

September - October 2023

FMO MAGAZINE



Official Publication of the

Federation of Manufactured Home Owners of Florida, Inc.



It's the holidays

pages 19-23

Cover Art by FMO Member Dr. Dave Siefkes

INSIDE THIS ISSUE...

FMO State Assembly.....	4 & 5
Capitol Beat	6 & 7
Legal Ease	8 & 9
No Good Options.....	10 & 11
FMO Board of Directors & District President's Info	14 & 15
It's the Holidays	19 - 23
FMO Membership Application	24
Advertising with FMO	25-27

Volume 60, Number 5



FMO Magazine

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

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

The FMO Magazine (ISSN 0274-9882; USPS 356-320) is published bi-monthly by the Federation of Manufactured Home Owners of Florida, Inc., 222 S. Westmonte Dr, Suite 111 Altamonte Springs, FL 32714; FMO Website: www.fmo.org. POSTMASTER: Please send change of address notices to FMO Magazine, FMO, 222 S. Westmonte Dr., Suite 111, Altamonte Springs, FL 32714. Opinions expressed in articles are not necessarily those of the FMO or its publisher. Membership in the Federation of Manufactured Home Owners of Florida, Inc., is \$25 (U.S.) annually or \$65 (U.S.) for a three-year membership and includes the FMO Magazine subscription. ©2014 Federation of Manufactured Home Owners of Florida, Inc.

The Federation of Manufactured Home Owners of Florida, Inc. (FMO) Magazine is the official publication of the Federation of Manufactured Home Owners of Florida, Inc. and is in no way affiliated with or subsidized by any mobile home manufacturer, dealer, park or industry association.

Acceptance of advertising by the FMO Magazine does not constitute an endorsement by the FMO. A Preferred Provider logo signifies a special FMO benefit the organization has with the company.

FEDERATION OF MANUFACTURED HOME OWNERS OF FLORIDA, INC.

222 S. WESTMONTE DR, SUITE 111
ALTAMONTE SPRINGS, FL 32714

P: 321-214-4300

WEBSITE: WWW.FMO.ORG

FMO Administrative Staff

Kaylee Chester, CMP Executive Director
members@fmo.org

Editor: Cynthia Carter-Lee,
Chairperson, FMO Communications Committee
703-598-3437
fmomagazine@gmail.com



2024
MEDICARE OPEN ENROLLMENT
October 15 - December 7





ON MY MIND...

Rick Hollenbach, FMO President



As I See It

Anyone else happen to notice that the days are starting to get shorter? What was almost a full 14 hours of daylight on the first day of Summer, we are headed down to 11:11 on the first day of Winter. (Now that's a strange word to use here in Florida...especially for someone who spent most of his life in Wisconsin.)

Any thoughts on the cover of this edition of our magazine? At first I wasn't real sure, but the more I read the words in the cutouts, the more I realized we have articles within this edition on a lot of these topics. We'll look for any comments you have. Some of you already know, but I do read any email you send my way. Good (I hope) or bad, I'll read them.

Hopefully, you're wondering what the BOD (Board of Directors) has been up to this summer. What are the big plans for the coming year? Let me start out with the FMO State Assembly. This year will be a major shift from previous Assemblies. The fact that we're holding a Virtual (on-line Assembly) is a big change. "What's in it for me?" you might ask. I attended the 2021 Assembly, and I believe we only had room for about five guests. We actually had to hunt down chairs for the guests to sit in against the back wall. Very out of sight, out of mind in my opinion. I sat in that front row of tables, and couldn't see anyone in the back. This will allow several hundred members to view/attend the Assembly. What else will happen at the Assembly? Every position on the BOD will be up for election/re-election. Yes, President, Vice President, three (3) Directors at Large, and all eight (8) Section Directors. The position of Treasurer is an appointed position, so no election there. We'll have more information about the BOD election elsewhere in the magazine. Now, for the District Presidents – they will need to nominate two (2) Delegates from their districts, three (3) if the District President cannot attend, and wants to send someone to fill that position. If interested, contact your District President to be considered to sit as a Delegate from your District.

What else have we been doing? Nancy Black Stewart, our Legislative Counsel, and Jeremy Anderson, our FMO Attorney, have been busy crafting language for this coming Florida Legislative session. Some of the items that were stalled in last year's committees have been modified/reworded with parts added to them. Representative Paula Starke is

our current sponsor of these soon-to-be bills moving forward. Representative Starke will be a speaker at our Assembly to finish out the first day. She and Nancy Black Stewart will hold a Q&A session at the end of their presentation. Again, you'll see more on this elsewhere in the magazine. (Kind of looks like I'm stealing a lot of their thunder already).

How about something on Homesteading and Domicile documents and Procedures? Both Jeremy Anderson and I will be addressing these on day one. Ohhhh, a big one – how about FMO's Strategic Plan for our organization? What are the plans for FMO over the next 1,3,5 years moving forward? This will be an important topic of discussion.

Now, let me get a little more serious...especially about the next 1,3,5 years. As I've said at several meetings that I've attended, since I joined FMO in 2012, the membership has gone from 27,000 members to about 9,500 members as of September 1. That means we dropped over 62% of our membership. Like any business, we rely on funding to get things accomplished. At the state house level, the Senators and House members ask us how many members we have (that really means, how many votes do I see looking at your community). 9500 voters may seem hefty, but as of July 14, 2023, "my florida.com" said we just topped 13M voters. That puts us at 0.08%, or not even 1/10 of 1 vote, of the total voting power. With the help of our Membership Committee Chairperson Ed Duffy and Mike Woodall, they made a YouTube video of some of the FMO accomplishments over the last 30 years. Very impressive. Ed has also produced several additional YouTube videos that I recommend checking out. You'll see my terrible acting skill first-hand. (Dang, I wanted a chance at that red carpet walk.)

Finally, how about getting involved with FMO and helping us move forward? Everyone retired with skills still untapped from their working days. Ask any BOD, District President, or even Committee chairperson how you can help. If nothing else, help recruit new members!

Thanks for reading! Yep, when I talk at a meeting, I can get wordy also. Ask my wife Darlene anytime – she'll tell ya. See y'all at the Assembly in December.

Cheers

Rick Hollenbach, FMO President



2023 FMO STATE ASSEMBLY Save the Date

Wednesday, December 6, and Thursday, December 7, 2023.

The FMO Board of Directors is pleased to announce that the 2023 FMO State Assembly will be held virtually this year on Wednesday, December 6, and Thursday, December 7, 2023. FMO members can expect to hear from guest speakers who will bring you up to date on trending topics and changes within the manufactured home industry, updates from FMO’s leadership on current and future initiatives, and most importantly the 2024-2025 FMO Board of Directors Election.

The 2024-2025 FMO Board of Directors Election gives members a chance to participate in nominating new Board personnel, in accordance with the FMO Bylaws.

ARTICLE V: ELECTIONS

Section 1. Only members are eligible to hold elected offices in the FMO. To hold an office a person must own and reside in a manufactured/mobile home community in the State of Florida at least five (5) months during the year. All elected positions and offices, with the exception of District Presidents and District Officers, will commence after being given the oath of office prior to the adjournment of the FMO State Assembly.

Section 2. The term of office for all elected FMO Board members shall be two (2) years.

The election will take place on Thursday, December 7, 2023, during the 2023 FMO State Assembly which will be held virtually. All ballots will be cast electronically. More information regarding the Assembly and the election process will be disseminated closer to December 2023.

