

May - June 2023

# FMO Magazine

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



***ARE YOU  
PREPARED  
FOR  
DISASTER?***

*Cover Art by FMO Member Dr. Dave Siefkes*

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## FMO Magazine

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

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

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# ON MY MIND...

Rick Hollenbach, FMO President



## FMO Membership is a Great Value

Well, if you're reading this, you're doing so on fmo.org. You're probably wondering why there's no print copy. The FMO Board is currently reviewing all expenses to ensure we are making the best use of our funds in the face of the rising costs of goods and services. During the review we learned that the costs of mailing the magazine was significantly higher for the summer month magazines. A deeper dive revealed the increase was due to the number of magazines being returned by the post office for homeowners who have their mail forwarded during the summer months. Not only does the post office not forward third-class mail (the magazine), but there is also a fee to return it to the sender. This was causing us to be charged double to mail the magazines which ended up back in our offices as undeliverable. This combined with the rising cost of everything, including posting, printing, materials, and services, led us to the decision to limit the magazine to online for the May/June and July/August issues. The print issue will resume in September.

The Board will continue to seek ways to reduce costs without reducing services to our members. Considering that, we are currently researching alternative ways to hold the upcoming State Assembly in December 2023.

As mentioned above, the cost of everything has gone up. We all feel it when you go to the grocery store, the gas pump, paying your utilities – the cost of everything

has increased! Unfortunately, FMO is not immune to these increases; the organization is experiencing them also.

This has led to the Board making the difficult decision to increase the annual membership dues. For the first time in almost 10 years, there will be a membership price increase. Effective August 14th membership rates are as follows:

- One-Year FMO Membership - \$30.00 (US Funds)
- Three-Year FMO Membership - \$75.00 (US Funds)

New applicants and those renewing can do so by:

- Visiting [www.fmo.org](http://www.fmo.org) > Join Now;
- Contacting your park representative or district manager;
- Mailing an application to: FMO, 222 S. Westmonte Drive, Suite 111, Altamonte Springs, FL 32714; or
- Calling 321-214-4300.

FMO membership is a GREAT value. For pennies a day, FMO members have a presence in Tallahassee, access to Legal Ease (20 years of legal history), education sessions, and more.

This was a difficult decision for the Board, and we hope you understand.

*Thanks for being an FMO member,  
Rick Hollenbach, FMO President*

## Erik Morrissette appointed to the FMHRC Board



FMO board member, Erik Morrissette, was recently appointed to the FMHRC board. FMHRC, The Florida Mobile Home Relocation Corporation, was established under Florida Statute 723 to provide assistance to residents of mobile home parks who receive eviction notices due to change in land use for either relocating their mobile home or abandoning it.

The FMHRC board is comprised of three representatives from The Florida Manufacturing Housing Association and three representatives from FMO.

We are excited about this new role for Erik and are confident he will be a strong advocate for the rights of mobile and manufactured homeowners affected by issues covered by FMHRC.



# A MESSAGE FROM THE EXECUTIVE DIRECTOR

KAYLEE CHESTER, CMP, Executive Director

Summer is off to an amazing start working with and for the FMO membership! We at Kautter Wenhold Management Group (KWMG) have been diligently working to uphold our high standards of service and care for FMO.

As a gentle reminder, magazines will not be printed for the summer months of June, July, and August. Additionally, beginning when magazines return to print in September, magazines will only be sent to Florida addresses. Copies of the magazine are always available online through the FMO website. This includes current and past issues!

There are a few new changes coming to FMO. Annual member dues are set to increase from \$25 to \$30, and Three-Year Member dues from \$65 to \$75. This increase is set to go into effect on August 14. We encourage all members who are within the 60-day renewal window to renew their memberships. Please keep in mind that memberships cannot be renewed unless there are 60 days or less until membership expiration.

By making these changes, FMO will be able to use member dues for legal and legislative needs that can improve the lives of all manufactured homeowners in Florida. Rather than spending member dues on postage and printing, these changes will help to ensure that the member dues are going directly towards advocating for and creating a better living. We

appreciate your patience as these changes go into effect, and as always, please contact us through the “Contact Us” form on the FMO website ([www.fmo.org](http://www.fmo.org)) with any membership-related questions.

Please direct all HOA-related questions to your Section Director or District President. To find your District President or Section Director and their contact information, go to the Section/District Map page found on [www.fmo.org](http://www.fmo.org).

FMO is seeking volunteers to fill vacancies in the following:

Section Directors:

- Section C
- Section H

District Numbers:

- Section 2
- Section 7
- Section 10
- Section 12
- Sections 12A
- Section 15

If you are interested in volunteering, please email [members@fmo.org](mailto:members@fmo.org).

## FMO in Review

*Submitted by Rick Hollenbach*

Most of us were not around when FMO was formed in Sarasota in 1962. That was a long time ago! My personal notes on FMO accomplishments start in the 1970s. Did you know in the 70s, FMO defeated a “rent tax,” saving mobile home owners 2% multiplied by their annual lot rent? That sounds like the same attempt in SB881 a few years ago where they tried to apply it again. They also defeated a mandatory inspection of used mobile homes prior to the sale.

In the 1980s, FMO assisted in passage of HB1126 which created FS723. For the first time, both mobile home owners and park owners had their own set of laws. The Bureau of Mobile Homes was created as a regulatory agency. FMO assisted in obtaining passage of a law protecting investment of mobile home owners evicted from their park without cause. FMO also secured limited Rights of First Refusal for mobile home owners to purchase their parks and won required notification of homeowners regarding any request for zoning changes to their park.

In the 1990s, FMO supported legislation that was established allowing insurance companies to give discounts if the home’s tie downs have been inspected and repaired. In 1999, they passed the “Bill Williams Residential Safety and Preparedness Act” with a portion of monies allocated for the tie down program. We successfully supported and passed legislation creating uniform installation standards on mobile homes.

Ongoing - The Tie-Down program - FMO won a major victory with the tie-down program just last year. The program was extended ten full years (expires 2032) and received an additional one-time grant of \$7M for the back log. As of the last FMO Board meeting, I was voted to represent FMO on the Mobile Home Tie-Down Program Committee, administered by Gulf Coast State College. For more information on the program, please see page 8 of the March/April 2023 edition of the FMO Magazine or visit [www.gulfcoast.edu/tiedownprogram](http://www.gulfcoast.edu/tiedownprogram).

# CAPITOL BEAT

Your News from Tallahassee



*By FMO Legislative Counsel, Nancy Black Stewart*

## Session Recap and Looking Forward!!

The Legislature has worked so hard since January 3rd, they will be very happy to conclude the business of the 2023 Regular Session and head home to their District offices to reengage with their work and families! With six weeks of Committee meetings and Special Session activities during January and February, House and Senate members had already been working very hard before the 60-day Regular Session even began in March. This year, Session actually ended on the 60th day with no need for an extension to deal with budget issues!

A big thanks to all of you who engaged in the legislative process this year in support of House Bill 751 and Senate Bill 1378!! Our Senate and House sponsors, Senator Ed Hooper and Representative Paula Stark, worked tirelessly to make progress to advance their bills. It is common that controversial bills take multiple years to get over the finish line.

