneurs seeking to develop a property into a mobile home park. Some of the best succeeded and built additional parks. These may still be held and run by family members or long term managers. They can be some of the best in terms of customer service to residents. They also may be ripe pickings for corporate buyers.

Family owned

There are still some “Mom & Pop” parks that haven’t been bought up. Typically these are smaller and in more rural and less desirable locations. They can be charming – like a country inn – but often lack the facilities and structure retirees are looking for. There are exceptions and sometimes – due to the nature of the owner – they can be among the best. Unfortunately, the risk of sudden sale and subsequent change of management is high.

Location

Parks are often chosen for their favorable location but you also need to look at the possibilities of the land being much more valuable in another use. A park in a residential area is likely generating more revenue per sq. foot that it would as stick-built homes. A park on the beach surrounded by multistory million-dollar condominium complexes is far more likely to be sold & closed. Check zoning for the property and look at the current use of adjacent properties. The current owner may have no plans to sell but ownership changes for many reasons and parks close every year for this reason.

Evaluating the communities' activities

Parks in Florida are either 55+ or family communities. Most are geared toward retirement lifestyles. Some feature a major theme such as a golf course, tournament class tennis, or marina. Often this is the prospective resident's main criteria and will limit the choices available. Others are looking for an active lifestyle with lots of choices in activities and events. One or more activities may be of significant interest such as bridge, bocce, or horseshoes. There are several means to determine the activities available and how much participation there is in a given program.

Park Advertising – If you don't see it here, they likely don't have it. If you do, they may offer it but sometimes ads are outdated.

Bulletin Board – most parks have them – look for sign-up sheets, event and activity schedules, team rosters, etc. The most prevalent activities in the park are often the most seen on the bulletin board.

Park Newsletter – many parks put out periodic newsletters; typically published by the HOA. Often these can be obtained online or by contacting the HOA

We've compiled a list of the most common activities, which is attached. Print multiple copies to use when comparing parks

Evaluating the communities' amenities

Amenities are the common facilities available to all residents. This can vary from a simple clubhouse/meeting room to elaborate facilities and even multiple facilities. Included might be such things as tennis courts, swimming pools, fitness clubs, a library, etc. We've compiled a list of the most common amenities, which is attached. Print multiple copies to use when comparing parks

Evaluating the community:

OK, you've looked at the location, the available activities, and the amenities offered. Now it's time to look under the hood. These communities are regulated under Florida State Statute Chapter 723 which was put in place by the legislature in recognition of the need to protect the rights of residents and park owners. It is imperative you understand the terms you will be agreeing to as a resident in a land-lease community. These terms are spelled out in two documents – your LOT RENTAL AGREEMENT and your PROSPECTUS.

The lot rental agreement is your contract with the owner to rent the lot upon which is placed your home. It lists the costs to you, the terms of payment, and incorporates the prospectus into the agreement. These documents and their terms vary widely from park to park. It is also common for parks to have several different versions applicable within the park. Sometimes

these only differ slightly but in some parks the differences can affect your costs or the terms under which you are agreeing to abide. Knowing if you have a choice and choosing wisely can make a huge difference. The park owner will provide the “current” version – which generally contain the terms most beneficial to the owner. These are generally (but not always) correct for new homes. It is up to you to determine if another version might apply and if those terms might be more favorable in the case of a pre-owned home. How this can be done is the topic of our attached guides [Looking at the Prospectus & Park Rules](#) and [Understanding your Rent / Lease terms](#).

Attachments:

Checklist – Park Activities

Checklist – Park Amenities

Questions to ask when visiting the park

Park Rules

Understanding the Lot Rent Agreement and the Prospectus

Activities Checklist

Beaches – how far away?
Biking
Billiards
Bingo
Bocce Ball (are courts lighted?)
Bridge
Canasta
Catch & Release Fishing Lake
Card Tables
Chorus
Church Services onsite?
Corn Hole
Crafts
Cross Park leagues (competition with other parks – tennis, bocce, etc.)
Dances
Dart Baseball
Darts
Dinners (can alcohol be served? byob?)
Euchre
Exercise Club (is training available?)
FMO meetings
Golf
Golf Putting Range
Golf Nearby
Hand & Foot
HOA meetings
Horseshoes
Karaoke
Ladies night out or club
Mahjongg
Men's night out or club
Petanque
Pickle ball
Ping Pong
Poker
Shuffleboard (are courts lighted?)

