



OURROC-SWF

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Our Resident Owned Communities - Southwest Florida, Inc.

Minutes: March 7, 2023, Membership Meeting.

Location: Oak Park Village

1. Roll Call: President/Director Bob Snyder (Sun-N-Fun) called the meeting to order at 9:30AM with the Pledge of Allegiance. Other Directors present were Vice President Ken DeWalt (Oak Park), and. Past-President Gary Mathews (River Forest) and Treasurer Bill Bauer (Oak Park). Secretary Dennis Kriesen (Orange Harbor) and Mona Kadow (Moorehead Manor) were excused.
2. Members Communities (from published list) present Horizon Village Co-op Inc., Imperial Bonita Estates Coop, Inc., Oak Park Village Cooperative, Inc., Orange Harbor Co-op., Inc, Parkhill, Inc., Poinsettia Mobile Home Park, River Forest Village, Inc., Sun-N-Fun HOA, Inc. Overall attendance, 21.
3. Members Professional (from published list) none present.
4. Proof of notice of meeting: Announcements were emailed to all on the mailing list, several weeks prior.
5. Reading of Minutes of prior meeting: Minutes of the February Meeting, previously mailed, Motion by Bill Bauer 2nd by Ken DeWalt to not read but Passed ayes all by membership.
6. Report of Officers & Report of Committees:
Bob - thanked the Board of Directors and President Joe Linert of Oak Park Village, for hosting this meeting and event.

Bob - welcomed to our March 7th, meeting Para Legal **Ally Mendez, with Safe Harbor Law Firm** and her presentation on **Learn How to Protect Your Assets in 2 Easy Ways.**

We need Board Members; elections will take place at the April Meeting.

Ken - commented on upcoming meeting for the 2023 – 2024 season, we are looking for host communities and looking for topics.

Bill - Gave Treasurer Report \$3,900.11

Gary - Reminded everyone of the 2024 Co-op Training at River Forest on February 13th, 2024.

7. Old Business: None

Insurance Increase Letters – Bob handed out letters to those communities in attendance that should be sent to their FL Representative and FL Senator, Bob explained what the best way is to accomplish the task (sample letter attached).

Collapse Letter - Bob handed out letters to those communities in attendance that should be sent to their FL Representative and FL Senator, Bob explained what the best way is to accomplish the task (sample letter attached).

Total Loss Question, comments from Stu Cooke – Stu gave the latest update on the total loss question. Appears no two agencies agree on the question. It's best for the unit owner to keep records of his/her unit changes in order have a complete picture available to the agencies involved in the decision-making process.

Stu Cooke also informed the on-hand communities that there are new Lee County Flood Zones (copy attached) and an article "Understanding the FEMA 50% rule in Lee County (copy attached). Bob told the group that both these will be added to the Website.

Elections, another reminder OURROC is looking for a few men & /or women to serve on the Board of Directors. These positions are available President, Vice-President, Treasurer, Secretary, and Directors, we need your help!

Meeting Dates & Locations for 2023 – 2024 season. Bob shared the meeting dates for the 2023 – 2024 season –

Board Meeting	General Meeting
11/7	11/14 Roundtable
12/5	12/12
1/2/24	1/6/24

2/6/24	2/13/24 Co-op Training
3/5/24	3/12/24
4/2/24	4/9/24 Roundtable

8. New Business:

Bob brought up that Orange Harbor is looking for recommendations for a CAM & Attorney, if you have suggestions, please contact them. Bob did say he recommended Scott Gordon & Richard DeBoest for Attorneys but did not have a recommendation for CAM or Park Manager, there is not an agency that tracks or recommends either.

Bob Reminded all of the Round Table Discussion on April 11th at **Horizon Village Co-op., Inc., 9200 Littleton Rd. North Fort Myers, FL 33903** (copy of flyer attached)

9. Bob asked did we miss anything? No comments.

10. Adjournment 9:50AM.
Thank you for coming.

Bob reintroduced Para Legal Ally Mendez, with Safe Harbor Law Firm and her presentation on Learn How to Protect Your Assets in 2 Easy Ways.