FMO will be working to clarify and streamline the bill language, as necessary. Another important next step is to confirm a House and Senate sponsor so the process can begin again. I will be working with our Communications Chair to help you organize outreach to legislators over the next several months. It has been suggested that a webinar with specific instructions and guidance will be helpful. We have become accustomed to Zoom meetings to accomplish many things and we will certainly work in that direction!

As I realize that every homeowner is not involved

with the Mobile Home Tie-Down Program, if your park is on the wait list already, or if your neighbors intend to apply to participate in the Program, then this is very important to you! Last year the Program was extended for 10 years and the administration was moved to Gulf Coast State College. In addition, you may remember that Senator Hooper put an additional \$ 7 million into the budget to address the many parks on the wait list. These funds have not been spent as the Program reorganized over the last year. Ordinarily the unspent funds would revert to the General Revenue Fund and become unavailable to us. However, Senator Hooper has remained committed to assisting our homeowners and he put a provision in the budget that the money would be retained to be used for the original purpose of the Mobile Home Tie-Down Program!!

And another big thanks to those of you who reached out to members of the House Commerce Committee to object to the legislation relating to tiny movable homes. The House bill language appeared to be taking us backwards! Following Hurricane Andrew, the building code for our homes improved greatly. Since tiny movable homes are built to a recreational vehicle standard, the worries about unintended consequences become real! I greatly appreciate that our call to action on this generated activity.

Our issues don't go away. We will be back to fight another day!!



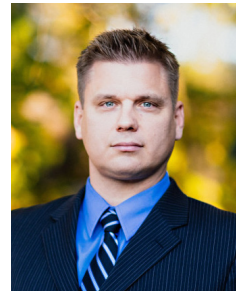
# LEGAL EASE

By Jeremy Anderson



ANDERSON | GIVENS | FREDERICKS

— Attorneys & Counselors At Law —



## Questions and Answers

***Q: Our park owner is demanding that the mobile homeowners within our park pay for new improvements to the park that were not part of the original development and design. Is this permitted?***

A: It depends. Section 723.032, Florida Statutes, states that a mobile homeowner cannot be required by a park owner to provide for improvements to the park unless that obligation is explicitly disclosed in the prospectus.

Thus, the mobile homeowners in your park need to check their individual prospectuses and determine their obligation to provide for this new improvement to the park.



***Q: The park owner in our community has had a longstanding history of conditioning tenancy approval in our park on new mobile homeowners signing an agreement giving the park owner/manager resale authority for the mobile home. Do selling mobile homeowners have any recourse?***

A: First, the practice of conditioning tenancy approval on new mobile homeowners signing an agreement giving the park owner/manager resale authority has been against the law for the better part of thirty years. Section 723.058(3), Florida Statutes, explicitly prohibits this practice.

If the mobile homeowner has evidence that shows that tenancy approval was made contingent upon giving the park owner/manager resale authority, the mobile homeowner is not bound by the resale agreement. However, in the event that the mobile homeowner cannot show that the resale agreement was involuntarily compelled, the mobile homeowner has the opportunity to cancel the resale agreement with six (6) months' notice under certain circumstances. Specifically, Section 723.058(4), Florida Statutes, provides that a resale agreement:

*“shall be construed to expire 6 months following written notice from the homeowner to the park owner or subdivision developer informing the park owner or subdivision developer that the homeowner is placing his or her mobile home for sale, and requesting the park owner or subdivision developer to utilize his or her best efforts to sell the mobile home on the homeowner’s behalf.”*



***Q: The mobile homeowners in our park want to organize a homeowners association. Do we need all mobile homeowners to sign up for it to be effective?***

A: No. Not all mobile homeowners in the park are required to consent to the creation of a homeowners association.

Section 723.075(1), Florida Statutes, provides that two-thirds (2/3rds) of the mobile homeowners within the park shall consent, in writing, to the formation of the homeowners association and to become “members or shareholders.” Be sure that each person consenting to the formation of the homeowners association is a “bona fide” owner of a mobile home located within your park.

The homeowners association shall either be a corporation for profit or not for profit. LLCs and other entities are not permitted. Once formed, the homeowners association “shall become the representative of all the mobile homeowners in all matters relating to Chapter 723, Florida Statutes, regardless of whether the homeowner is a member of the association.”

Be sure to notify the park owner of the homeowners association once formed as required by Section 723.076, Florida Statutes.

.....LEGAL Continued on page 7

**LEGAL Continued from page 6.....**

Note – Along with other helpful forms, FMO offers its members a sample “written consent” form that can be used to solicit mobile homeowner consent to form a homeowners association. Be sure to keep copies of initial written consents. I suggest filing a copy with the Division of Corporations as an attachment originally filed Articles of Incorporation.



***Q. The park owner is threatening eviction of mobile homeowners for reasons not stated in Section 723.061, Florida Statutes. The manager is claiming the reason for eviction is stated in the lot rental agreement and that it controls.***

A: The park manager is incorrect. Section 723.061, Florida Statutes, provides for extremely limited reasons for eviction, which are as follows:

- Nonpayment of the lot rental amount;
- Conviction of a violation of a federal or state law or local ordinance, if the violation is detrimental to the health, safety, or welfare of other residents of the mobile home park;
- Violation of a park rule or regulation, the rental agreement, or this chapter (see specifics on 1st/2nd violation); OR
- Change in use of the land comprising the mobile home park (under certain enumerated conditions).

Further, Section 723.031(9), Florida Statutes, explicitly provides that “[n]o rental agreement shall provide for the eviction of a mobile homeowner on a ground other than one contained in Section 723.061, Florida Statutes.”



***Q. While our social events are always packed, our homeowners association always has a problem with getting a quorum of its members to attend its annual meeting. This has resulted in some mobile homeowners calling into question our annual elections. Our Bylaws provide that a quorum is a majority of all members.***

A: As to the elections, state law contemplates that obtaining a quorum may be difficult. Thus, Section 723.078(2)(b)2.b., Florida Statutes, provides that “there is no quorum requirement; however, at least 20 percent of the eligible voters must cast a ballot in order to have a valid election.”

As to your quorum threshold of a majority of all members, Section 723.078(2)(b)1., Florida Statutes, provides that “[u]nless otherwise provided in the bylaws, 30 percent of the total membership is required to constitute a quorum.”

Thus, state law would permit your association to lower your quorum threshold to a more attainable percentage. Your Bylaws should state the manner in which they may be amended.