2023 FMO State Assembly Agenda

WEDNESDAY, DECEMBER 6

3:00 - 3:30 p.m.	Where We’re at & Where FMO is Going <i>Overview of the Strategic Plan</i>	R. Hollenbach
3:30 - 4:30 p.m.	Value in & Process of Homesteading <i>A Panel Discussion</i>	R. Hollenbach J. Anderson
4:30 - 4:45 p.m.	Break	

.....ASSEMBLY Continued on page 5



2023 FMO State Assembly Agenda Continued

WEDNESDAY, DECEMBER 6, Continued

4:45 - 5:45 p.m.	Legal Ease Live <i>Trends & Hot Topics Today, Followed by Open Q&A</i>	J. Anderson
5:45 - 6:00 p.m.	Break	
6:00 - 7:00 p.m.	Legislation That Affects YOU <i>723 Proposed Bills</i>	Representative P. Stark N. Stewart
7:00 - 7:15 p.m.	Closing Remarks <i>Final call to make a nomination from the floor. *Please note, that nominees must be present at the Assembly to accept. All nominations must be made to FMO Headquarters during this time by emailing members@fmo.org.</i>	R. Hollenbach

THURSDAY, DECEMBER 7

10:00 - 10:30 a.m.	Welcome & Strategic Plan Overview	R. Hollenbach
10:30 - 11:00 a.m.	Nominee Introductions	F. Sullivan
1:00 - 11:15 a.m.	Break	
11:15 - 12:00 p.m.	FMO Financials & Budget <i>Discussion & Budget Approval</i>	B. Darling
12:00 - 1:00 p.m.	Proposed Bylaws <i>Changes Changes Presented & Discussion</i>	N. Woodall
1:00 - 1:30 p.m.	Polls Open	
1:30 - 2:00 p.m.	Election Results Oath & Swear In	J. Anderson
2:00 - 2:15 p.m.	Closing Remarks	2024-2025 FMO President

CAPITOL BEAT

Your News from Tallahassee



By FMO Legislative Counsel, Nancy Black Stewart

Political Musings...

The halls of the Capitol have been silent and empty for several months and over the next several weeks activity will begin, as a ramp-up to the 2024 Regular Session which convenes on January 9th. Legislators have been home in their District offices although the professional staff for legislative committees, administration, and executive branch offices, have been working away in the Capitol.

Each year legislative committees hold meetings to receive reports and updates and, also, to consider legislation during the months before Session begins. The Florida House held the first interim meetings in September in order to nominate the next Speaker of the House of Representatives who is Representative Daniel Perez, (R-Miami). He will serve as Speaker from November 2024-November 2026 if the Republicans maintain the majority. During that week only three subcommittees met to hear presentations. The House Chamber was overflowing with friends and families, Florida Senators, former House Speakers, as well as Lt. Governor Nunez, Attorney General Moody, Chief Financial Officer Patronis, and Commissioner of Agriculture Simpson.

The Senate will hold a similar ceremony soon to approve Senator Ben Albritton, (R-Bartow), as the Senate President-Designate who will serve as President from November, 2024-2026, assuming the Republicans maintain the majority. At this writing, the Senate has not announced whether committees will hold meetings during that week.

Creating a relationship with elected officials is so important. Please reach out to your legislators to start the conversation. Contact information is available by simply using your street address. Find the phone number of the District Office and staff names: www.flsenate.gov and www.myfloridahouse.gov

County Commissioners' and City Council members' contact information is usually available on the website for your county. Please check it out and get involved!!

During this time of year as you set up your FMO

meetings, I need to remind you that legislators are in Tallahassee for committee meetings. As you extend your invitations or ask for an office appointment, it is helpful to know about their availability. Mondays are travel days with meetings in the afternoon, and usually they are able to return to their District Offices on Thursday.

Following is the Interim Committee meeting schedule for your information when we know they will be out of town:

October 2023 — Week of the 9th (Senate only)

October 2023 — Week of the 16th

November 2023 — Week of the 6th

November 2023 — Week of the 13th

December 2023 — Week of the 4th

December 2023 — Week of the 11th

Take the opportunity to show them the FMO People Power!

Next Steps for Outreach!!

Now is the time to develop a relationship, in-person, while legislators are in their District Office.

Gather several of your neighbors together to set up a meeting with your own Florida Senator and Representative.

- Please see above to find phone number, street address, and staff names. Call their local office to make an appointment on behalf of Mobile/Manufactured Home Owners in your park.
- Have the names of those who will attend the meeting in their office, and the name and address of your park, at the ready because staff will want to know that information.
- Or, if you are having a large meeting in your community, invite them to address the group. This gives them exposure to your lifestyle that they won't get any other way!

.....**CAPITOL Continued on page 7**

- Explain to staff that you are requesting the appointment with the Senator/Representative for introductions and general discussion about some of the issues facing mobile/manufactured home owners who have chosen this lifestyle in Florida.
- Following are some talking points that may be helpful in an introductory meeting. Besides starting the dialogue, which is the first step in any relationship, please let your goal be to create an open door with your Legislators. As legislation for 2024 becomes finalized, it will be important to be able to have further discussion with them!
- These are issues that are of concern throughout the State:
 - The inherent unequal bargaining position between the home owner and the park owner makes resolution of many issues almost impossible.
 - There are over 4,000 parks and communities for hundreds of thousands of home owners, making this lifestyle a valuable part of Florida’s housing stock.
 - Many seniors are losing their homes due to huge rent increases caused by acquisitions of

parks by investor groups and corporations intent only on profit.

- Florida law should require the Division of Condominiums, Timeshares & Mobile Homes to enforce every Section of Chapter 723 of the Florida statutes.
- A check or cash must always be considered legal tender as it is now. We must guard against any change that would force electronic banking for payment of our lot rent.
- Federal Housing and Urban Development (HUD) does not recognize mobile/manufactured homes with the definition of Affordable Housing so federal funds are not available for our choice of home. However, Florida funding for Affordable Housing should include precision-built homes!

Remember you are the VOTERS! Your elected officials want to hear directly from you about what is important to you and the challenges you face with your chosen lifestyle! Feed back to your Section Director, District President, or FMO Park Representative will be very helpful as we move forward!

EDUCATION COMMITTEE

The Education Committee took a break over the summer and have started back up again. Our meeting was held by ZOOM on Thursday September 7, 2023, and the majority of the meeting was spent deciding on a schedule for 723 Training.

We will be using the presentation already in place even though some of the presenters are no longer involved with the committee. We all feel that it was very well received this year by those who took the course and since there have been no changes to Florida Statutes 723 it is not necessary to change anything at this time.

We will be holding training again by ZOOM (Webinar) in January, February, March, April and May 2024. Most HOA’s will be able to meet the requirement of taking the training within 90 days even if they hold their elections between October and December.

We look forward to presenting this training for all newly elected Board Members and for those who will return to retake the course to feel more comfortable in their role within their HOA.

The course dates are flexible in order to accommodate almost any schedule.

2024 FMO HOA Training Course Dates and Times

Thursday, January 11, 2024	10 am – 2 pm
Wednesday, February 7, 2024	6 pm – 10 pm
Saturday, March 16, 2024	1 pm – 5 pm
Monday, April 15, 2024	10 am – 2 pm
Tuesday, May 7, 2024	1 pm – 5 pm

Please remember the “RED BOOK” Homeowners Manual is an excellent resource for anyone interested in how an HOA works or to find forms and useful contact information.

We are a small hard-working group right now, but we are interested in finding new committee members to help. If you are interested in getting involved, please reach out by email to bonbondarling@gmail.com.

Committee members - Bonnie Darling (Chair), Eric West, and Dana Matlock



LEGAL EASE

By Jeremy Anderson



ANDERSON | GIVENS | FREDERICKS

— Attorneys & Counselors At Law —



Questions and Answers

Q: Can our Park Owner compel existing homeowners who are subject to a current prospectus to enter into a new prospectus?

A: No. The prospectus distributed to a mobile homeowner or prospective homeowner shall be binding for the length of the tenancy, including any assumptions of that tenancy.

Except for permitted amendments enumerated in Rule 61B-31.001, Florida Administrative Code, a current mobile homeowner must consent to any changes to a prospectus, including a new one. Any mobile homeowner considering signing a new prospectus needs to review that document with legal counsel, as it is likely that this new prospectus materially alters payment or other terms in a manner favorable to the Park Owner.

