

# FEDERATION OF MANUFACTURED/MOBILE HOME OWNERS

## MEETING MINUTES FOR DISTRICT 12 MEETING

Date: March 14, 2018 Time: 10:00 AM - Noon

Location: Deerfield Lake MH Community, 4400 NW 69<sup>th</sup> Ct., Coconut Creek, FL 33073

Facilitator: Calvin McQueen, District 12 (Broward, Monroe, Dade counties) President P: 267-441-5589

Attendees (25): 3 Coral Cay, 15 Deerfield Lake, 1 Everglade Lakes, 5 Tallowood Isle, 1 Park Place

Pledge of Allegiance/moment of silence

Welcome by Calvin McQueen

Reading; of Feb. 20, 2018 FMO District 12 Meeting Minutes

Discussion:

- Dillon Insurance – Dennis Dillon

6884 Taft St., P O Box 7890, Hollywood, FL 33081 P: 954-961-0503

Manufactured homes are covered by Citizens through Dillon Insurance

In 1994, after witnessing the devastation brought about by Hurricane Andrew, the HUD code was strengthened considerably, and today the Florida Manufactured Housing Association refers to those homes built after 1994 as *modern* manufactured homes. When a manufactured home is constructed today, it must meet all of the strict federal guidelines set by HUD. The manufacturers of these housing units are required to have a HUD-approved inspection official onsite in order to ensure that the homes meet all of the guidelines and standards as outlined in the HUD Federal Building Code. Manufactured homes and communities must also adhere to the State-level regulations found in Chapter 723 of the Florida Statutes and Chapter 7 of the Florida Administrative Code, Department of Business Regulation, Chapter 7D-302 through 34. In addition, HUD homes must be continually upgraded in order to reflect the changing and increasingly strict Federal guidelines.

Mobile Home Insurance works much like a typical Homeowners policy and typically includes features such as:

- Personal Property Protection to pay for loss or damage to most of your personal items
- Family Liability Protection to provide legal representation against injury or property damage claims
- Guest Medical Protection to help cover the medical expenses for visitors injured in your home
- Home & Structure Protection to compensate you for building repairs after a covered accident
- Additional Living Expenses to reimburse you for temporary housing during reconstruction

Four items that affect policy cost: Roof, AC, Plumbing, Electric

Misc. items include presence of rails for all entrances with >3 steps (liability), tie downs

Typical coverage is fully paid out if cost to repair is ≥80% of policy. If not totaled, depreciation is taken into account. To help with depreciation estimates, take pictures improvements and inventory; keep in safety deposit box. If value of home increases, coverage can be increased.

- Russ Watson, FMO Director at Large

- A manufactured home (formerly known as a mobile home) is built to the Manufactured Home Construction and Safety Standards (HUD Code-U.S. Department of Housing and Urban Development -Secretary Ben Carson) and displays a red certification label on the exterior of each transportable section. Manufactured homes are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis. The HUD Code standards were adopted by Congress in 1974 and went into effect on June 15, 1976. Simply put, a manufactured home is a factory-built home built after June 15, 1976.
- Plans for FMO success and improvement:
  - Working on FMO bylaws on website
  - Preparing guide for perspective MH buyers
  - Currently beta testing new website
  - Begin FMO Park Representative training
  - Partnering with other organizations
  - Extending legislative efforts beyond the state to federal levels
  - Intervention on behalf of residents where park owners have changed a rule to give them the “right of first refusal” when selling their home.

- Rep. Norma J. Torres (D-Pomona, CA) introduced the HUD Manufactured Housing Modernization Act of 2017, a bill to increase the availability of affordable housing by modernizing outdated regulations so they include new manufactured housing options.

Manufactured housing can provide modern, well-built affordable housing options that are nearly indistinguishable from site-built housing, yet current regulations ignore manufactured housing as a viable solution. Her bill would bring local planning for affordable housing and community development into the 21st century and ensure our communities are considering all viable options to make housing affordable and accessible.”

The Department of Housing and Urban Development (HUD) has attempted to promote affordable housing options in communities through grants and economic development programs as part of Consolidated Planning. However, these programs have ignored manufactured housing as a viable, targeted solution for certain communities.

The **HUD Manufactured Housing Modernization Act of 2017** directs HUD to update their Consolidated Planning Guidance to states and local jurisdictions to simply consider manufactured housing as an option.