***Q. My mobile homeowners association is discussing suing the park owner for not maintaining the common areas in a good state of repair and maintenance. Can the homeowners association take this action even if not all mobile homeowners are members and not all mobile homeowners agree with this proposed action?***

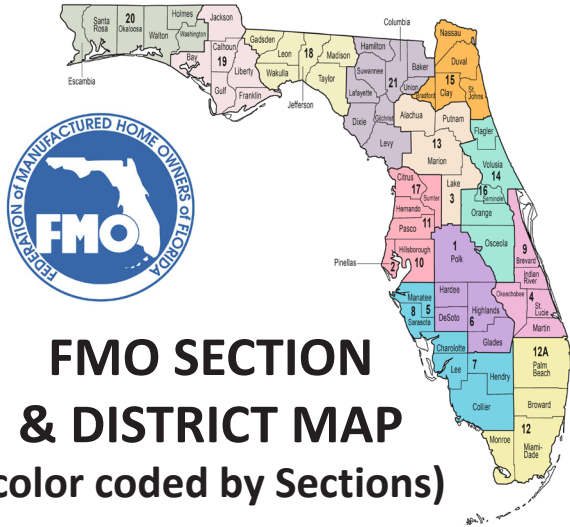
A: Once a homeowners association has been established, it has the authority to take action on behalf of all mobile homeowners, not just members, per Section 723.075(1), Florida Statutes.

Section 723.079(1), Florida Statutes, specifically provides that:

*“An association may contract, sue, or be sued with respect to the exercise or nonexercise of its powers. For these purposes, the powers of the association include, but are not limited to, the maintenance, management, and operation of the park property.”*

Thus, the homeowners association may sue the park owner, on behalf of all mobile homeowners, for the park owner’s failure to maintain the common areas in a good state of repair and maintenance.





## 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

## Tie-Down Program Update

The Mobile Home Tie-Down Program continues to see tremendous progress in the 2022-2023 grant year, and we are already planning ahead for next year. A new Request for Proposals has been published, with the intent to contract with additional qualified Mobile Home Installers in the future.

While we've assigned roughly 50 parks for installation services to our current two vendors this year, several parks are quite large and sign-ups and installation will continue through the summer and into next grant year. Please be patient with our vendors as they are working diligently to ensure every interested homeowner gets served.

The expansion of non-removable skirting homes is proving very successful, but of course takes additional time and resources. These anchors are literally hand dug the first few feet before the 4' anchor can be drilled into the ground. Back-breaking work for sure! We do require adequate crawl space access and at least 18" from the bottom of the I-beam to the ground to ensure the crews have enough room to safely enter and correctly install anchors under the homes.

We have an additional 60 parks on the waiting list ready to be evaluated and assigned for next year, all with verified park representative contacts.

However, there are another 60 parks that have expressed interest – either a homeowner reached out, or a representative called for more information – but no Community Interest Form has been received.

A park manager or HOA representative is the preferred contact to share program information, assist with scheduling HOA/Community Interest meetings, form collection after the meeting, and park service scheduling. This is a vital point of contact to ensure the program progresses smoothly in each community.

If you're curious whether or not your park is on the waiting list, please feel free to call 448-201-6882 or email [tiendownprogram@gulfcoast.edu](mailto:tiendownprogram@gulfcoast.edu) and we'll be happy to review your park's status.

As always, thank you for your continued support of the Mobile Home Tie-Down Program!

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





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# These 4 Plants for Your Bedroom Have Healthy Benefits

## *Lavender*

This plant is packed with relaxing properties, which are effective for relieving stress and anxiety. Moreover, these properties will provide a relaxing atmosphere suitable for a good night's sleep and will lower the heart rate.



## *Aloe Vera*

This is another great plant for promoting sleep and eliminating insomnia. Aloe Vera produces oxygen during the night, so it will be easier for you to breathe and relax, thus fall asleep faster.

You can achieve a lot if you just have one of these plants in your bedroom. You will sleep like a baby. Just try them and watch them work their magic.

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## *Snake Plant*

Did you know that there are plants which produce oxygen at night? The snake plant is one of them. In fact, it produces high amounts of oxygen during the day and night. This will provide enough oxygen for better breathing and relax the atmosphere so you can sleep better.



## *English Ivy*

This plant is known for its absorbing powers, and it will absorb all toxins in the air. Moreover, it will absorb the airborne mold and replace it with oxygen. What's so great about this plant is that you can grow it in your home.

# FMO BOARD OF DIRECTORS



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rick.hollenbach@att.net



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## PROFESSIONAL ADVISORS



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FMO Attorney



**Nancy Stewart**  
Legislative Counsel

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.*

# DISTRICT PRESIDENT'S INFORMATION

## DISTRICT 1

**Walter Oppermann, President**  
863-514-4173  
wko1993@aol.com  
**Mike Rice, Vice President**  
315-420-7175  
Polk County

## DISTRICT 2

**President Position Open**  
**Colleen Gartner, Vice President**  
484-880-6816  
cargartner@icloud.com  
Pinellas County

## DISTRICT 3

**John D. Petrella, President**  
352-669-6936  
jdp44emporia@aol.com  
Lake County

## DISTRICT 4

**Steven Bojczak, President**  
973-405-0159  
sboj27@gmail.com  
Indian River, St. Lucie, Okeechobee  
and Martin Counties

## DISTRICT 5

**Joan Bartlett, President**  
941-739-3989  
jembstar@yahoo.com  
Manatee County

## DISTRICT 6

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

## DISTRICT 7

**President Position Open**  
Charlotte, Lee, Collier and Hendry  
Counties

## DISTRICT 8

**Keith Ryder, President**  
860-986-4467  
keithryder1954@gmail.com  
Sarasota County

## DISTRICT 9

**Laurence Berthiaume, President**  
321-676-4941  
doland319@yahoo.com  
Brevard County

## DISTRICT 10

**President Position Open**  
Hillsborough County

## DISTRICT 11

**Susan Slater (Susie), President**  
Pasco and Hernando Counties  
954-601-7209  
districtpres17@gmail.com

## DISTRICT 12

**Position Open**  
Miami and Dade Counties  
Please contact Section D Director  
Erik Morrisette  
954-559-6738

## DISTRICT 12A

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

## DISTRICT 13

**Jo Anne Fieschel, President**  
631-987-6842  
jojoerv@aol.com  
Marion County

## DISTRICT 14

**Jody Brown, President**  
407-433-2644  
jodybrown1216@gmail.com  
**Duane Love, Vice President**  
425-770-0655  
duane.love@comcast.net  
Volusia and Flagler Counties

## DISTRICT 15

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

## DISTRICT 16

**Chris Ball, President**  
954-292-6165  
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 10 – Hillsborough

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.

