

FEDERATION OF MANUFACTURED/MOBILE HOME OWNERS

MEETING MINUTES FOR DISTRICT 12 MEETING

Date: April 11, 2018 Time: 10:00 AM - Noon

Location: Everglades Lakes, 3300 SW 52nd Ave., Davie, FL 33314

Facilitator: Jim Blaszk, Everglades Lakes HOA President (Calvin McQueen, District 12 FMO President, was unable to attend due to family emergency P: 267-441-5589)

Attendees (27): 2 Coral Cay, 5 Deerfield Lake, 17 Everglade Lakes, 2 Tallowood Isle, 1 Golfview

Pledge of Allegiance/moment of silence

Welcome by Everglades HOA Pres. Sam Aloï

Discussion:

- Watch Dog – March 2018: This November, vote YES on Ballot 2. Keep the current legislation to prevent park owners passing on property tax costs to the park residents.
- Dillon Insurance – Dennis Dillon
6884 Taft St., P O Box 7890, Hollywood, FL 33081 P: 954-961-0503
Manufactured homes are covered by several insurance companies including 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 reconstructionFour 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. Policies are not transferable if you move.
After Hurricane Wilma, many manufactured home insurers left Florida. Citizens did not buy insurance companies but purchased their accounts (such as Beacon Home Insurance).
If you have both hurricane and wind insurance, your deductible is determined if it was an official hurricane. If so, the deductible would be from the hurricane policy, otherwise, it would be the wind policy (not both).
- Roundtable discussion:
 - **Everglades Lakes**: Gated ≥ 55 community. 612 homes. No resident under 18 yrs. allowed. Park owned by a family trust since 1972. 26 homes are for sale. 2018 rent increase is \$20/month. Range of lot rent \$655 - \$690 – there are 6 rent levels. Lawn maintenance is included in rent. Water & sewer, electric, and cable costs are not included (approx. \$60/month). HOA consists of 9 board members (4 officers and 5 directors). HOA pays for liability insurance with management paying a portion. There are 59 active HOA members (\$7/yr. fee). Amenities: clubhouse with kitchen and Wi-Fi, 2 pools (1 heated), library, billiards, darts, shuffleboard, putting green, two dog parks and dog bag stations throughout park. Restrooms have showers and sauna. Men's breakfast and women's

lunch being started. 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.

- **Coral Cay Plantation:** Gated \geq 55 community owned by ELS. 819 homes (approx. ELS 160 rentals - \$995 to \$1600/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 \$747 for inside lots, \$753 for corner lots, and - \$789 for waterfront 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. Activities include crafts, yoga, bowling. Volunteer group called "We Care" that loans medical equipment to residents. Amenities: 2 clubhouses, 2 pools, bocce, petanque court, 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 seeing larger ones. If it is a support dog, you cannot ask the dog's size, breed, or reason why they are considered support. Latest issues: 1) planting trees without management's approval 2) moving in during the weekend 3) noticing more underage residents in park.
- **Tallowood Isle:** 250 rental lots + 84 owned. Park owned by SUN. Average rent is \$703 - \$735. 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%. Rent includes lawn sprinkling and trash. There is an ad valorem tax once/yr. which equals \$330. 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 81 HOA members. The social club is separate from the HOA. Monthly dinners with entertainment for seasonal 7 months. There is a fundraiser once per year to help pay for social events. Approx. 40% snowbirds. No liability insurance. Issues: 1) work vehicles in park. Although rules prohibited work vehicles, past management did not enforce; current, new management trying to work with residents. 2) Moldy homes - management trying to clean up the park. Moldy shuffleboard being cleaned. 3) Currently 2 gates with dial in capability...if there is a problem for one vehicle (usually work related) a line quickly develops - want third gate for residents only. No security.
- **Deerfield Lake:** Gated \geq 55 community. 346 homes, approx. 30 for sale - price range from \$17,000 to \$115,000. There are 44 FMO members (13% of residents). Owned by Lautrec 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 with kitchen and Wi-Fi, pool, laundry, shuffleboard, putting green, bocce ball, exercise room, lake water for lawn sprinkler. Activities include bingo, pool aerobics, bowling, coffee 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. Management gives HOA \$5000/yr. for social activities. 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. Latest issues: 1) outdoor cats being fed by residents...some residents complaining of cat's urinating around home causing odor 2) recycling area messy and outside people dumping there - management gated area and placed sign with hours on gate...will monitor for effectiveness. Suggestion for cat issue was to call the Humane Society. They will pick up trapped cats, spay/neuter, notch their ear, and return (that does not handle the odor problem though).
- **Golfview** (located at intersection of Atlantic and Turnpike): 287 MH + 127 RV lots, no rentals. Family owned. Rent for all lots is \$717 which includes the 2018 rent increase of \$12. Increase is determined by cost of living. No pass-thrus. There are 2 clubhouses (one for RV section and one for MH). 10-15 MH are for sale. Price for sale ranges from \$2,000 to \$15,000. 2017 lot rent increase \$10/lot. Average lot rent \$705. Have a gated community plus security at night. Amenities include billiard, room, pools, hot tubs, saunas, gym, shuffleboard court, laundry. Raymond Lebel, Golfview HOA President, asked for FMO members to unite and prepare resolutions to our issues.

The following are questions and concerns that he listed to be discussed and addressed:

1. # parks \geq 55 in District 12?
2. How many have HOA?
3. How many have FMO members and if not, why not?
4. Reasons why park owners increase rent
5. Each park's estimate of worth
6. Comparison of rent increase to cost of living
7. What is the procedure for post hurricane cleanup? Apparently, in 2005, our HOA signed a contract that they would be responsible for post hurricane cleanup. ? After Hurricane Wilma, Golfview's HOA was sued by the park owner to pay \$82K. FEMA was called for help and they may have paid the park owner, not the HOA.

Next Meeting: Jim Blaszka to contact Calvin McQueen.