Amendments permitted by Rule 61B-31.001, Florida Administrative Code, which do not require the consent of a mobile homeowner include but are not limited to amendments as follows: 1) new rules adopted under section 723.037, Florida Statutes., 2) updates to Park Owner contact information, 3) changes to zoning, 4) changes in utility or other services, 5) amendments required by the Division or changes to Chapter 723, Florida Statutes, 6) the addition of new user fees, 7) the correction of scrivener's errors, 8) compliance with law, and 9) the revision, renewal, or extension of any underlying ground lease.

~~~

***Q: We are a newly created homeowners association. Our Bylaws provide for the adoption of a budget but fail to include any guidance as to adoption. What are the obligations of homeowners associations to the members on budget adoption?***

A: Section 723.078(2), Florida Statutes, contemplates that there will be instances in which Bylaws

are deemed to include certain provisions, even if they lack such provisions. Section 723.078(2)(g), Florida Statutes, is one such provision and provides as follows:

Note – The statute below sets forth the minimum for Budget adoption. If a homeowners association's Bylaws contain a more stringent process, the more stringent process must also be followed.

**723.078 Bylaws of homeowners' associations.—**

(2) The bylaws shall provide and, if they do not, shall be deemed to include, the following provisions:

(g) *Annual budget.*—If the bylaws provide for adoption of an annual budget by the members, the Board of directors shall mail a meeting notice and copies of the proposed annual budget of expenses to the members at least 30 days before the meeting at which the budget will be considered. If the bylaws provide that the budget may be adopted by the Board of directors, the members shall be given written notice of the time and place at which the meeting of the Board of directors to consider the budget will be held. The meeting shall be open to the members. If the bylaws do not provide for adoption of an annual budget, this paragraph shall not apply.

~~~

Q: I was recently married and the Park Owner is not permitting my spouse to reside in my home with me. My spouse meets all adopted residency requirements. The Park Owner is citing a past occupancy violation (overstayed guest time) prior to our marriage as the basis for my spouse's denial.

A: The guest occupancy violation by your spouse prior to your marriage is not likely a valid basis to deny your spouse's occupancy of your home with you.

.....LEGAL Continued on page 9

While Section 723.051, Florida Statutes, defines an “invitee” and provides for permitted days in which an invitee may stay within a home, either consecutively (not more than 15 days) or per calendar year (30 days total), paragraph (3) of that statute provides that the spouse of a mobile homeowner shall be considered an invitee.

While Section 723.061(c) and (e), Florida Statutes, does permit a Park Owner to deny persons who occupied a mobile home without first getting approval, I do not believe a judge would evict the new spouse, provided all other eligibility criteria have been met and all other violations resolved.

In this instance, it may be wise for you to contact legal counsel to further review your rights. A letter from legal counsel will likely resolve this issue without further legal action.

~~~

***Q. We are thinking about amending our Bylaws. Who votes on those changes, and how is this done?***

A: It depends on what is stated in the text of the Bylaws. The applicable For Profit and Not-For-Profit laws governing mobile homeowner associations in Florida permit Bylaws amendments to be made by the Board, the members, or a combination thereof.

In the instance when the Bylaws fail to provide a mechanism for amendment, Section 723.078(2)(1), Florida Statutes, provides that the Bylaws may be amended by the Board of Directors and approved by a majority of members at a meeting at which a quorum is present.

However, if a Bylaws change is required by any action of any federal, state, or local governmental authority or agency, or any law, ordinance, or rule thereof, the Board of Directors may amend the Bylaws (and Articles of Incorporation) at Board meeting without a vote of the members.

Note - No bylaw shall be revised or amended by reference to its title or number only. I suggest proposing amendments in a coded format showing proposed new text underlined and proposed deleted text ~~stricken~~.

~~~

Q. The Park Manager threatens the mobile homeowners in my park with eviction for everything under the sun. What are the reasons that a mobile homeowner may be evicted?

A: Section 723.061, Florida Statutes, provides three (3) reasons that a mobile homeowner, mobile home occupant, and mobile home may be evicted from a Park, which are follows:

- Failure to pay the lot rental amount when due and if the default continues for 5 days after delivery of a written demand by the Park Owner for payment of the lot rental amount. Note – This would include any late charges and then any attorneys’ fees and court fees, in the event an eviction action is actually filed.
- The mobile homeowner or occupant is convicted 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. In this instance, the alleged violating mobile home owner or mobile home tenant must vacate the premises within 7 days after the date the notice to vacate is delivered.
- A violation of a park rule or regulation, the rental agreement, or Chapter 723, Florida Statutes.
- Failure of the purchaser, prospective tenant, or occupant of a mobile home situated in the mobile home park to be qualified as, and to obtain approval to become, a tenant or occupant of the home, if such approval is required by a properly promulgated rule. Note - If a purchaser or prospective tenant of a mobile home situated in the mobile home park occupies the mobile home before such approval is granted, the mobile home owner or mobile home tenant must vacate the premises within 7 days after the date the notice of the failure to be approved for tenancy is delivered.
- Changes in the use of land comprising the mobile home park or portion thereof.

Do you feel like you are being pushed around by the Park Owner and there are no good options?

Submitted by
Jeremy Anderson, Anderson, Givens and Fredericks

While there are many Park Owners who faithfully fulfill their maintenance obligations, maintain rents at a reasonable level, and treat mobile homeowners and homeowners association representatives with respect, there are also those Park Owners who refuse to maintain their parks, are only worried about profits, and treat mobile homeowners and homeowners association representatives with no respect. In the latter instance ("Bad Actor Park Owners"), I frequently speak with mobile homeowners and homeowner association representatives who are in constant despair and feel that no matter what pushback they assert on the Park Owner, they never make any meaningful progress. Alternatively, I talk to many mobile homeowners and homeowners association representatives who are scared into inaction by threats of retaliation.

While Chapter 723, Florida Statutes, is far from perfect, it does provide both individual mobile homeowners and the homeowner associations a wide array of options to address maintenance deficiencies, unreasonable lot rent increases and rule changes, and the treatment of mobile homeowners and homeowner association representatives. In virtually all instances, the

prevailing party can recover attorneys' fees and costs. As to those Bad Actor Park Owners, they recognize and exploit the inequalities in the relationship between the Park Owner and the individual mobile homeowner. These Bad Actor Park Owners know they can outspend individual mobile homeowners, many of whom have fixed or limited income, to pursue legal grievances in court. This is why I am a big advocate of having a strong homeowners association that focuses not just on social events but with protecting or otherwise enhancing the quality of life with the individual parks and stepping in when appropriate to 1) fight against unreasonable rent increases or rule changes, 2) hold the Park Owner accountable for failing to maintain the park's amenities, and/or 3) protect the ability of mobile homeowners, homeowner association, and member social committees to reasonably use the facilities or to otherwise assemble. Homeowner associations are stronger with more members, when sufficiently funded, and when the volunteer Directors and Officers are adequately educated on the laws of Chapter 723, Florida Statutes, and the supporting Administrative Rules governing Mobile Home Parks. I always recommend that all Directors and Officers take the FMO Board Certificate Course and

.....**OPTIONS Continued on page 11**



YOUR MOBILE HOME PARTS WAREHOUSE!



STORES



M-F 8am-5pm / Sat 9am-3pm



Vinyl Siding



Low-e Insulated



Roof Sealers

CATEGORIES:

- AC UNITS (Florida)
- ALUMINUM
- BATHTUBS & SHOWERS
- CABINETS & VANITIES
- COATINGS & SEALERS
- DOORS
- ELECTRICAL
- PLUMBING
- VINYL SIDING
- VINYL SKIRTING
- STEPS & RAILS
- WINDOWS

PRODUCTS INSTOCK!



20" x 36"
Vertical
Slider



54"x27"



WWW.MOBILEHOMEDEPOT.NET
Arizona • Florida • Nevada • Texas

MOBILE HOME SIZES!

OPTIONS Continued from page 10.....

utilize the other publications prepared by the FMO Education Committee, all of which are available on the FMO website.

Virtually every park across the state of Florida is seeking to increase the lot rents to cover jumps in insurance, taxes, and operational costs or to increase the overall profitability of the Park otherwise. I recommend the mobile homeowners or homeowners association plan its lot rental negotiation meeting with the Park Owner and its proposed challenge well before the 90-day notice. I have seen numerous instances this year where a well-organized rent negotiation committee, either at the meeting with the Park Owner or at a later mediation accompanied by legal counsel, has successfully limited or negated the increase altogether. It is common for Park Owners to overreach their proposed increases. Defective Park Owner notices are more common than you would think. This is thanks to the high staff turnover at many Parks. Having a well-organized rent negotiation committee includes being prepared to have counsel review the proposed increase and then be ready to seek mediation approval if there is a valid basis for challenge.