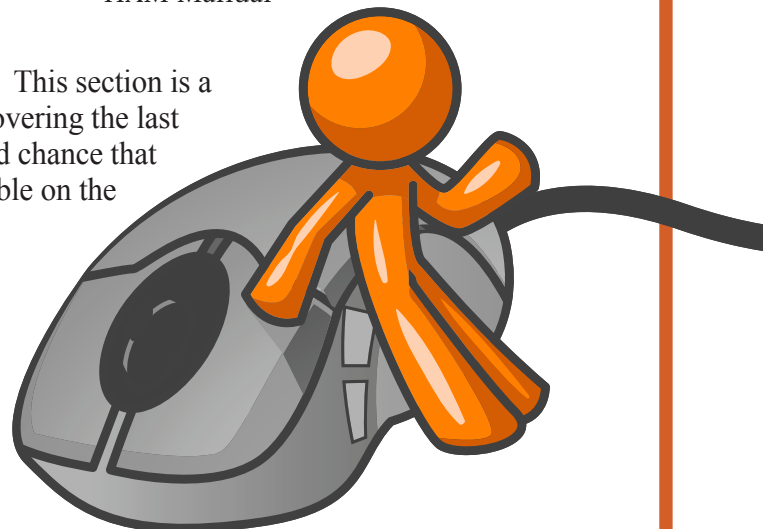
One of the most valuable sections of the website is the Resources tab. There is a wealth of information provided under this tab:

- 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>	<ul style="list-style-type: none"> <li>a) Review submissions received from FMO members for legislation on behalf of manufactured/mobile homeowners</li> <li>b) Cooperate with our legislative consultant</li> </ul>	Darlene Whitkanack
<b>Finance</b>	<ul style="list-style-type: none"> <li>a) Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly</li> <li>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</li> </ul>	Bonnie Darling
<b>Membership</b>	<ul style="list-style-type: none"> <li>a) Provide suggestions to the Board of Directors</li> <li>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</li> </ul>	Ed Duffy
<b>Nominating</b>	<ul style="list-style-type: none"> <li>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.</li> <li>b) The duties of this committee shall include but not limited to:                             <ul style="list-style-type: none"> <li>i. Review the applications received from individuals desiring to run for state office.</li> <li>ii. Determine eligibility of prospective candidates.</li> <li>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.</li> <li>iv. Present their report to the State Assembly.</li> </ul> </li> </ul>	Fred Sullivan
<b>Consolidated Legal Fund</b>	<ul style="list-style-type: none"> <li>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.</li> <li>b) Shall establish and maintain separate bank accounts</li> <li>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</li> <li>d) Review and maintain all physical contracts, payments, and payment histories for participating HOA's</li> </ul>	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*