Dennis Kriesen
Secretary, OURROC-SWF

Subject: Please Put An End to Rising Reinsurance Rates!

Dear

I'm tired of sticker shock every time I get my home insurance premium renewal packet. My rates have increased by double digits every year for the past few years.

Now I'm hearing that Florida insurance companies are dealing with the worst reinsurance market ever and are contending with increases of at least 40- 50% - costs that will ultimately be paid for by hard working Floridians like me.

Enough is enough - we need the state of Florida needs to intervene. The reinsurance programs that were passed in 2022 didn't go far enough. There is still too much of a gap in the private market, and we need legislators to address that gap during the 2023 legislative session.

Please don't wait until another insurance company goes insolvent before you act. Not only will that force thousands of Floridians to scramble for coverage that is hard enough to find, especially before hurricane season, but it will tack on yet ANOTHER FIGA assessment for Floridians to pay.

Floridians can't keep subsidizing the cost of failing companies and we can't afford the upcoming exorbitant reinsurance rate hike. Please act now - introduce legislation for the upcoming session that will fix the reinsurance gap and prevent the upcoming rate increase!

Respectfully,

<https://fltortreform.com/take-action/#/>

Dear :

I am a homeowner in the _____ residential cooperative, which is a resident owned manufactured housing community in your district. I am a member of that cooperative and as such I am a "unit owner" as defined in Chapter 719 of the Florida Statutes.

Last year, the Florida legislature approved a number of revisions to the laws governing condominiums and cooperatives in response to the collapse of the condominium building in Surfside several years ago. I have been advised that, as a result of those revisions, even though there is no building more than two stories high at our community, and each unit owner owns his or her own manufactured home, the Department of Business and Professional Regulation now contends that our association will now be required to fully fund certain items in our budget for reserves and that our members will no longer be able to waive or underfund the reserve requirement for those items. This makes no sense since the revisions that were approved by the Florida legislature only require cooperative and condominium associations with buildings more than two stories high to file reports with the DBPR at to obtain structural integrity reserve studies. In addition, apparently our cooperative association will now be required to fully fund the reserves for total replacement of certain items even though, since we are not required to obtain a structural integrity reserve study, we might not in fact have any idea of exactly what items need to be funded and to what extent those items need to be funded.

What may make sense for a high rise site build structure certainly does not make sense for a resident owned manufactured housing cooperative where the only structures owned by the cooperative are buildings that are not intended for use as a residence and are two stories or less in height.

I respectfully request that you and your colleagues in the Florida legislature respond to my concerns and those of the thousands of other members of resident owned manufactured housing communities throughout the state and correct the serious problems created by these revisions to Chapter 719.

Please feel free to contact me if you wish to discuss my concerns in further detail.

Lee County Flood Zones

FIRM (Flood Insurance Rate Map)

See Legend Below Map for Flood Zones until end of 2006.
Please keep looking for the 2007 new Flood Zones Maps

