



## MINUTES

November 10, 2023

The meeting was called to order by President Harman at 9:05 a.m. at Tippecanoe clubhouse. President Harman asked for a moment of silence before leading the attendees in the Pledge of Allegiance.

Secretary Snell took Roll Call. There were 12 member communities represented. The minutes to the October 20, 2023 meeting were read. A motion was made and seconded to accept the minutes as read. The motion passed and will be put on the website.

Treasurer Lawrence presented the treasurer's report as of November 9, 2023. The EPROC Accounts Balance is \$3,573.67, with the only expense since the last meeting being for Song Printing for the maintenance of the EPROC Web Site (\$42.50 @ mo.).

President Harman introduced Beth Caro, President of Tippecanoe Village Board of Trustees, who introduced the other trustees present and gave a brief overview of their park.

President Harmond introduced the individuals of the EPROC Associate Member who will be providing information in a Round-Table Discussion.

1. Andy Miller from Lee Reed Insurance: He stated that not a lot has changed since last year. The Florida Insurance place is in as bad a shape as he's seen in his 30 years of experience. Insurance prices have increased because of re-insurance (which is the insurance companies having to buy insurance that gets passed on to the customers) and litigation costs that have taken place here in Florida (over 100K lawsuits annually in Florida and the costs associated with them). The good news is Florida Legislature has passed some major tort reforms. They eliminated several of the loopholes that were being exploited by attorneys. Currently, there are only 6-12 Insurance companies that will insure mobile homes. Insurance policies have been increased 30-40%.
2. Jullie Angell from Lifestyle Choices Realty: They are a management company who manages the day-to-day operations of mobile home communities and works with the Board members of the community. They make certain the Florida Statutes are being adhered to in the communities, including; 1) making sure the budgets are mailed out to shareholders at least 14 days prior to the Board adopting it at a Board Meeting, 2) making sure there is no quorum of the board if/when park business is being discussed outside of board meetings which is open to the shareholders, 3) even executive (board officers/directors) meetings must be posted 48 hours on advance, 4) closed meetings can only be held for 2 reasons (legal and personnel discussions). 5) Dinners/events can not be paid for out of the funds collected from the shareholders for maintenance fees unless it is in the governing documents and is a line item in the budget. (social committees/activity committees can however if they are separate entities and file

separate corporate filings), 6) Rules & Regulations, when changed, must be approved by an attorney and a copy sent to DBPR. There are several options communities have when hiring a management company. The price charged by a management company depends on the duties the community wants them to perform (i.e., accounting only, meetings only, inspections, vendors, compliance violations, document reviews, employees, etc.). Prices also depend on the size of the community and number of lots. The current average is approximately \$7 per unit per month for everything. She also mentioned that communities are having a difficult time getting shareholders to step up and run for the Board. Unfortunately, if there are not enough Board members the state comes in and appoints an agent who will run the entire park and the park and hire their own vendors (at that point) goes into receivership and fees go through the roof.

3. Dean Smith from Health Markets Insurance Agency: The government pays the health insurance companies approximately \$1000 per month per person. The health insurance companies, in turn, can either keep the money or give us better insurance packages. In this area there are approximately 12 different companies to select from, with about 10 different plans each (approx. 120 plans to choose from). Each year these plans change. There are HMOs and PPOs. If you don't travel much an HMO would probably be good for you, but if you do travel you may want to select a PPO. The enrollment period for Medicare, Oct 15 thru Dec. 7, however if you pick the wrong plan, you can make one (1) change from Jan. 1 through March 30. He also discussed some of the changes made to Medicare Advantage Plans for this enrollment period.

All gave excellent presentations and responded to many questions.

President Harman had the other EPROC Board Members return to the stage so the annual election could be conducted. He explained there were three (3) board members who will be replaced. Fortunately, we had three (3) individuals step forward to run for the open board positions. They include: Frank Brooks from Casa Del Sol, Peter Brock from Sleepy Hollow Parks and Jullie Angell with Lifestyle Choice Realty. All were unanimously approved.

President Harman asked the newly elected Board Members to stay after the meeting for a few minutes, and stated a new location would need to be found for the Board Certification Training in March. Casa Del Sol and Country Aire Estates each volunteered their clubhouses to host the FL720 and FL719 training respectively.

President Harmon stated the December meeting would be held at Sleepy Hollow Parks on December 8, 2023. The guest speaker will be Senator Danny Burgess.

Being no further business, the meeting was adjourned 10:45 a.m.

Respectfully Submitted By,  
Valarie Snell, Outgoing Secretary