What about the failure of Bad Actor Park Owner's failure to adequately maintain the amenities in a safe and usable condition or even to allow the reasonable use thereof? While individual mobile homeowners can individually pursue action against a Park Owner, the homeowners association is better suited for tackling this task. Specifically, Chapter 723, Florida Statutes, provides the homeowners association standing to bring such actions on behalf of all homeowners within the

Park. Unfortunately, many mobile homeowners and homeowner association representatives decide to accept the lack of adequate maintenance or diminished use/access out of fear or retaliation or because "attorneys are too expensive." Having first-hand experience in dealing with some of these issues, a represented group is less likely to experience retaliation, especially if the concern is raised in the demand. A detailed letter from legal counsel as to the deficiencies in the maintenance or the lack of access oftentimes has the effect of triggering action by the Park Owner. Many times, maintenance or access issues are not elevated to the proper parties or are not taken seriously as they are presented by individual mobile homeowners and/or in a one-off type of complaint and not in a holistic manner.

Another way that mobile homeowners and homeowner associations can better protect the quality of life within Florida Mobile Home Parks is to become a member of FMO and to volunteer in one of the many FMO leadership positions, whether it is on park representative, district or statewide level or on a committee such as the legislative, educational or the Consolidated Legal Fund.

The moral of the story is that there are options available that mobile homeowners and homeowner associations can successfully utilize to combat action or inaction of a Bad Actor Park Owner and that mobile homeowners and homeowners associations are in fact successfully utilizing these options.

AGF

ANDERSON | GIVENS | FREDERICKS
Attorneys & Counselors At Law

Mobile Home and Association Attorneys | www.AndersonGivens.com

Consolidated Legal Fund

Why should my community be a member?

Recently the FMO board received an email from a very upset FMO member. There was clear frustration with management of their community, and their view of “flagrant violations” of Florida Statute 723. Substantial funds had been spent on a lawyer with no progress and the legal funds had run out.

This article will not address if the Consolidated Legal Fund (CLF) could solve their specific issues, but the whole idea behind the CLF is to pool money that can be provided as grants to HOAs to pursue litigation where the results of that litigation can be helpful to many communities across Florida. It was recognized

many years ago that going it alone can be difficult for most communities. The CLF requires a community to fund a \$3,000 commitment. This amount can be paid in a lump sum or spread out to allow reasonable yearly or twice-a-year payments. When litigation becomes necessary, then the community can apply for a grant. To understand the value further and to understand the types of litigation that the CLF would provide grants for, please go to FMO.org and scroll down and click on the CLF topic.

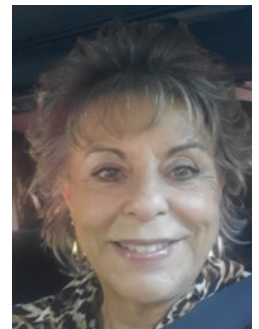
After watching the presentation there, please contact me if you have questions or want to discuss in more detail.

New District 10 President

The FMO Board is pleased to announce that Tamara Buzbee is the new District 10 President. Tamara is retired after 30 years from the School District of Hillsborough County, holding several jobs such as bus driver, bookkeeper, district secretary, and Tabe tester. Tamara is married to a wonderful man of 24 years that supports and encourages her every day.

She has owned a family home for her mother for 20 years and currently owns a second home in Strawberry Ridge Village. Tamara serves as an HOA director and a member of the events committee, where she photographs events and residents to preserve memories and improve their mobile quality and lifestyle.

Tamara is committed to honing her skills and talents to help build a foundation that will make a difference and looking forward to interacting and building a relationship and unity throughout the mobile home communities and looking for more Park Representatives wanting to serve their community throughout Hillsborough County.



Her primary mission is to let mobile homeowners know that they have a person that they can go to with their concerns and promote a respectful and collaborative team.

Looking Out for Our Residents

Submitted by Ron Grove

Lakeside Terrace - Fruitland Park, FL

In July one of our resident's air conditioner went out and repairs were going to take a while. That is very tough in this heat. Luckily, a neighbor had an old window unit and loaned it to him to get by. That got another resident thinking that we should buy a unit to have on hand in the park – Lakeside Terrace in Fruitland Park (240 units) – for future needs. Our park was built in the mid-80's and that is the age of many units. There are portable units available and so a meeting was called to discuss the possibilities. It was Amazon prime day and our neighbor said she would make the purchase to get the savings and our HOA and Social Club each pitched in with \$200 each. We saved a lot that day!

Not long after the unit arrived our HOA president's air went out, but he was able to get repairs done quickly so he didn't need the unit. Then, the son of the lady who is storing the unit had his air go out. He needed the unit because his

repairs took longer. Then his mother's air went out and she needed it. Then a third resident needed it. Three times in a little over a month! They are all very happy the unit was available for them.

We live in a great park with generous people. Our social club is very active and caring. A few years ago, we bought an AED for the park. Next, we started a help fund to pay for repairs that residents might not be able to afford or in the case of the resident being unable to physically do the work, resident volunteers would step in. That has gone well with some folks who were helping when they could.

Last fall we started an emergency fund for residents needing financial help. At Christmas, we distributed \$1,375 to 5 families in need of help. We now have two funds with about \$1,000 each.

As I said, we have wonderful, generous residents. Having a portable A/C – heat unit available in your park could be an extremely helpful piece of equipment and it doesn't cost an enormous amount of money.

Congratulations Woodland at Church Lake HOA Board

Congratulations to the Woodland HOA Board for achieving 100% FMO membership!



Pictured left to right are:

Debbie Wicklander, Secretary; Lisa Marchand, Director at Large; Tom Fisher, Director at Large; Cathy Santocki, Vice President; Steve Ratka, President; and Rich Bukowski, Treasurer. Not pictured: George Rosario

STRENGTH IN NUMBERS!

Many of us who live in Sun Communities have been under the gun on rent increases for 2024 and late rent notices for 2024.

If you would like to share facts and information about how your community is run by Sun Communities, please contact: Dave Daniels, FMO Community Representative, Park Place, Sebastian, FL ; 813-504-6143; breadman3424@gmail.com

District 13 Meeting



District 13 held their monthly meeting at The Villas of Spanish Oaks in Ocala on Sept. 27, 2023. The HOA provided a delicious lunch. Conner Flores from Professional Insurance gave insight into rising insurance premiums. Pam Driggers from Marion County Fire Rescue spoke on fire prevention. On going park maintenance problems, rent increases and difficult rent negotiations were also discussed.

NEXT DISTRICT 13 MEETING

October 25, 2023

Paddock Park South, 8880 SW 27th Avenue

Refreshments 12:30 pm

Meeting 1:00 pm

HOA Board Training



January 11th
10:00 am - 2:00 pm
February 7th
6:00 pm - 10:00 pm

March 16th
1:00 pm - 5:00 pm
April 15th
10:00 am - 2:00 pm
May 7th - 1:00 pm - 5:00 pm

Members - \$45

Non-members - \$60

includes printed material
www.fmo.org to register

FMO BOARD OF DIRECTORS



Rick Hollenbach
PRESIDENT
715-441-6330
rick.hollenbach@att.net



Norma Woodall
VICE PRESIDENT
732-259-3955
ngwoodall@gmail.com



Bonnie Darling
TREASURER
727-290-9618
bonbondarling@gmail.com



Bonnie Darling
Section A, Districts 2, 10, 11 & 17
727-290-9618
bonbondarling@gmail.com



Fred Sullivan
Section B, Districts 5, 7, 8
941-925-1954
fjsulli@aol.com



Jody Brown
Section C, Districts 14, 16
407-433-2644
jodybrown1216@gmail.com



Erik Morrisette
Section D, Districts 12, 12A
954-559-6738
emmo011988@gmail.com

DISTRICT PRESIDENTS

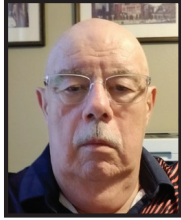
<p>DISTRICT 2 Colleen Gartner, President 484-880-6816 cargartner@icloud.com Pinellas County</p>	<p>DISTRICT 5 Joan Bartlett, President 941-739-3989 jembstar@yahoo.com Manatee County</p>	<p>DISTRICT 14 Duane Love, Vice President 425-770-0655 duane.love@comcast.net Volusia and Flagler Counties</p>	<p>DISTRICT 12 Position Open Miami and Dade Counties Please contact Section D Director Erik Morrisette 954-559-6738</p>
<p>DISTRICT 10 Tammy Buzbee, President Hillsborough County</p>	<p>DISTRICT 7 President Position Open Charlotte, Lee, Collier and Hendry Counties</p>	<p>DISTRICT 16 Chris Ball, President 954-292-6165 cball103@aol.com Seminole, Orange and Osceola Counties</p>	<p>DISTRICT 12A President Position Open Palm Beach County Please contact Section D Director Erik Morrisette 954-559-6738</p>
<p>DISTRICT 11 Susan Slater (Susie), President Pasco and Hernando Counties 954-601-7209 districtpres17@gmail.com</p>	<p>DISTRICT 8 Keith Ryder, President 860-986-4467 keithryder1954@gmail.com Sarasota County</p>		
<p>DISTRICT 17 John Williams, President 570-815-8027 jfwilliams528@gmail.com Citrus and Sumter Counties</p>			