Softball
Sports Clubs
Tennis Courts (are courts lighted?)
Theater Group
Water Aerobics
Yoga

Amenities and Features

BBQ Area
Half Court Basketball
Full Court Basketball
Boat Ramp (Fees?)
Boat Storage (Fees?)
Bus Stop Outside Property
Catch & Release Fishing Lake
Clubhouse
Computer Center
Community Watch Program
Conference Room
Controlled Access – Key Card Clubhouse & Pool Entry? Gated Entrance?
Completely Fenced?
Covered Pavilion
Dance Floor
Dog Park
Fitness Center
Golf Cart Friendly
Golf Course (Fees, Rules for use)
HOA Office
Hot Tub (how big, how many?)
Ice Machine (capacity?)
Kitchen (Warming only or full cooking? Resident use policy?)
Lake
Laundry Facilities
Library
Mail Center
Marina (Fees?)
Meals on Wheels available
Medical Equipment available (example – defibrillator)
Medical Equipment swap
Meeting Hall
Parking (overflow, guest, max at your house)
Picnic Tables
Playground
Pool (Heated? Supports lap swimming?)
RV Storage (Fees?)

Sauna (how big, how many?)

Security Cameras

Shower Facilities

Stage (Curtains? Lighting? Sound System? Projection TV?)

TV Room

WiFi (Free? – everywhere or just clubhouse?)

Community Visit

OK, you've narrowed it down and now you're ready to visit the community. It's very easy to get entranced by the "wow" factor. It might be the spectacular view from the clubhouse, the large heated pool, or the highly personable community manager. Keep in mind though, you are making a major commitment and choice in lifestyle. There's much more to consider and actually visiting the community is a great way to add to the information you have gathered. Even better is a chance to spend a day or two talking with residents and checking out the amenities. A well run community will encourage this as the referral rate from residents is generally high. It should be a red flag if this is discouraged or a significant amount of negative comments are heard.

Prior to or during your visit ask if there's a community newsletter, activity guides, or monthly calendar. Try to schedule at least one day visiting without a salesperson or manager present. Read the posted rules. If they are not posted, ask why - they are required to be according to state statute. (FS-723.035) See how closely your observations come to the rules being followed. The community may be full or empty depending on the time of year or demographics. As what percentage of residents are full time. Try to meet with at least one member of the Homeowners Association. (If they have none – why not?) Take a look at the average age of the folks in the community. You might have seen some very nice tennis courts, but there might not be many players because of their age.

Visit the bulletin board – almost every community has one and it's a great place to get a feel for community activity and interests. Drive the whole community – every street! Look at the storage area(s) if they have them, the condition & age of the homes, fencing & gates, parking, and again, adherence to those rules you read.

Prior to your visit, use a mapping program such as Google Earth to get an idea what surrounds the community. Once onsite, drive the perimeter and see who or what will be your neighbors.

Some questions you might ask residents & management:

- How much crime in the community or nearby?
- What is the five year history of rent increases and what is anticipated?
- What's included, what's extra, and what are the extra costs?
- How are dinners and events funded? How much does the community owner kick in?
- What's available for phone, internet access, and TV services?
- How much activity is there in the off season? (Typically April – October)
- What are the access limitations to the amenities – who controls scheduling?
- Is there any public transportation?

- How mail is delivered – what about outgoing packages?
- How's the traffic? Is it seasonal?
- How's the water and where does it come from? (HINT – ask for a glass to taste from the tap – also ask if it's filtered)
- How much damage did the community have in recent hurricanes and how was the response?
- How far to the nearest:
 - Hospital
 - Emergency Care
 - Fire Department (Manned or unmanned?)
 - Police Station
 - Church of your denomination
 - Senior Center
 - Pharmacy
 - Grocery Store
 - Bank of your choice
 - Post Office
 - Shopping Mall (s)
 - Favorite activities (Beach, golf, fishing, etc.)
 - Specialty store for your hobby (Crafts, Sewing, Sports, etc.)
 - Parks & Playgrounds
 - Restaurants
 - Entertainment (Theater, concerts, movies, etc.)
 - Hotels (for guests not staying at your house – how much \$\$)

Park Rules – Things you need to know!

Park rules are incorporated into the prospectus. The park manager often provides additional guidance in the form of park policies. The park rules are an enforceable part of your contract with the park owner. They are required to be posted in the clubhouse or elsewhere conspicuously in the park. In theory, this is a two-way obligation – You follow the rules and the park owner sees that every other resident does so as well. In practice, this varies widely from park to park – even among those with the same owner. In some cases this is a reflection of the park manager who may be more or less a “stickler” for rules. In others, the “rules” are bent or ignored in the interest of home sales. The lesson from this is you need to not only get a copy of the rules, but also talk with residents about the actual enforcement (or lack of) practices. Then decide if what you are seeing and hearing agrees with your life style expectations. Keep in mind; future managers may choose different practices and rules you agree to in the prospectus that aren’t currently enforced may be in the future. If you seek exceptions – get it in writing in your rental agreement.