- FMO lobbyist, Nancy Black Stewart, for the last 12 years has been trying to block the proposed 7% rent tax which would mean \$400 - \$700/year increase in our rent
- FMO representatives will be trained to watch for park prospectus changes. There is a DBPR (Dept. of Business Professional Regulation) website to monitor these. Often park owners will try to change the prospectus during summer months when snowbirds have left. Keep a list of contact information (e-mails, phone numbers) for all residents in case they must be reached to block changes.

- Roundtable discussion:

- **Everglades Lakes:** Gated  $\geq$  55 community. 600 homes. No resident under 18 yrs. allowed. Park owned by a family trust since 1972. 2018 rent increase is \$20/month. Range of lot rent \$650 - \$680 – there are 6 rent levels. Lawn maintenance is included in rent. Water & sewer costs are not included (approx. \$60/month). HOA consists of 9 board members (4 officers and 5 directors). Amenities: clubhouse, 2 pools, billiards, shuffleboard, putting green. There is a Neighborhood Watch which is to only observe and report...do not engage. Management bought a used golf cart (light on top) which is used in two shifts from 7-9 PM & 9-11 PM every night. During season, one gentleman volunteers after 11 PM. It is gated with a security officer 24/7 which costs approx. \$100,000/yr. (included in rent). An emergency gate (for fire and rescue) is being installed in addition to the one existing gate. The members have been trying to amend the HOA rules...it's been over 3 years waiting for DBPR approval. Currently renovating restrooms and showers. Sound system to be installed.
- **Coral Cay Plantation:** Gated  $\geq$  55 community owned by ELS. 819 homes (approx. ELS 140 rentals - \$1500/month). There are 64 for sale. Residents include approx. 25% Canadians & snowbirds. 36 FMO members. New manager started Feb. 1, 2018. 2018 rent increase for next three years (year 1 - 3.75%, year 2 – 3.85%, year 3 - 3.95%). Rents from \$685 - \$880 with additional \$62/month pass thru. Approx. \$40/month for water. Eight member HOA – no issues with even number. HOA fee - \$15/year (receive discounts at parties and 2 free events). No men/women clubs. Volunteer group called “We Care” that loans medical equipment to residents. Amenities: 2 pools, bocce, exercise room (new gym equip.). DeLama Security guard 4 PM – 4 AM which costs each home owner an additional \$4.10/ month. Discontinued Neighborhood Watch. No parking allowed on streets and none overnight at clubhouse parking lot. Prospectus allows 20 lb. pets but sales is saying 40 lbs...also seeing aggressive breeds lately.
- **Tallowood Isle:** 253 rental lots + 86 owned. Park owned by SUN. Average rent is \$725 - \$780. 2018 rent increase negotiated at several meetings and then went to mediation. Final result for next three years was 3.85%, 3.95%, 4.00%. Gated community with club house, pool, laundry, shuffleboard, and billiard room. Pets up to 20 lbs. allowed. 7 member HOA. HOA fee of \$10/year per residence. There are 84 HOA members. Monthly dinners with entertainment. Approx. 40% snowbirds. No liability insurance. Management recently resurfaced pool deck.
- **Deerfield Lake:** Gated  $\geq$  55 community. 346 homes (4 unoccupied), approx. 23 for sale – price range from \$17,000 to \$115,000. There are 41 FMO members (12% of residents). Owned by Deerfield Lake Associates LTD (Florida Limited Partnership) in Farmington Hills, Michigan. Base lot rent (including rent increase) from \$714 to \$765 (includes lawn mowing & treatment, lawn sprinkling system and lake water). Not included: sewer, water, trash, taxes on non-ad valorem assessments. 2018 rent increase \$25/ month for all lots. Amenities include clubhouse, pool, laundry, shuffleboard, putting green, bocce ball, exercise room, lake water for lawn sprinkler. Activities include bingo, pool aerobics, bowling, koffee klutch, card party, social parties, women’s lunch, men’s breakfast. There is an HOA consisting of 4 officers and 3 directors. No HOA dues for residents. Misc.: Neighborhood watch is active, pet registration with a copy of rabies vaccination verification requested by management, parking on streets not allowed after 11 PM, car decals in effect, pool closes at 11 PM.

**Next Meeting:** April 11, 2018 at 10 AM – Noon at Everglades Lakes MH Community, Agenda: to be announced