PROFESSIONAL



Jeremy Anderson
FMO Attorney

FMO BOARD OF DIRECTORS



Ed Duffy
 Director At Large
 813-252-8622
 eduffyfmo@gmail.com



Ross Hollander
 Director At Large
 239-440-5473
 rossshollander@yahoo.com



Ron Thoreson
 Director At Large
 919-306-1700
 ron@ronthoreson.com



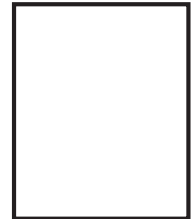
Kevin Doane
 Section E Director
 616-460-3446
 doanek01@gmail.com



Darlene Whitkanack
 Section F, Districts 3, 13
 352-581-9726
 darlene155@aol.com



Cynthia Carter-Lee
 Section G, Districts 4, 9
 703-598-3437
 cynthiacarterleefmo@gmail.com



POSITION OPEN
 Section H, District 15

DISTRICT PRESIDENT'S INFORMATION

<p>DISTRICT 1 Walter Oppermann, President 863-514-4173 wko1993@aol.com Mike Rice, Vice President 315-420-7175 Polk County</p>	<p>DISTRICT 3 John D. Petrella, President 352-669-6936 jdp44emporium@aol.com Lake County</p>	<p>DISTRICT 4 Steven Bojczak, President 973-405-0159 sboj27@gmail.com Mary Jane Barnes, Vice President 772-205-1147 mjbvero1@gmail.com Polk County Indian River, St. Lucie, Okeechobee and Martin Counties</p>	<p>DISTRICT 15 Position Open Bradford, Clay, Nassau, Duval and St. Johns Counties Please contact Section H FMO President, Rick Hollenbach 715-441-6330</p>
<p>DISTRICT 6 Kathie Payne, President 812-305-4484 Kathiepayne@outlook.com Highland County, Desoto, Hardee and Glade Counties</p>	<p>DISTRICT 13 Jo Anne Fieschel, President 631-987-6842 jojoerv@aol.com Marion County</p>	<p>DISTRICT 9 Laurence Berthiaume, President 321-676-4941 doland319@yahoo.com Brevard County</p>	

ADVISORS



Nancy Stewart
 Legislative Counsel

Corporate Landlords Are Snatching Up Mobile Home Parks And Jacking Up The Rent

— here's why such cheap properties are so appealing to wealthy investors

-- Reprinted from *Yahoo MoneyWise* 1/2023

The hunt for yield has pushed private equity firms and professional investors into new segments of the real estate market.

In recent years, sophisticated investors have snapped up multi-family units and single-family homes. Now, corporate landlords are targeting the most cost-effective segment of the real estate market: mobile home parks.

The most affordable U.S. housing option

Manufactured homes or mobile homes are considered the most affordable non-subsidized housing option in America. That's because the owners own only the prefabricated unit and not the land under the home. The land is usually leased from the landlord of a trailer park.

The average monthly rent for a mobile home in 2021 was \$593. That's significantly lower than the average one-bedroom condo rental rate of \$1,450. The mobile park rental also often includes utilities and insurance.

Rents typically rise 4% to 6% annually, and renters have the flexibility to move their housing unit to another park. These factors make the manufactured home highly attractive to low-income households.

As of 2020, nearly 22 million Americans lived in mobile homes. That's 6.7% of the total population, or about one in 15 people across the country.

However, the economic inefficiencies that make these manufactured homes affordable also make them attractive to professional investors.

Investing in mobile home parks

Factors such as below-market rents and disrepair make mobile home parks attractive for investors seeking to add value. The typical mobile home park lot costs \$10,000, which means 80 lots would be worth \$800,000 on average.

Put simply, the entry price for these parks is much lower than multi-family apartments and condo buildings across the country.

Professional investors can also raise rents significantly to improve the valuation of the property. Attracting tenants with higher incomes or improving the park's amenities and infrastructure are other value-add strategies that make this asset class appealing.

The fact that moving a typical mobile home costs between

\$3,000 to \$10,000 also means that most tenants are unable to afford the move. This gives landlords immense pricing power.

Meanwhile, the yield is much higher. The capitalization rate (the ratio of net operating income to market price) could be as high as 9%, according to real estate partners Dave Reynolds and Frank Rolfe, who together are the fifth-largest owner of mobile home parks in the U.S.

The largest mobile park landlord is real estate veteran Sam Zell. Zell's Equity LifeStyle Properties (ELS) owns 165,000 units across the country, and the asset is a key element of his \$5.2 billion fortune.

In recent years, larger investors such as Singapore's sovereign wealth fund GIC and private equity firms such as The Carlyle Group, Brookfield, Blackstone and Apollo have also added exposure to this asset class.

Even Warren Buffett is involved. His firm's subsidiary, Clayton Homes, is the largest manufacturer of mobile homes in the U.S., and also operates two of the biggest mobile home lenders, 21st Mortgage Corp. and Vanderbilt Mortgage.

Read more: [Your cash is trash: Here are 4 simple ways to protect your money against white-hot inflation \(without being a stock market genius\)](#)

You can invest, too. Retail investors looking for exposure to mobile home parks have plenty of options.

Acquiring a park is, perhaps, the most straightforward way to access this asset class. However, publicly listed stocks and real estate investment trusts offer exposure, too.

Sam Zell's Equity LifeStyle Properties is listed on the New York Stock Exchange under the ticker ELS. Sun Communities Inc. (SUI) owns 146,000 units across the U.S. and some in Canada, while Legacy Housing Corp. (LEGH) builds, sells and finances manufactured homes.

Plus, mobile homes aren't the only accessible option for someone eager to get into commercial real estate.

With the help of new platforms, retail investors — not just the ultra rich can buy shares of institutional-quality properties.

Prime commercial real estate has outperformed the S&P 500 over a 25-year period. Now, with a single investment, investors can own properties leased by brands like CVS, Kroger and Walmart — and collect stable grocery store-anchored income on a quarterly basis.

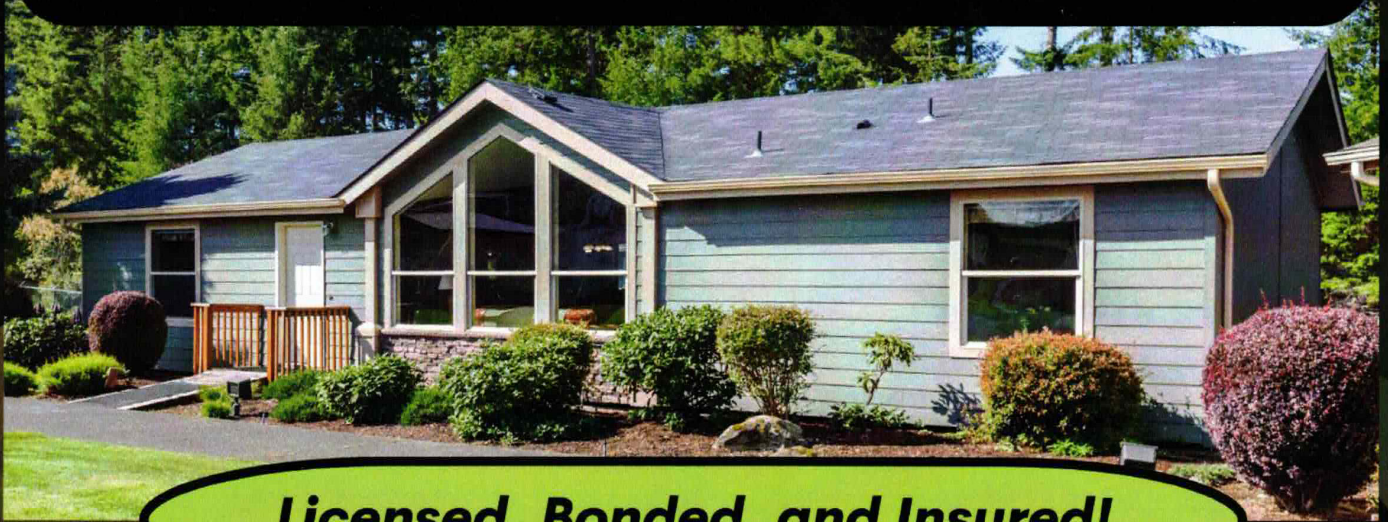


VETERAN'S

MOBILE HOME SERVICES

EXPERTS IN MANUFACTURED HOME REPAIRS!