# UPDATE - 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!

## The Ups and Downs of the Declarations UPDATE

In the last issue, FMO member Penn Lardner submitted an article reflecting the challenges of dealing with his county when trying to file a Declaration of Domicile. FMO takes the concerns and challenges of its members seriously. FMO President, Rick Hollenbach, addressed Mr. Lardner’s concerns. Here is the email sent in response:

~~~~~

Hello Penny.

My name is Rick Hollenbach, and I’m the FMO President. You submitted a short document about the Ups and Downs of the Declarations in the last FMO Magazine. I want to thank you for submitting those comments. First off, you make very valid points about dealing with the Clerk of Courts. I personally did my own Homestead here in Lake County. 4 trips to the court house, \$100 in court fees, disagreements with clerks in the Clerk of courts office, along with Assessor’s offices. Yes, a real nightmare.

Now let me give you some insight as to what FMO

is doing with your suggestions. I’ve talked with FMO’s attorney Jeremy Anderson. He’s been in touch with the Clerk’s office on the Gulf Coast. Jeremy is planning (just started the beginning phases of this project) to make a taped Webinar for all the State Clerk of Courts, explaining the forms, purpose, and process. I can tell you personally, Lake County and Volusia use different processes, and fees. Flagler County has their own Domicile form, nothing like the 60th FMO Magazine edition talked about.

Finally, once we get the webinar built for the clerks, FMO will then get copies out to the Education Committee and see if we can include this as member training.

So, yes, it does pay to voice your opinion, especially when you’re as involved as both of us have been. So, again, thanks for taking the time, and submitting to the magazine for our FMO Member benefits.

Regards

*Rick Hollenbach, President FMO*



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# Stay Safe During Hurricane Season



FMO cares about our members and want you to stay safe during the hurricane season. We hope you find the following information useful in helping to prepare for, stay safe from and recover from a hurricane.

The threat of hurricanes is very real for Florida during the six-month long Atlantic hurricane season, which runs from June 1 until November 30. The peak of hurricane season occurs between mid-August and late October, when the waters in the equatorial Atlantic and Gulf of Mexico have warmed enough to help support the development of tropical waves.

A common misconception in Florida is that there are parts of the state that do not get hurricanes. Since 1850, all of Florida's coastline has been impacted by at least one hurricane. With its long coastline and location, Florida frequently finds itself in the path of these intense storms. The southeast coastline is extremely susceptible

to a land-falling hurricane, followed by the panhandle. Areas around Tampa, Jacksonville and the Big Bend do not have as high of a risk of a direct strike from a hurricane but are still susceptible to a landfall each year. Even if the hurricane makes landfall elsewhere in the state, the impacts can be felt hundreds of miles away.

**Tropical Depression** - A tropical cyclone in which the maximum 1-minute sustained surface wind is 33 knots (38 mph) or less.>

**Tropical Storm** - A tropical cyclone in which the maximum 1-minute sustained surface wind ranges from 34 to 63 knots (39 to 73 mph) inclusive.

**Hurricane** - A tropical cyclone in the Atlantic, Caribbean Sea, Gulf of Mexico, or eastern Pacific in which the maximum 1-minute sustained surface wind is 64 knots (74 mph) or greater.



# Prepare Before the Storm

## STOCKPILE THE BEST FOOD

While severe storms do the most damage, even the smallest tropical storm can knock out power for days. You're inside, sheltered from the storm, but have no electricity to cook dinner or run your refrigerator. That's when you start to break out the nonperishable food items.

Nonperishables are crucial supplies for enduring a lengthy power outage. When you make your grocery list, remember who will be sheltering in place with you. The list should reflect foods your family eats on a regular basis. Don't forget about food allergies, and remember pets, as well.

When living in a hurricane prone area, it's even more crucial to keep nonperishable food items stocked well before a storm hits. The FDA recommends that they be shelf-stable and don't need to be refrigerated or cooked. An unopened refrigerator and freezer can usually keep food safe to consume for up to four hours. The foods in the freezer are typically safe for 48 hours if it is full or 24 hours if the freezer is half-full. As the storm approaches, inventory your pantry and eat what you have in the fridge first so it doesn't go to waste.

Here's a shopping list to help you prepare for hurricanes and the power outages they often bring. Many of the food items listed below can be eaten without the use of an electric stove, oven or other appliances.

### Beverages

**Water:** A gallon per person is enough for seven days. If bottles are an option, purchase eight 16-oz. bottles per person — or 56 bottles per person for seven days.

**Juice:** Canned, boxed or plastic filled.

**Milk:** Powdered or shelf-stable, in single-serving boxes.

**Caffeine:** Canned coffee or energy drinks.

### Snacks

Crackers for snacking with cheese and meats right after the power goes out.

Fruit: canned fruits, applesauce.

Healthy Snacks: granola bars, trail mix, rice cakes, dried fruit.

Comfort food: Pop-tarts, doughnuts, sweets.

### Meals

Canned soups, chili, veggies, stew.

Cereal: can be eaten dry or mixed with milk.

Preserved meats: beef jerky that is high-protein, low-carb; canned tuna, chicken, Spam.

### Condiments

Small jar of mayonnaise, to make chicken or tuna salad.

Ketchup, mustard, hot sauce, salt and pepper – in individual packets



## 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.

# 2023 Disaster Preparedness Sales Tax Holidays

There will be two 14-day disaster preparedness sales tax holidays in Florida in 2023:  
May 27 through June 9 and then again from Aug. 26 through Sept. 8

What is covered by the Florida disaster preparedness sales tax holiday?

**House Bill 7063 makes the following items exempt from sales tax during the two 14-day periods:**

- Self-powered lights of \$40 or less.
- Portable self-powered radio, two-way radio or weather-band radio of \$50 or less.
- A tarpaulin or other flexible waterproof sheeting with a sales price of \$100 or less.
- An item normally sold as, or generally advertised as, a ground anchor system or tie-down kit with a sales price of \$100 or less.
- A gas or diesel fuel tank with a sales price of \$50 or less.
- A package of AA-cell, AAA-cell, C-cell, D-cell, 6-volt, or 9-volt batteries, excluding automobile and boat batteries, with a sales price of \$50 or less.
- A nonelectric food storage cooler with a sales price of \$60 or less.
- A portable generator used to provide light or communications or preserve food in the event of a power outage with a sales price of \$3,000 or less.
- Reusable ice with a sales price of \$20 or less.
- A portable power bank with a sales price of \$60 or less.
- A smoke detector or smoke alarm with a sales price of \$70 or less.
- A fire extinguisher with a sales price of \$70 or less.
- A carbon monoxide detector with a sales price of \$70 or less.

**The tax holidays also include a number of items related to the safe evacuation of household pets.**

*Exempted items include:*

- Bags of dry dog food or cat food weighing 50 or fewer pounds with a sales price of \$100 or less per bag.
- Cans or pouches of wet dog food or cat food with a sales price of \$10 or less per can or pouch or the equivalent if sold in a box or case.
- Over-the-counter pet medications with a sales price of \$100 or less per item.
- Portable kennels or pet carriers with a sales price of \$100 or less per item.