Some folks like a tight and tidy ship where every rule is strictly enforced. Others like a neighborhood less regulated by rules where you “do your own thing”; so long as it doesn’t bother your neighbor. Sometimes a rule is a deal breaker – the prohibition of your favorite breed of dog, age restrictions, guest limitations, and rental restrictions are examples. Often there are rules that are outdated – such as limitations on “outdoor reception devices” (antennas). Typically these rules will accommodate things like Direct TV but if you’re into Amateur Radio or CB this might be a deal breaker.

You need to look closely at what you can and cannot change. Some communities spell it out. Others leave it up to the approval of the Community Manager. There are also some communities where your Home Owner’s Association has a say and gets involved. Examples of such restrictions include color of the home, trim, skirting, roof type, add-on structures, and landscaping.

Trees are often a point of contention even years after the sale. Generally, the homeowner is responsible for the trees on their lot even though the park owns them and they may have been there long before your home arrived. (But where are the lot boundaries?) This should be spelled out in your prospectus – be sure to look for it or ask. There are also typically rules on what you can plant and the permissions necessary to do so. Vegetable gardens, as an example, are generally prohibited.

Vehicle limitations are common. Most communities are close knit and have little room for parking. You may be limited in both the number and type of vehicles you can keep in the community. Golf carts and RVs are often regulated. Commercial vehicles may be prohibited as well as large trucks or even pickup trucks. Motorcycles are prohibited in some communities.

Guest's vehicles and parking are usually controlled. You need to ask and be sure the rules fit your situation.

Pets and service animal rules are some of the most contentious. Some folks like pets, some don't. Certain breeds of dogs termed "aggressive" may be prohibited. You may be limited in the number, size, and type of pets you can keep in the community – even if they never leave your home. Service animals – both real and "emotional support or comfort" – are often given a free pass but this can cause problems as well. Most folks hope to move in to friendly neighbors but if your neighbors strongly object, they may not have legal recourse but it could be an unpleasant environment. Leash requirements and limitations on pets in common areas are also something to consider.

Do you run a home business or plan to operate your business from your home? Many communities prohibit any type of commercial enterprise within the community. If you seek an exception, get it in writing in your lot rental agreement.

One of the joys of owning a home in Florida is having friends and relatives visit. Most communities have guest policies. They typically allow a guest to stay in your home up to two weeks at a time with 30 days per year the maximum. Some communities limit the number of guests you can have (including children) at once. The use of common facilities by guests is also often addressed in park rules. This may require you be present when your guests are using any facility. If you have relatives or friends that live nearby, it's often much fuzzier. Parks cannot limit who visits your home on a daily basis but they often limit the use of the facilities (pool, tennis courts, etc.) Also note: most communities prevent any guests from occupying the home unless you are in residence.

Rules may exist covering caregivers. It's quite common for older folks to have medical issues where family members or other caregivers must stay extended periods. Parks sometimes have additional fee structures for this, may or may not allow certain age groups, and may restrict the use of facilities by caregivers.

Renting and sub-leasing your home are often limited or prohibited. This is typically done to prevent buying a home in the community and using it as a year round hotel. This can limit your ability to rent or derive any income from the property when you are not using it.

How complaints are handled and any appeals policy in place is important. You want to be able to have management address your concerns in a prompt and confidential manner. You also want some sort of appeals process available if you feel you are wrongly accused. Be sure to ask how this works in a prospective community.

Manufactured Home communities are usually close knit and densely populated. The rules in place are to assure the residents enjoy the lifestyle they were promised and expected when they

bought into the community. Make sure your expectations match the rules in place and determine enforcement practices before you buy!

The Lot Rental Agreement and the Prospectus

These two documents are your contract with the park owner. Technically, the lot rental agreement is the contract and the prospectus is attached to it, making it binding. The lot rental agreement is the senior document and usurps the prospectus. Argh! Legal mumbo-jumbo already!