CALL 800.484.9421



Licensed, Bonded, and Insured!

- ♠ Subfloor ♠ Insulation ♠ Leveling ♠ Skirting
- ♠ Vapor / Moisture Barriers ♠ Support Piers
- ♠ Hurricane Anchors / Tie-Downs & MORE!

FL STATE LIC # IH-1144505



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
The #1 Choice in Community Publishing

941.375.3699 • www.4communitymedia.com

*some communities may not qualify for a no cost newsletter



Community Media • 220 Bahama Street • Venice, FL 34285 • info@4communitymedia.com

Festive Ways To Celebrate Christmas In Florida

Chill Out At Gaylord Palms ICE!



Gaylord Palms Resort and Convention Center features their ICE! event annually and it has certainly become a tradition for most families celebrating Christmas in Florida.

Guests are invited to stroll through a winter wonderland filled with elaborate ice sculptures that all represent the theme for that year. Over 2 million pounds of ice is hand-carved to create a magical experience for all ages.

The temperature inside the ICE! exhibit is a very chilly 9 degrees Fahrenheit, but don't worry because all guests are provided a calf-length winter coat to wear during your visit. Sizes include infant, child, and up to adult 4X.

Hallmark Channel Presents Holidays At LEGOLAND

Let's talk about festive!! Holidays at LEGOLAND are a truly decked-out extravaganza of lights, decorations, massive Christmas trees, and interactive performances.

What is really exciting is that all the holiday festivities are included in your general admission ticket to LEGOLAND! You get to enjoy all that the park has to offer regularly with the added bonus of extra holiday fun and entertainment.

LEGO Santa and Toy Solider will be making appearances throughout the holiday season which makes for a great photo opportunity. You also get to experience hands-on building at different stations throughout the park.

Santa's Enchanted Forest

Our next fabulous thing to do during Christmas in Florida is in Miami! Santa's Enchanted Forest is a 37-year-old family tradition for the holidays.

It is the world's largest holiday theme park that features over 100 games, rides, attractions, and shows. The rides include kiddie rides for guests over 36 inches tall, family rides for guests over 42 inches tall, and thrill rides for guests of 54 inches tall.

The entire theme park is decorated for Christmas and includes South Florida's tallest Christmas tree. The real highlight is the light show spectacular.

Disney Christmas Events



There are so many Disney Christmas events that we can't possibly showcase them all in one post!

Disney is home to many Christmas activities and the parks start decorating the day after Halloween.

With recent changes, favorites such as Mickey's Very Merry Christmas Party are being substituted with after-hours events with a Christmas theme.

There is also the candlelight processional at Epcot which is a yearly favorite and one of the best ways to celebrate Christmas in Florida, complete with celebrities and music.

There is truly something for everyone at one of the many Disney Christmas events, including the Holiday Cookie Stroll at Epcot Festival of The Holidays.

Please remember that park admission is required for experiencing Christmas in Florida at Disney!

Busch Gardens' Christmas Town



Now, we head over to Tampa, FL to Busch Gardens' Christmas Town. Christmas Town is open between November 14th through January 3rd.

.....**FESTIVE Continued on page 21**

FESTIVE Continued from page 20.....

Visiting Busch Gardens' Christmas Town is a great thing to do to celebrate Christmas in Florida. You get the fun theme park experience with all the added holiday trimmings which is really one of the more festive Christmas activities in Florida! Christmas Town features indulgent desserts, handmade gifts, millions of lights, a Sing-along train, and light tunnel walkway. Meet Santa and Mrs. Claus at Santa's house and leave with a souvenir photo.

The best part is just walking around with all of the lights. The whole park is decked out and it really is a very nice way to experience Florida during Christmas!

International Festival Of The Holidays

International Festival of the Holidays takes place at EPCOT which is in Bay Lake, FL, close to Orlando. It is a very special and unique festival that features cultural holiday traditions from around the world.

Storytellers provide an exciting, fun, and educational element to your holiday festivities. Learn all about how other cultures celebrate the winter holidays while you enjoy delicious food from each nation.

As mentioned above, a stunning and peaceful candlelight processional takes place nightly that is quite breathtaking. You can expect some stars to make cameos throughout the performances.

Night Of Lights

The Night of Lights takes place in St. Augustine, FL from late November through early February. The roots of this festival honor the old Spanish tradition of placing a white candle in your front windows during the holiday season. Saint Augustine is truly one of the best Christmas Towns In Florida!

The entire town is fully decorated and filled with the Christmas spirit! Millions of lights, tons of wreaths, lots of bows, and palpable joy to be found in this historic town.

The historic district in Saint Augustine is really festive during the normal time of the year, but during Christmas, it is even better. You can stroll and try treats from sweet shops, go shopping, see Christmas trees, and more. Christmas in Saint Augustine really is the best and the weather is nice too.

Trains and trolleys offer special tours that highlight the best parts of the festival. What's really great about this event? It's free! This is a really fun way to celebrate Christmas in Florida without hurting your budget.

Christmas, FL

Located only 23 miles east of Orlando, the town of Christmas is a cute little town with a military background. It is home of the Fort Christmas Historical Park that features artifacts and

exhibits that tell the story of the Second Seminole War.

The Christmas town in Florida features a lot of quirky tourist attractions including a 200 foot long building that is painted to look like an alligator. You enter Jungle Adventures through the alligator's mouth for a real Florida animal park experience.

Every year people travel from all over to mail their Christmas cards with a very special postmark. The town fully embraces their name with tons of holiday cheer and Christmas Spirit. If you are looking for a real Florida Christmas, does it get any better than this?

Visiting Christmas, FL is a fun little day trip with touristy photo opportunities. An affordable and low-key way to enjoy Christmas in Florida.

SeaWorld's Christmas Celebration

SeaWorld is in Orlando, FL and every year they transform the entire park into a holiday themed wonderland with over 3 million lights and gorgeous decorations.

Special holiday entertainment includes the Sesame Street Christmas Parade, O'Wondrous Night, and Winter Wonderland on Ice. Meet Rudolph the Red-Nosed Reindeer and all of his friends and then meet Santa over in the Wild Arctic section of the park.

As mentioned above, this is similar to the Busch Gardens experience and one of the more popular Christmas in Florida attractions. There is a fee because it is a theme park, but it is more affordable than Disney so you can count that as a win!

Pensacola Winterfest

The Pensacola Winterfest is in the Panhandle of Florida and was ranked by Florida Travel + Life as one of the top holiday events in the state.

This event includes over 400,000 sparkling white lights that really create a charming holiday atmosphere and make your Christmas in Florida one to remember.

Hop aboard the Winterfest Trolley and travel along a 2-mile-long route that goes around historic Seville Square and Palafox Street.

The trolley features interactive entertainment with characters including the Grinch, Elvis, Charlie Brown, and other holiday friends making this one of the better places to spend your Florida Christmas.

Special tour packages include a Santa photo party, Polar Express Tour, Puppet Magic Tour, Scrooge Tour, and others.

Preparing For The Holidays: 10 Tips For A Smooth Season



Preparing For The Holidays: 10 Tips For A Smooth Season

The holiday season is here, and it's a busy time for everyone. From shopping and wrapping gifts to attending parties and cooking elaborate meals, there's a lot to do in a short amount of time. If you're feeling stressed about getting everything done, take a deep breath and follow these ten tips for preparing for the holidays.