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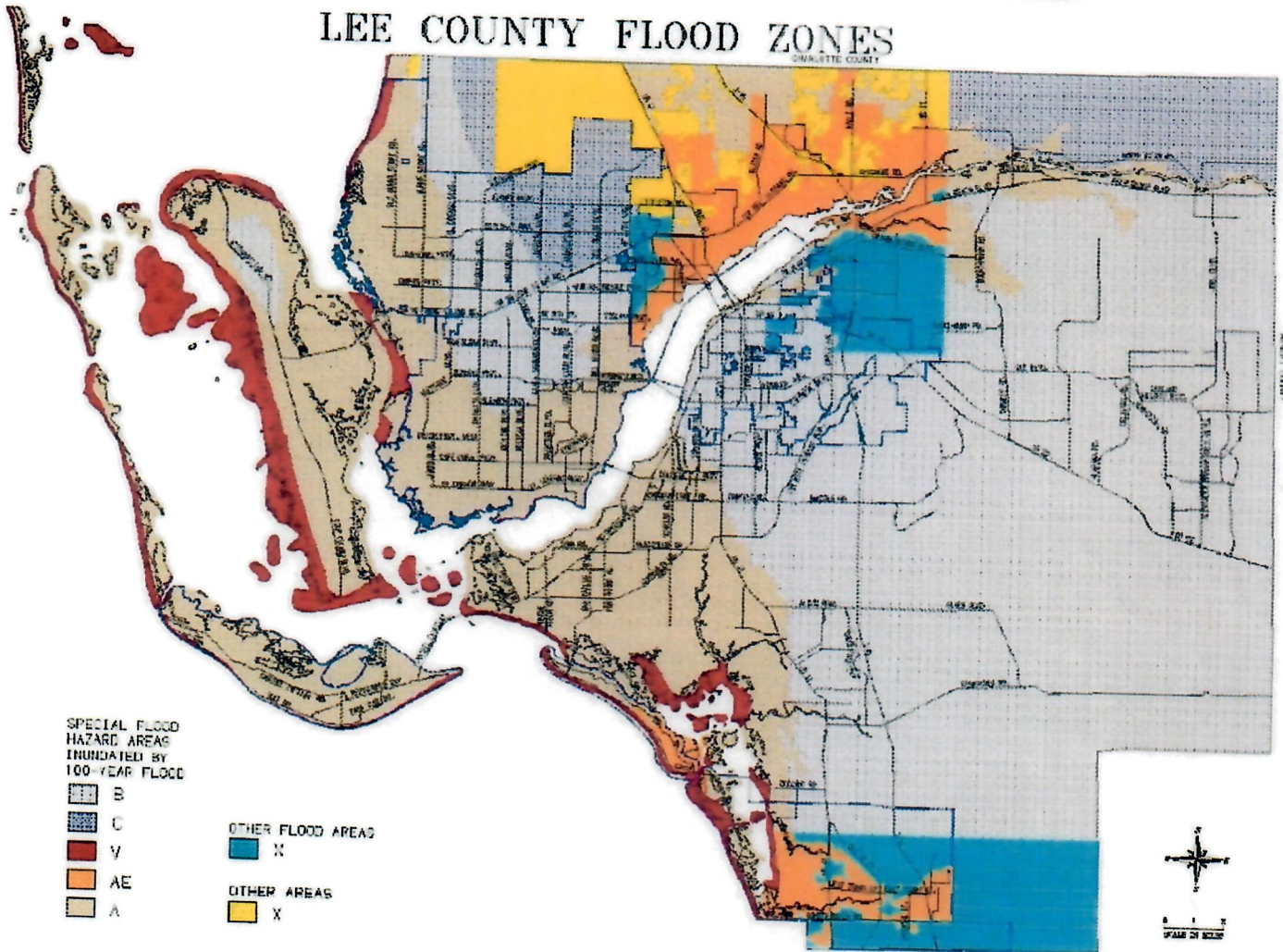
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LEE COUNTY FLOOD ZONES



FIRM (Flood Insurance Rate Map)

LEGEND

SPECIAL FLOOD HAZARD AREAS INUNDATED BY 100 YEAR FLOOD

ZONE A	No base flood elevations determined
ZONE AE	Base flood elevations determined
ZONE X	Areas of 500 year flood; areas of 100 year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100 year flood

OTHER FLOOD AREAS

ZONE X	Area of 500 year flood; areas of 100 year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100 year flood
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OTHER AREAS

ZONE X	Areas determined to be outside 500 year flood plain
ZONE D	Areas in which flood hazards are undetermined

EXPLANATION OF ZONE DESIGNATIONS

ZONE A	Areas of 100 year flood; base flood elevations and flood hazard factors not determined
ZONE A1-A30	Areas of 100 year flood; base flood elevations and flood hazard factors determined
ZONE B	Areas between limits of the 100 year flood and 500 year flood; or certain areas subject to 100 year flooding with average depths less than (1) foot or where the contribution drainage area is less than one square mile; or areas protected by levees from the base flood
ZONE C	Areas of minimal flooding
ZONE V1-V30	Areas of 100 year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined

UNDERSTANDING THE FEMA 50% RULE IN LEE COUNTY

Understanding the 50% rule in the aftermath of a hurricane

Hurricane season is upon us, are you aware of the FEMA 50% rule?