Bear with us as this is very important. The greatest regret we hear from residents is they did not read or did not understand these documents until well after they moved in. Here are some of the things you may find in your lot rental agreement:

- The total number of occupants allowed to reside in the home
- Age restrictions
- The term of the agreement
- That the agreement automatically renews and the basis (usually yearly)
- Terms to terminate the agreement
- Payment policies
- Late charges
- The rental amount at the time the agreement is signed
- The amount of a security deposit – if required
- References to the prospectus as to what's included in the rent (storm drainage, lawn care, etc)
- What's not included in the rent
- Special User Fees which may include:
 - Entrance fee
 - Late Charges
 - Returned Check Fee
 - Guest Fee
 - Lawn Maintenance
 - Lot Maintenance
 - Impact fees & other government or utility charges
 - Pass Through Charges
 - Pass-on Charges
 - Assessments
- Resale provisions
- Eviction clauses
- Risk & financial disclaimers

Florida state statute 723.012 lists what MUST be in a prospectus. You can easily find this online with most search engines. Read this to get an idea what's in one. Many parks have several versions and terms can be dramatically different. You need to know your options before you buy.

New homes and used homes actually owned by the park or a bank through foreclosure will generally be covered under the newest prospectus approved for that lot by the Department of Business & Professional Regulation (DBPR). Preowned homes being sold by the current resident – directly or through a salesperson, already have a prospectus assigned to the lot. This version may have better terms and you should ask for a copy from the owner. You have the right to assume that prospectus or select the current version being offered by the park. There are sometimes “lifetime leases” that are not assumable but the remainder of the prospectus may be. Florida state statute 723.059 details your rights and should be reviewed.

Prospectus documents are essentially divided into two sections; the main body of the prospectus and Park Rules.

The main body contains the required elements and disclosures specified in the statutes. (723.012) It can generally be changed only with consent of all affected parties. (Everyone in the park covered by that prospectus)

- Some important items to look at:
- Shared facilities and the maximum number allowed using them
- Days & Hours of operation
- Any stated future improvements
- Required Improvements (typically the homeowners responsibility)
- Utilities and other services
 - Who provides what
 - Who pays for what
- Provisions under which your rent can (and will) be increased
- Special Use Fees
- Pass on charges
- Pass through charges
- Assessments
- Zoning (which implies additional restrictions created by government)

Notice that many of these elements are duplicated from the lot rental agreement. Once you have agreed on which prospectus is applicable to the lot, it cannot be easily changed. However, the lot rental agreement (your personal contract with the owner) is superior to the prospectus and can contain exceptions or better terms IF YOU NEGOTIATE THEM! Keep in mind other residents are covered by the same prospectus and the park cannot violate their rights under that same document so only things which are specific to you (such as lot rent, maximum increase rate, etc.) are negotiable.

Utilities & Tax Pass-On

Utility providers and how the resident is charged can vary widely between communities. Electricity is normally from an electric company. Water may be provided by the park, or purchased from a municipal water company. Sewer may be city connected, go to an onsite plant, or go straight to a septic system. Garbage and household waste may be municipal, contracted individually, or contracted as a group. Cable services including TV, Internet access, and local phone may be outside or inside services.

Here are some possible payment arrangements:

- Everything is included in the base rent
- The resident pays outside companies directly for all services
- Some items are included in the base rent, some are paid for by the resident individually
- Some items are fully included in the base rent. Others have only base amounts included in the base rent. Resident pays amount above base via a pass-on charge plus any individually billed items. Others are paid individually
- Some items may be billed entirely to the park (Garbage removal for example) and the total bill is divided equally among lots without regard to usage. (A snowbird using garbage only three months a year still pays every month for example, flat rate water bills may cause you to question the frequency with which your neighbor washes his car)

Here are some questions to ask:

- Who provides each utility?
 - Electricity
 - Water
 - Sewerage
 - Garbage
 - Household waste
 - Recyclables
 - Bulky waste
 - TV
 - Internet
 - Phone
- How much do they typically cost monthly and how are they paid for?
- Who responds if there is a break in service?
- Where does the responsibility for repairs by the homeowner start? (Example, for municipal water systems repairs on the street side of the meter, as well as the meter itself, is the responsibility of the utility. Repairs (and leaks) on the lot side of the meter are up to the homeowner.

- How are the utilities for the clubhouse and common grounds paid for?
 - By the owner
 - Some by owner, some passed on
 - All pass-on to residents (get an estimated annual cost)
- Where does irrigation water come from?
 - Individual wells at each lot
 - Metered water from the house
 - Unmetered water billed at flat rate (may cause some dissent between residents if unregulated)

Taxes are typically (though not always) broken down into Ad Velorem and Non Ad Velorem billings. (See Definitions) You need to know what they consist of and what increases you may face in the future.