- Manual can openers with a sales price of \$15 or less per item.

- Leashes, collars, and muzzles with a sales price of \$20 or less per item.
- Collapsible or travel-sized food bowls or water bowls with a sales price of \$15 or less per item.
- Cat litter weighing 25 or fewer pounds with a sales price of \$25 or less per item.
- Cat litter pans with a sales price of \$15 or less per item.
- Pet waste disposal bags with a sales price of \$15 or less per package.
- Pet pads with a sales price of \$20 or less per box or package.
- Hamster or rabbit substrate with a sales price of \$15 or less per package.
- Pet beds with a sales price of \$40 or less per item.

**Are any other items included in the disaster preparedness sales tax holiday?**

Yes. The bill says common household consumable items selling for \$30 or less will be exempt from sales taxes.

***What are “common household consumable items”?***

**Those include:**

- Powder detergent; liquid detergent; or pod detergent, fabric softener, dryer sheets, stain removers, and bleach.
- Toilet paper.
- Paper towels.
- Paper napkins and tissues.
- Facial tissues.
- Hand soap, bar soap and body wash.
- Sunscreen and sunblock.
- Dish soap and detergents, including powder detergents, liquid detergents, or pod detergents or rinse agents that can be used in dishwashers.
- Cleaning or disinfecting wipes and sprays.
- Hand sanitizer.
- Trash bags.

# Preparing Before the Storm People with Disabilities

## People with Disabilities

Disability intersects every demographic group—there are people with disabilities of all ages, races, genders or national origin. And disabilities can impact a person in a variety of ways—both visible and invisible. For people with disabilities and their families, it is important to consider individual circumstances and needs to effectively prepare for emergencies and disasters.

## Get Informed

Know what disasters could affect your area, which ones could call for an evacuation and when to shelter in place.

Keep a NOAA Weather Radio tuned to your local emergency station and monitor TV and radio. Follow mobile alerts and warnings about severe weather in your area.

Download the FEMA App and get weather alerts from the National Weather Service for up to five different locations anywhere in the United States.

## Make a Plan

In the event of a disaster could you make it on your own for several days? After a disaster you may not have access to a medical facility or even a drugstore. It is crucial to plan for your daily needs and know what you would do if they became limited or unavailable. Additional planning steps include:

Create a support network of people who can help you in a disaster. Keep a contact list in a watertight container in your emergency kit or on your electronic devices.

Inform your support network where you keep your emergency supplies. You may want to consider giving a trusted member a key to your house or apartment.

Plan ahead for accessible transportation that you may need for evacuation or getting around during or after disaster. Check with local transit providers as well as with your emergency management agency to identify appropriate accessible options.

Many city and county emergency management agencies maintain voluntary registries for people with disabilities to self-identify in order to receive targeted assistance during emergencies and disasters. Contact your local emergency management office to find out more. If you are on dialysis or other life-sustaining medical treatment know the location and availability of more than one facility that can help you.

If you use medical equipment in your home that requires electricity, talk to your doctor or health care provider about what you may be able to do to keep it running during a power outage. You can also ask your power provider to put you on a list for priority power restoration.

About half of all Americans take a prescription medicine every day. An emergency can make it difficult for them to refill their prescription or to find an open pharmacy. Organize and protect your prescriptions, over-the-counter drugs, and vitamins to prepare for an emergency. Wear medical alert tags or bracelets. Also add pertinent medical information to your electronic devices.

If you have a communication disability, consider carrying printed cards or storing information on your devices to inform first responders and others how to communicate with you.

If you use assistive technologies, plan how you will evacuate with the devices or how you will replace equipment if lost or destroyed.

Locate and access your electronic health records from a variety of sources by using the U.S. Department of Health and Human Services' online tool.

Plan for children and adults who may have difficulty in unfamiliar or chaotic environments. Consider your service or support animal or pets and plan for food, water and supplies. If you need to evacuate, you will need to know whether your shelter allows pets or not, since some shelters only allow service or support animals.

Keep a list of the nearest medical facilities, local hospitals and nearest transportation.

## Build a Kit

In addition to having your basic survival supplies, an emergency kit should have items to meet your individual needs in various emergencies. Consider the items you use every day and which ones you may need to add to your kit.

## Tips for Medications

Talk to your doctor or pharmacist about how you can create an emergency supply of medicines.

Keep a list of your prescription medicines. Include information about your diagnosis, dosage, frequency, medical supply needs and allergies.

.....**DISABILITIES Continued on page 20**

**DISABILITIES Continued from page 19.....**

Store extra nonprescription drugs, like pain and fever relievers, antihistamines and antidiarrheal medicines.

Have a cooler and chemical ice packs available to chill medicines that need to be refrigerated.

**Tips for People Who are Deaf or Hard of Hearing**

- Weather radio (with text display and a flashing alert) Extra hearing-aid batteries
- Pen and paper (in case you have to communicate with someone who does not know sign language)
- Battery operated lantern to enable communication by sign language or lip reading, especially when the electricity is out and it is dark.

**Tips for People Who are Blind or Have Low Vision**

Mark emergency supplies with Braille labels or large print. Keep a list of your emergency supplies and where you bought them on a portable flash drive or make an audio file that is kept in a safe place where you can access it.

Keep communication devices for your particular needs, such as a Braille or deaf-blind communications device as part of your emergency supply kit.

**Tips for People with Speech Disability**

If you use an augmentative communications device or other assistive technologies, plan how you will evacuate with the devices or how you will replace equipment if it is lost or destroyed. Keep model information and note where the equipment came from (Medicaid, Medicare, private insurance, etc.).

Plan how you will communicate with others if your equipment is not working, including laminated cards with phrases and/or pictogram.

**Individuals with Intellectual or Developmental Disabilities**

Keep handheld electronic devices charged and loaded with videos and activities.

Purchase spare chargers for electronic devices and keep them charged.

Include sheets and twine or a small pop-up tent (to decrease visual stimulation in a busy room or to provide instant privacy).

Consider a pair of noise-canceling headphones to decrease auditory stimuli.

Have comfort snacks available.

**.....DISABILITIES Continued on page 21**



- Vapor/Moisture Barrier
- Underhome Encapsulated Insulation
- Hurricane Tie-Down Anchors
- We Fix Soft Floors

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**Tips for People with a Mobility Disability**

If you use a power wheelchair have a lightweight manual chair available as a backup if possible.