1. Start early: The earlier you start your holiday preparations, the less stressed you'll be. So make a list of everything you need to do and start checking items off as soon as possible.

2. Set realistic goals: Trying to do too much will only make you more stressed. So be realistic about what you can accomplish and focus on the most important tasks first.

3. Delegate tasks: Holiday preparations can be overwhelming. Ask family members and friends to help with some of the work involved in preparing for the holidays. This will lighten your load and make things more fun for everyone involved.

4. Set aside money: Holiday spending can quickly get out of control if you're not careful. So set a budget and stick to it by sticking to a cash-only policy or using a debit card instead of

credit cards. This will help you stay mindful of your spending and avoid getting into debt.

5. Simplify where you can: Don't feel like you have to go all out every single year. If decorating the house feels like too much, skip it this year or opt for a more simplified approach. The same goes for gift giving - if buying presents for everyone on your list is putting too much of a strain on your budget, scale back or get creative with homemade gifts instead.

6. Be organized: Getting organized is key to reducing holiday stress. Wrap gifts as soon as you buy them, so you're not stuck doing it all at once right before Christmas. It's also a good idea to keep a stash of wrapping paper and ribbons on hand so you're prepared when the time comes.

7. Take breaks: With all the hustle and bustle of the holidays, it's important to take some time for yourself to relax and recharge. So, schedule some 'me' time into your busy schedule and savor the moments when you can just kick back and relax.

8. Don't overcommit: Saying yes to every holiday party or event invitation that comes your way will only wear you down both mentally and physically. So, pick and choose wisely - only attend the events that sound fun and that you have time for without overextending yourself.

9. Stick to healthy habits: Just because it's the holidays doesn't mean you should let all your healthy habits go out the window in favor of treats and sweets 24/7 - moderation is key! Indulge in your favorite holiday goodies in moderation, keep up with your regular exercise routine as best as you can, and get plenty of rest so

that you don't get run down during this busy season.

10. Enjoy the moments: The holidays are meant to be enjoyed, so don't get so caught up in completing all your To Do's that you forget to actually enjoy them! Savor time spent with loved ones, take in the beauty of festive decorations, and relish in those special moments that make the holidays unique - they'll be gone before you know it!



Some Tips for Coping with Grief at the Holidays

Set realistic expectations for yourself. Remind yourself that this year is different. Decide if you can still handle past responsibilities and expectations. Examine the tasks and events of celebrating and ask yourself if you want to continue them. Accept others' offers to cook, shop, decorate, etc. Consider shopping by phone, Internet or catalog this year if you feel a need to avoid crowds or memories.

Surround yourself with people who love and support you. Share your plans with family and friends and let them know of changes in holiday routines. Memories can sometimes be a source of comfort to the bereaved, so share them by telling stories and looking at photo albums.

Despite the temptation, try to avoid "canceling" the holiday. It is OK to avoid some circumstances that you don't feel ready to handle, but don't isolate yourself. Make some time for solitude, remembering and grieving, but balance it with planned social activities.

Allow yourself to feel joy, sadness, anger – allow yourself to grieve. It is important to recognize that every family member has his/her own unique grief experience. No one way is right or wrong. Experiencing joy and laughter during a time of grief does not mean you have forgotten your loved one.

Draw comfort from doing for others. Consider giving a donation or gift in memory of you loved one. Invite a guest who might otherwise be alone for the holidays. Adopt a needy family during the holiday season.

Take care of yourself. Avoid using alcohol to self-medicate your mood. Try to avoid the hustle and bustle of the holiday season. Physical exercise is often an antidote for depression. Writing in a journal can be a good outlet for your grief. Give yourself permis-

sion to buy something frivolous and indulgent, just because.

Create a new tradition or ritual that accommodates your current situation. Some people find comfort by honoring traditions, while others find them unbearably painful. Discuss with your family the activities you want to include or exclude this year. Some examples of new rituals and traditions include:

- Announce beforehand that someone different will carve the turkey.
- Create a memory box. Fill it with photos of your loved one or memory notes from family members and friends. Ask young children to contribute drawings in the memory box.

"Mourning is the most intense process that most people ever go through. Grief is complex, unpredictable and primal. Many people are frightened by it-frightened by feeling it, frightened by seeing in others. Fortunately, there are ways to move through it, and those ways all involve expressing your feelings. If you act upon your grief, you will make room in your life and in your heart for hope and happiness. If you suppress it, it sticks around forever. However, unpleasant or disturbing some of those feelings may be, there is no benefit in trying to ignore them."



- Make a decorative quilt using favorite colors, symbols, images or pieces of clothing/fabric that remind you of the person who died.

- Light a candle in honor of your loved one.

- Put a bouquet of flowers on your holiday table in memory of your loved one.

- Visit the cemetery and decorate the memorial site.

- Have a moment of silence during a holiday toast to honor your loved one.

- Place a commemorative ornament on the Christmas tree.

- Dedicate a candle in memory of your loved one.

- Write a poem about your loved one and read it during a holiday ritual.

- Play your loved one's favorite music or favorite game.

- Plan a meal with your loved ones' favorite foods.

The most important thing to remember is there is no right or wrong way to celebrate the holiday season after the death of a loved one. The best coping mechanism for the first holiday season

is to plan ahead, get support from others and take it easy.



FMO Membership Application



SAVE A STAMP! You can join on the FMO Website - www.fmo.org

- One Year FMO Membership for \$30 (US Funds)
- Three-Year FMO Membership for \$75 - Best Value (US Fund)
- *New Application
- *Renewing Application

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE



Note: Fields with * are required PLEASE PRINT LEGIBLY

Date: _____

*Name: _____

Co-Member: _____

*Florida Address: _____

*City, Zip: _____

*Email Address: _____

*Phone: () _____
 Home Phone Cell Phone

*Opt-In for Text Messaging Updates: Yes No

*Deliver FMO Magazine by: Email Mail

*Would you like to make a donation to FMO? YES NO

Amount Enclosed: \$ _____

DISTRICT	COUNTY	SECTION
District 1	Polk	E
District 2	Pinellas	A
District 3	Lake	F
District 4	Indian River, St. Lucie, Okeechobee and Martin	G
District 5	Manatee	B
District 6	Desoto, Hardee, Highland, and Glades	E
District 7	Charlotte, Lee, Collier, and Hendry	B
District 8	Sarasota	B
District 9	Brevard	G
District 10	Hillsborough	A
District 11	Pasco	A
District 12	Miami-Dade, Brower, and Monroe	D
District 12-A	Palm Beach	D
District 13	Marion	F
District 14	Volusia and Flagler	C
District 15	Bradford, Clay, Nassau, Duval, and St. Johns	H
District 16	Seminole, Orange, and Osceola	C
District 17	Citrus, Hernando and Sumter	A

To pay with credit card:

MasterCard Visa Discover AMEX

Total amount to be charged: \$ _____

Card # _____

C V V on back _____ Exp. Date: _____

Signature: _____

Park Name: _____

County: _____

District Number: _____

Section Letter: _____

PLEASE NOTE

Your membership cards can be printed online at www.fmo.org after signing into your member record.

Please contact your **District President** or your **Section Director** for questions regarding HOA-related inquiries.

FMO Headquarters
 222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714
 Email: members@fmo.org | Phone: 321 214-4300

FMO 2023-2024 ADVERTISING RATES

ALL RATES ARE FOR ADVERTISEMENT IN 6 ISSUES
RATES VALID THROUGH 12/31/24

Regional Rates*

1/2 Page	\$700
1/4 Page	\$500
1/3 Page	\$400
1/6 Page	\$300

*Regional rates are for providers that service regional-specific territories.
If you service the entire state, statewide rate apply.
SEE MAP FOR REGIONS.

Statewide Rates

Full Page	\$6,000
2/3 Page	\$4,500
1/2 Page	\$3,500
1/4 Page	\$1,800
1/3 Page	\$1,500
1/6 Page	\$1,200
BUSINESS CARD	\$75
Classified	\$100

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
BUSINESS CARD SECTON.....	3.5"Wx1.9"H
Classified.....	30 words max
Digital.....	160 by 195 pix
Digital Banner.....	160 by 600 pix



ADVERTISING WITH FMO WEBSITE

Website is a responsive site and be accessed from both desktop and mobile platforms. Ads can be static or linked to your content.