Many of our clients at O'Neil Industries have asked us about the FEMA 50% rule, and we believe it's important to fully understand it as a Lee County property owner. Since we are in the midst of storm season in Southwest Florida, we think it's appropriate to explain the FEMA 50% rule to keep **ALL** property owners informed and aware.

The Federal Emergency Management Agency (FEMA) has established specific damage assessment guidelines to all structures located in Special Flood Hazard Areas. All States and local governments are responsible for regulating all development in mapped flood hazard areas, issuing permits, and enforcing requirements for improvements and the repairs of buildings when disaster strikes.

The 50% rule is a federally mandated regulation that local municipalities must adhere to when repairing or rebuilding structures that are located in designated floodplains. This rule was established to reduce future flood damage and to ensure property owners have the right flood insurance programs in place.

If a building is "substantially damaged" or "substantially improved" it must be brought into compliance with your local flood damage prevention regulations (***always check your county regulations***).

Substantial improvement versus substantial damage

SUBSTANTIAL DAMAGE – means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damage condition would equal or exceed 50% of the market value. (Note: The cost of the repairs must include all costs necessary to fully repair the structure to its "before damage" condition.)

SUBSTANTIAL IMPROVEMENT – means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the "start of construction" of the improvement.

Source: <http://www.lee.gov.com/dcd/flood/building/improvements>

FAQ's regarding substantial improvement and substantial damage

Substantial improvement or substantial damage? To determine if your structure falls under substantial improvement or substantial damage, Lee County will use the assessed value of your structure (***excluding the land***) recorded by the Lee County Property Appraiser's Office.

What paperwork must property owners submit? Lee County requires a detailed and complete cost estimate for the addition, remodeling, reconstruction or for repair of all damages sustained by your home, prepared and signed by a licensed general contractor.

What paperwork must contractors submit? The licensed general contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your home, not just structural.



does not include items not considered a permanent part of the structure.

What is NOT considered a permanent part of a structure? Plans, surveys, permits, sidewalks, pools, screens, sheds, gazebos, fences, etc.

What happens if my home is determined to have "substantial damage" or is proposed to be "substantially improved"? Lee County requires property owners to submit an elevation certificate to determine the lowest floor elevation. Keep in mind garages and carports are not considered to be the "lowest floor".

Important points regarding substantial improvement and substantial damage

- ❑ If the lowest floor is below the 100-year flood elevation, the building must be elevated to, or above, that level. The only thing allowed below the flood level is parking, building access, and limited, incidental storage.
- ❑ If the lowest floor of the structure is already above the 100-year flood elevation, the building **can** be repaired and reconstructed without having to comply with the 50% percent rule.
- ❑ All building plans submitted MUST be prepared to show how the building/structure is to be elevated. If the structure is located in a V-zone or if the structure is to be flood proofed, these plans must be prepared and certified by a registered professional engineer or architect. You can find these certificates from the Building and Zoning Department.

Finding a Licensed Contractor in the aftermath of a hurricane

Understanding the FEMA 50% Rule as interpreted by the jurisdiction where you own property is critical to undertaking renovations and/or post-storm repairs of your property. Being informed and aware of all national and local regulations is the best way to protect your property and to fall into compliance.

For more information about the FEMA 50% Rule in the aftermath of a disaster, please contact Rob O'Neil with O'Neil Industries in Cape Coral, Florida.

Resources and references used for this articles:

- ❑ https://www.fema.gov/media-library-data/20130726-1734-25045-2915/p_758_complete_r3.pdf
- ❑ <http://www.leegov.com/dcd/Documents/BldPermitServ/SubstantialImpDam.pdf>
- ❑ Elevation Certificate – <http://www.leegov.com/dcd/eServ/searchec>
- ❑ https://www.fema.gov/media-library-data/1541603833704-2b9800c9c287c373db595cb2789ea78a/FEMA_P213_FINAL_08232018_508.pdf

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