Ad Velorem pass-on taxes should be the property tax bill for the entire park divided by the number of occupied lots. Unfortunately it's often not that simple. The original prospectus may have included these taxes but at some point the owner decided to include a base amount in the base rent and pass-on the increases. The park may have several prospectuses, each with a different base rate and terms. This is one area where assuming the current owner's prospectus (where applicable) may save a lot of money. The calculation of these charges can be so complex that only accountants at the main office have any idea how they are distributed. In some parks this is not a huge amount; in others it can be appreciable. Ask (and get in writing) what the charge will be for your lot and get the charges levied for the last five years to get some idea of likely increases. If a choice exists between prospectuses look at the differences. Currently (2018) Florida limits increases on commercial property taxes to 10%. This limit expires and depending on the outcome of a constitutional amendment on the 2018 ballot it may go up dramatically. This increase will be passed on to the residents.

Non Ad Velorem taxes are fees and assessments passed on to residents. They may come from the city, town, county, or state governments. Examples include solid waste plant fees, school assessments, and storm water runoff fees. Ask (and get in writing) what the charge will be for your lot and get the charges levied for the last five years to get some idea of likely increases.

Assessments

Most prospectus documents contain some language allowing assessments. Often this is discounted during the sale as these are uncommon. However, they can be huge and unexpected. Things like storm damage to common areas (Clubhouse for example), road repaving, water or sewer plant replacement/failure, or resident demanded improvements may be included in what can be passed on to you. Read the section carefully and understand your potential liability.

Park Rules

The park rules are sometimes included in the prospectus document itself and sometimes included as an attachment. A copy of all rules and regulations shall be posted in the recreation hall, if any, or in some other conspicuous place in the park. (723.035) When you visit the park ask to see them – if they are not posted or readily available in the clubhouse ask why. This may be a clue to the nature of that park's management.

Park rules can be changed by the owner at any time with a 90 day notice of such given to the affected residents. One very important function of the park Home Owners Association (HOA) is to monitor this and formally protest rule changes members oppose. If the HOA does not oppose a rule change it becomes part of your prospectus and you are bound by the new rules. One very important function of the FMO is to provide training to HOA leaders in how to represent the rights of their members.

Park rules typically cover the following (and often more)

- Occupancy and age restrictions
- Requirements for occupancy
 - Background checks
 - Age Verification
- Appeal procedures
- Sale or removal of home restrictions
- Leasing, sub-leasing and rental restrictions
- New home setup requirements
- Lot improvements and Lot care requirements
- Vehicles allowed in the park
 - Number per lot
 - Restrictions on size or type
 - Parking restrictions
- Pet and service animal regulations and restrictions
- Resident Conduct
- Owner access to your lot & home
- Soliciting
- Restrictions on operating a business in your home or in the park
- Guest policy and restrictions

- Use of common facilities
- Complaint process – Maintenance Requests
- Limits on lot use and occupancy
- Resident liability for damages or injury
- Insurance requirements
- Default & Eviction procedures
- Special Exceptions (look for this – it often says in essence the park manager may choose to not enforce the rules at their discretion)

For more on Park Rules – See the section on Things to Know

Common Terms:

- Ad Velorem – A tax term meaning in proportion to the estimated value. Non Ad Velorem means without regard to value. (Example: property tax is Ad Velorem – the more valuable the property, the higher the tax. A landfill fee, charged by the lot, is an example of a Non Ad Velorem tax as it does not change with the value of the lot)
- Base Amount – A widely misunderstood item included in your base rent. This is best explained by example:
 - A park was formed in 1986 and all lot rental agreements included water (provided from a park well) in the base rent. In 1998, the park was hooked up to city water but the park still paid the entire bill as water was included in your rent. The following year the cost of water went up. The park owner chose to not add the increase to your rent, but instead sent you a bill for the increase as a pass-on. The 1998 bill becomes the “Base Amount” and is subtracted every year thereafter from the total bill. The remainder is passed-on to residents.
- Base Rent – your monthly rent for the lot
- CPI – Consumer Price Index – there are many and usually a specific one is referenced. example: US City Average
- CPI Plus - Consumer Price Index plus a fixed percentage
- Annual Rent Increase – the amount, in percent or fixed dollars your rent increases yearly
- User Fee – an additional fee for a nonessential optional service provided by the park. example: Storage of a R/V or Boat
- Lifetime Certificate – An agreement with the owner (and all future owners) which may dictate specific rental terms such as a fixed rent or maximum annual increase
- Lot Rental Amount – all financial obligations, except user fees, which are required as a condition of tenancy.
- Pass-Through Charges – your share of necessary and actual costs for a governmentally mandated capital improvement. Example – the city forces the park to use city water in place of an existing well.

- Pass-on Charges – your share of costs charged to the park owner by any state or local government. (and sometimes utilities) example: property taxes