MAGAZINE DISTRIBUTION

Bimonthly printed publication mailed to over 10,000 households and sent electronically to all members.

Digital version published on website and emailed to over 12,000 subscribers.

Insertion deadline dates provided with contract.

PAYMENT

1/6 payment due (billed) every 60 days.


Payment must be received before ad is run.

For additional information contact

Cynthia Carter-Lee
cynthiacarterleefmo@gmail.com
703-598-3437

.....RATES Continued on page 27

IT IS YOUR BUSINESS




Cynthia Carter-Lee
Making Vacation Dreams Come True


703-598-3437
cynthia.carterlee@cruiseplanners.com
cynthiacarterlee.alohavacationsforyou.com

YOUR LAND AND CRUISE EXPERTS

COMPANY NAME

FULL NAME
Job Title
Address Line 1
Address Line 2
Phone / Other
Web / Other
Email / Other

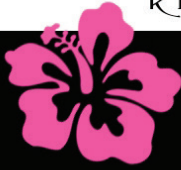




papazzzi
INDEPENDENT CONSULTANT

AVON

REPRESENTATIVE



[INSERT NAME]
[PHONE NUMBER]
[INSERT EMAIL]
[INSERT WEBSITE]

Financial Advisor

Company Name
Your Name
Your Title
PH 123-456-7890
FX 123-456-7890
Address City State Zip
Your Website or anything here

Only \$75*

Per Issue

* Based on One Year Contract (6 Issues)
Billed and Payable Bi-Monthly

Reach

11,000 *Plus*

Potential Customers
FULL COLOR ADVERTISING
DON'T MISS OUT!

CONTACT
fmomagazine@gmail.com
with

YOUR AD

Submit Camera Ready Artwork
1.9"H x 3.5"W

Perfect for small and
home based businesses

**THIS
SPACE IS
AVAILABLE**

Your Name
Job Title

Company Name
Plumbing Service & Maintenance

800.555.1234

Name@email.com
12345 Main Street
City Name, State Zip
www.companyname.com



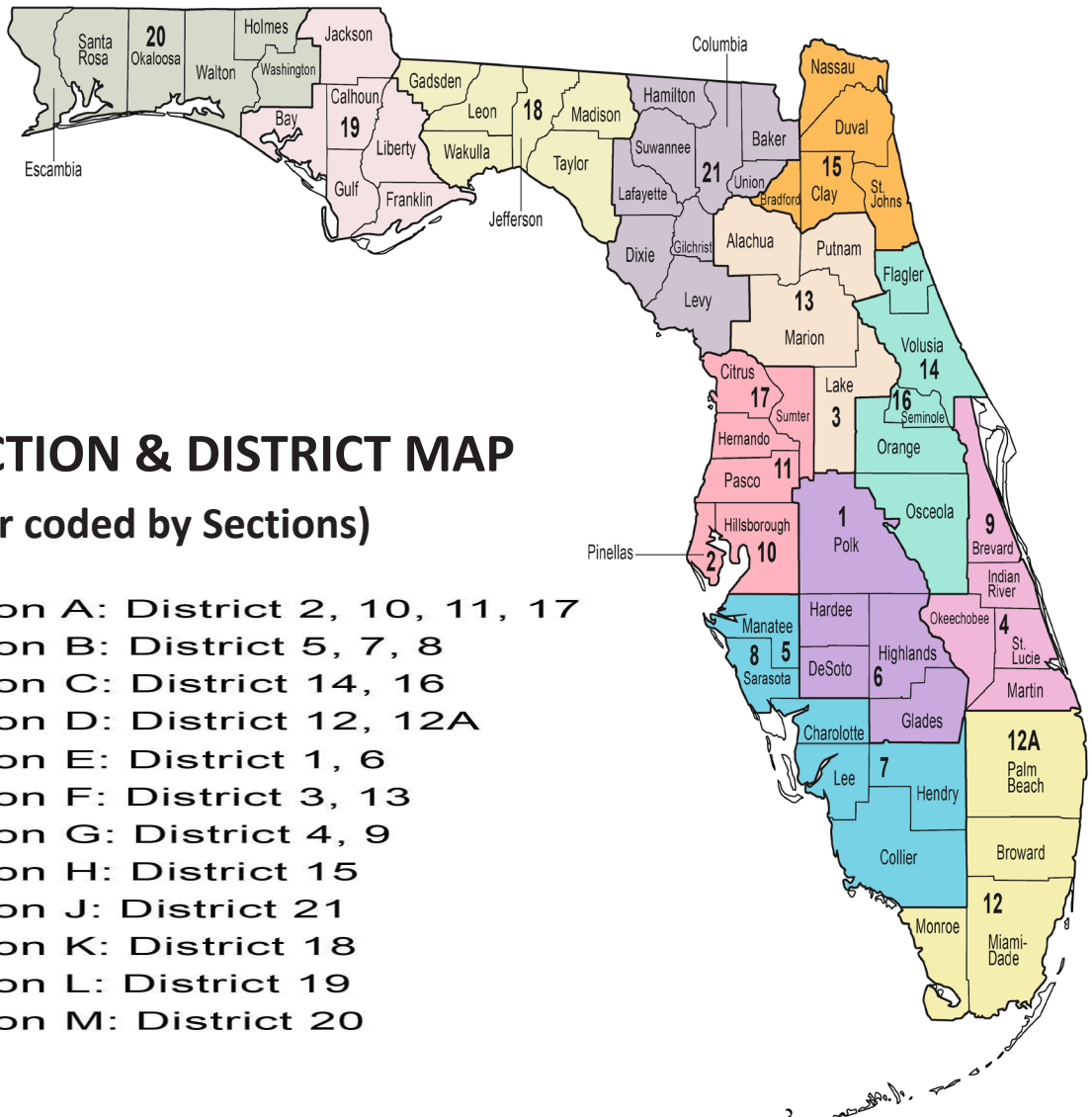
ADVERTISERS' INDEX

Name	Phone/Website	Page
MHD (Mobile Home Depot)	mobilehomedepot.net	10
ANDERSON GIVENS FREDERICKS	www.AndersonGivens.com	11
VETERAN'S MOBILE HOME SERVICES	800-484-9421	17
COMMUNITY MEDIA	941-375-3699/www.4communitymedia.com	18
BUSINESS CARD ADVERTISERS		26
PROFESSIONAL INSURANCE SYSTEMS	800-329-5799 / www.proinsurance.us	28

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

See Advertisement Rates on page 25

SUPPORT OUR ADVERTISERS



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

Coverage For Homes of Any Age



**Make sure you
have ALL your
Discounts
for FMO members**



Complimentary Review of Coverage

- ◇ Inspections not necessarily required
- ◇ Coverage for homes of any age
- ◇ Multiple Carriers to choose

Free Quote

**Professional Insurance
Systems of Florida, Inc.**

5700 1st Ave N
St. Petersburg, FL 33710

Phone: 800-329-5799
Phone: 727-579-9956
Fax: 727-579-9767
Email:

info@proinsuranceofflora.com

Older Mobile Home? Don't go without coverage—we offer coverage for under \$400

**Medicare
Supplements
starting at \$49 month**

**Affordable
Long Term Care
Options**

**Quick Shop
Auto Insurance
Save \$\$ Today**

Get Quick Quote

- Auto/RV Insurance
- Boat Insurance
- Mobile Home Insurance
- Umbrella Policies
- Health Insurance
- Cancer Plans
- Medicare Advantage Plans
- Medicare Supplements
- Life Insurance
- Annuities
- Long Term Care
- Home Health Care
- ...and more

**All your insurance in ONE
Place!**

- ◆ ANY Doctor
- ◆ ANY Hospital
- ◆ ANY Time

- ◆ New Options are available for Long Term Care
- ◆ Easier to Qualify
- ◆ Affordable Cost

- ◆ Multiple Carriers
- ◆ Personalized Spreadsheet
- ◆ Lowest Premiums

Call Today!

800-329-5799

Tired of Low - Low - CD Rates?

Contact Tucker Today!