Show others how to assemble, disassemble and operate your wheelchair.

Purchase an extra battery for a power wheelchair or other battery-operated medical or assistive technology devices. If you cannot purchase an extra battery, find out what agencies, organizations or local charitable groups can help you buy one. Keep extra batteries charged at all times.

Consider keeping a patch kit or can of sealant for flat tires and/or extra inner tube if wheelchair or scooter is not puncture proof.

Keep an extra mobility device such as a cane or walker if you use one.

Keep a portable air pump for wheelchair tires.

If you use a seat cushion to protect your skin or maintain your balance and you must evacuate, consider keeping an extra cushion on hand.

Communicate with neighbors who can assist you if you need to evacuate the building.

**Tips for Individuals with Alzheimer’s and Related Dementia**

Do not leave the person alone. Even those who are not

prone to wandering away may do so in unfamiliar environments or situations.

If evacuating, help manage the change in environment by bringing a pillow and blanket or other comforting items they can hold onto.

When at a shelter, try to stay away from exits and choose a quiet corner.

If there is an episode of agitation, respond to the emotions being expressed. For example, say “You’re frightened and want to go home. It’s ok. I’m right here with you.”

**Additional Items**

- Several days’ supply of prescription medicines
- A list of all medications, dosage and any allergies
- Extra eyeglasses, contacts, hearing aids and batteries
- A backup supply of oxygen
- A list of the style and serial number of medical devices (include special instructions for operating your equipment if needed)
- Copies of insurance and Medicare cards
- Contact information for doctors, relatives or friends who should be notified if you are hurt
- Pet food, extra water, collar with ID tag, medical records and other supplies for your service or support animal

**Prepare Your Pets for Disasters**

Your pets are an important member of your family, so they need to be included in your family’s emergency plan. To prepare for the unexpected follow these tips with your pets in mind:

- Make a plan.
- Build an emergency kit.
- Stay informed.

**Make a Plan**

If you have a plan in place for you and your pets, you will likely encounter less difficulty, stress and worry when you need to make a decision during an emergency. If local officials ask you to evacuate, that means your pet should evacuate too. If you leave your pets behind, they may end up lost, injured or worse.

Things to include in your plan:

- Have an evacuation plan for your pet. Many public shelters and hotels do not allow pets inside. Know a safe place where you can take your pets before disasters and emergencies happen.
- Develop a buddy system. Plan with neighbors, friends or relatives to make sure that someone is avail-

able to care for or evacuate your pets if you are unable to do so.

- Have your pet microchipped. Make sure to keep your address and phone number up-to-date and include contact information for an emergency contact outside of your immediate area.
- Contact your local emergency management office, animal shelter or animal control office to get additional advice and information if you’re unsure how to care for your pet in case of an emergency.

**Build a Kit for Your Pet**

Just as you do with your family’s emergency supply kit, think first about the basics for survival, such as food and water. Have two kits, one larger kit if you are sheltering in place and one lightweight version for if you need to evacuate. Review your kits regularly to ensure that their contents, especially foods and medicines, are fresh.

Here are some items you may want to include in an emergency kit for your pet:

.....**PETS Continued on page 22**

- **Food.** Keep several days' supply of food in an air-tight, waterproof container.

Water. Store a water bowl and several days' supply of water.

- **Medicine.** Keep an extra supply of the medicine your pet takes on a regular basis in a waterproof container.

- **First aid kit.** Talk to your veterinarian about what is most appropriate for your pet's emergency medical needs.

- **Collar with ID tag and a harness or leash.** Include a backup leash, collar and ID tag. Have copies of your pet's registration information and other relevant documents in a waterproof container and available electronically.

- **Traveling bag,** crate or sturdy carrier, ideally one for each pet.

- **Grooming items.** Pet shampoo, conditioner and other items, in case your pet needs some cleaning up. Sanitation needs. Include pet litter and litter box (if appropriate), newspapers, paper towels, plastic trash bags and household chlorine bleach to provide for your pet's sanitation needs.

- **A picture of you and your pet together.** If you become separated from your pet during an emergency, a picture of you and your pet together will help you document ownership and allow others to assist you in identifying your pet.

- **Familiar items.** Put favorite toys, treats or bedding in your kit. Familiar items can help reduce stress for your pet.

## **Tips for Large Animals**

### *alert - info*

If you have pets such as horses, goats or pigs on your property, be sure to prepare before a disaster.

In addition to the tips above:

- Ensure all animals have some form of identification.
- Evacuate animals earlier, whenever possible. Map out primary and secondary routes in advance.

- Make available vehicles and trailers needed for transporting and supporting each type of animal. Also make available experienced handlers and drivers.

- Ensure destinations have food, water, veterinary care and handling equipment.

- If evacuation is not possible, animal owners must decide whether to move large animals to a barn or turn them loose outside.

## **Stay Informed**

Being prepared and staying informed of current conditions. Here are some ways you can stay informed:

- Pay attention to wireless emergency alerts for local alerts and warnings sent by state and local public safety officials.

- Listen to local officials when told to evacuate or shelter in place.

- Download the FEMA app and get weather alerts from the National Weather Service, for up to five different locations anywhere in the United States.

- Always bring pets indoors at the first sign or warning of a storm or disaster.

# **Preparing an Emergency Food Supply**

Preparing an emergency food supply doesn't have to be expensive or time-consuming. It can actually be accomplished gradually, over the course of your routine shopping trips. The fact is, you may already have a supply of canned and packaged goods that can serve as a start to accumulating an emergency food supply.

When preparing an emergency food supply, there are a few things to keep in mind. While you may never need that much, the Red Cross recommends a two-week supply of emergency food. You'll also want to keep in mind the food needs of the various members of your family. This includes adults, children, toddlers and babies and even pets. Make note of any allergies that may impact consumption.

While foods should be high in calories and nutrition, you'll also want to include foods the family enjoys. Choose foods that do not require refrigeration, water

or special preparation. Foods that require limited or no cooking are best. Keep in mind that in an emergency situation where power is out and food and water is limited, there will be other challenges as well. Try to keep meal preparation simple and choose foods accordingly.

When preparing an emergency food supply, special attention should be paid to expiration dates. Use older foods in your normal daily food preparation and replace with foods with an extended expiration date. Rotate your stock of emergency foods regularly, keeping emergency foods within expiration or "best used by" dates.

## **Non-Perishable Foods to Keep in Your Pantry**

Non-perishable foods that are perfect for an emergency supply are foods high in protein and energy. They are

**SUPPLY Continued from page 22.....**

usually found in cans, jars, boxes, bags and/or packets and should be easy to prepare. A list of sample non-perishable foods may include:

**Peanut butter.** This may be as close to the perfect emergency food as possible. Peanut butter has a long shelf life, is resealable and contains high amounts of protein. It also can be consumed in a variety of easy ways, including on crackers, bread and straight out of the jar.

**Canned fish.** A variety of canned fish can be eaten directly out of the can with little to no preparation. This variety includes tuna, salmon, sardines and others. Canned fish can have a shelf life of up to two years. There are also sealed packet options; however, they have a shorter shelf life.

**Canned meats.** Like canned fish, canned meats can be consumed directly from the can with no preparation. Your local grocery store is likely stocked with canned meats, including chicken, turkey and even sausages and sliced beef. Many of these meats are available in sealed packets as well, but also have a shorter shelf life.

**Canned vegetables.** Choose from a variety of vegetables to suit your tastes and nutritional needs. Select peas, carrots, corn, green beans, asparagus and others, or include some cans of mixed vegetables to simplify your stock.

**Soups and chili.** Soups are a great way to add variety to an emergency food supply. The choice is almost endless, ranging from simple stocks and broths to chicken noodle and vegetables and beef varieties. Chili is also a nice option, especially for those who live in cooler climates.

Nuts, trail mix and granola bars. These foods are a terrific way to add protein, fiber and variety to an emergency food diet. Nuts, in particular, are a superb source of protein.

**Crackers and dry cereals.** While dry cereals and crackers can be a challenge to store, they are valuable in an emergency food supply. They can be consumed separately or used with other ingredients to create more imaginative meals.

**Dried fruits.** From raisins to apricots, bananas and apple chips, dried fruits are a superb way to add flavor and serve as a treat. Dried fruits, when properly stored, are long-lasting and a great source of energy.

**Powdered products.** Any emergency food supply can benefit from a variety of powdered food products available. These include powdered milk, eggs, and instant potatoes.

With a little imagination, one can create a surprising menu using non-perishable food items packed with vitamins, energy, and nutrients.

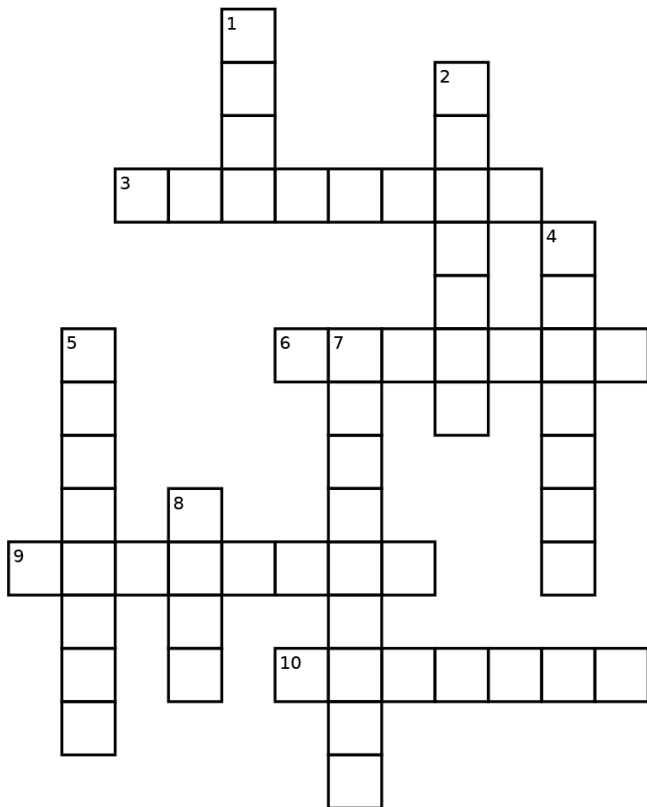
# All About Hurricanes Crossword

**DOWN:**

- 1. maps
- 2. pray
- 4. shelter
- 5. wind
- 7. arlene
- 8. tropical

**DOWN:**

- 3. radio
- 6. water
- 9. evacuate
- 10. cash



# All About Hurricanes

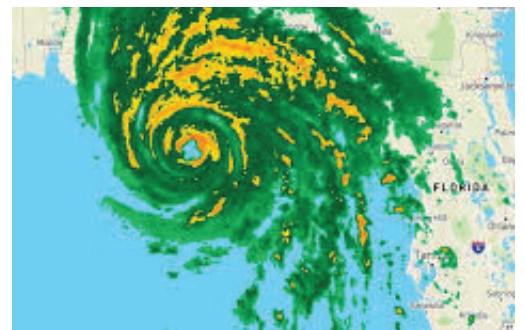
## WORD SEARCH

Words can be found in any direction (including diagonals) and can overlap each other. Use the word bank below.

W W H E D L P R E P A R E P X  
 R I E M B A A L M R L P R A Y  
 H U N E B C E N A C I R R U H  
 R K V D S I O J T N B J L S Y  
 S Q R I D P K O B E P D O O F  
 B Y L C I O A O O W R W C E X  
 W E T I A R I M M Y I N U V D  
 B T R N T T J B K F L E K A D  
 K C A E S C S H E L T E R C O  
 S H F O R W A R N I N G J U O  
 A A F E I A T L A N T I C A L  
 F R I K F D J Q C U X A L T F  
 E G C S X A A I A B B Z E E L  
 Q E M J O Q W R S R E T A W X  
 C R B P S G N C H C I E U J W

### Word Bank

- |               |              |              |             |
|---------------|--------------|--------------|-------------|
| 1. firstaid   | 2. shelter   | 3. lantern   | 4. maps     |
| 5. food       | 6. cash      | 7. radio     | 8. flood    |
| 9. pray       | 10. water    | 11. wind     | 12. safe    |
| 13. atlantic  | 14. warning  | 15. traffic  | 16. charger |
| 17. evacuate  | 18. tropical | 19. medicine | 20. prepare |
| 21. hurricane |              |              |             |







# 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

We are unable to mail the FMO Magazine out of the U.S.  
**It can be obtained via email or online at [www.fmo.org](http://www.fmo.org)**

**To pay with credit card:**

MasterCard  Visa  Discover  AMEX

Card # \_\_\_\_\_

C V V on back \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Phone ( ) \_\_\_\_\_

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 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](mailto: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

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

.....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

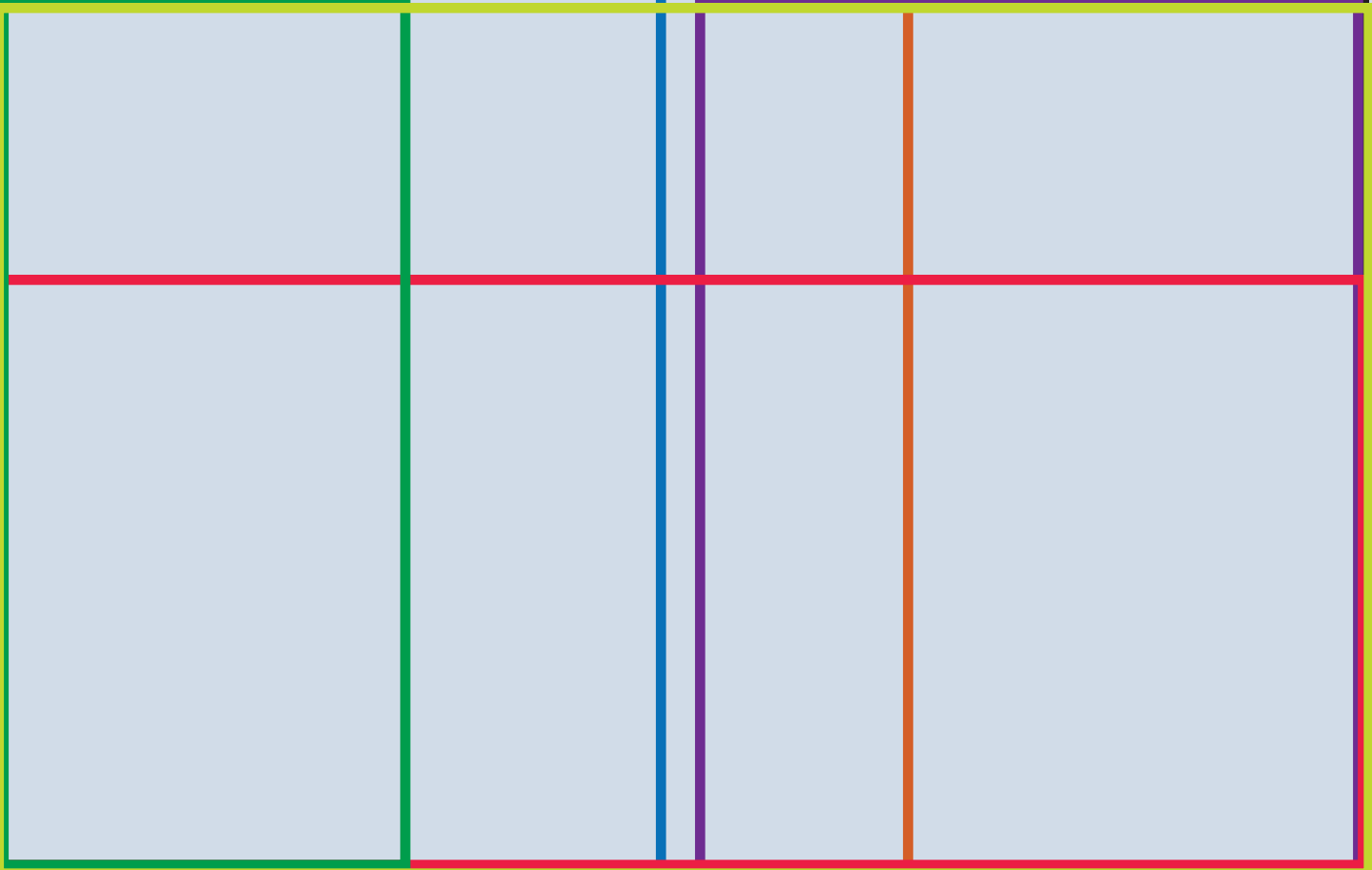
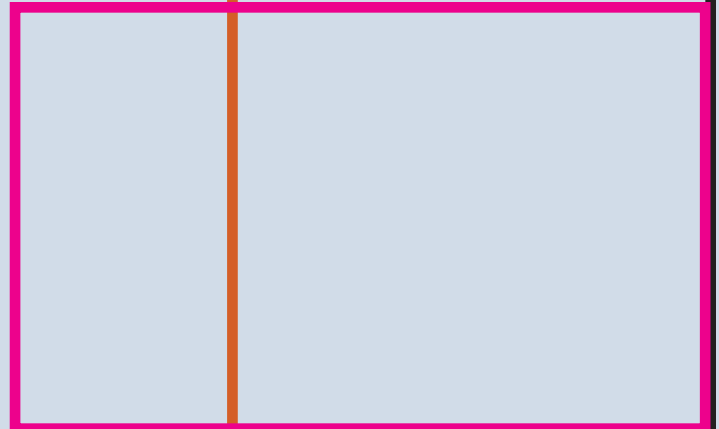
1/2 HORIZONTAL PAGE: 7.5"Wx4.75"H

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



*See why 160+ communities like yours choose us to publish their newsletter!*

**Welcome Our Newest Communities!**



- Colony Hills - Zephyrhills
- Deerfield Lake - Coconut Creek
- Fountainview Estates - Tampa
- Oak Hammock - Bartow
- Park Place - Sebastian
- Plantation Oaks - Flagler Beach
- Serendipity - North Fort Myers
- Shady Lane Village - Clearwater
- Silver Lake - St. Petersburg
- The Meadows - Tarpon Springs
- Thunderbird Services - Fort Myers
- Towerwood - Lake Wales
- Walden Woods South - Homosassa
- Winter Haven Oaks - Winter Haven

**We're a publishing company based in Southwest FL that produces high quality newsletters at NO COST\* for communities like yours. We would like the opportunity to work with YOU!**

*Why Community Media?*

**RESIDENT GENERATED ARTICLES**

At Community Media, we work directly with your community and/or association to create a personalized monthly newsletter. Our newsletters are produced at **NO COST** to your community! Your newsletter will feature community & resident news, a monthly calendar of events, sports & hobby reports, special feature articles written by residents, service directory listings, community officer & member listings, resident supported articles, and editorials by the community editor. Residents will be eager to read the newsletter because the content is directly related and relevant to your community.

**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.

**COMMUNITY Media**  
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**941.375.3699 • [www.4communitymedia.com](http://www.4communitymedia.com)**

\*some communities may not qualify for a no cost newsletter



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|---------------------------------------|-----------------------------|-----------------------------|-----------|
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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      | 20        |
| COMMUNITY MEDIA                       | 941-375-3699                | www.4communitymedia.com     | 28        |
| FLORIDA ANCHOR & BARRIER              | 800-681-3772                | floridaanchorandbarrier.com | 29        |
| <b>PROFESSIONAL INSURANCE SYSTEMS</b> | <b>800-329-5799</b>         | <b>www.proinsurance.us</b>  | <b>30</b> |

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

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tel: 727-797-0441

**Auto-Owners Insurance**  
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Lansing, Michigan, 48909  
tel: 517-323-1200, 800-288-8740

**Western World Insurance Group**  
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Franklin Lakes, New Jersey 07417

**Newman Crane**  
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Orlando, Florida, 32856  
tel: 407-859-3691 (local contact)

**Harry Levine Insurance Co**  
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Orlando, FL 32819  
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Discounts  
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- ◇ Coverage for homes of any age
- ◇ Multiple Carriers to choose

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Fax: 727-579-9767  
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