



OURROC-SWF

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Our Resident Owned Communities - Southwest Florida, Inc.

Minutes: January 9, 2024 Membership Meeting and Guest Presentation.

Location: RIVER HAVEN

1. Roll Call: OURROC President/Director Bob Snyder (Sun-N-Fun) called the meeting to order at 9:30 AM with the Pledge of Allegiance. Other Directors present were OURROC Vice President Ken DeWalt (Oak Park), OURROC Treasurer Gary Mathews (River Forest), OURROC Secretary Dennis Kriesen (Orange Harbor), Mona Kadow (Moorhead Manor), and Bill Bauer (Oak Park). Sandi Hogue (Imperial Bonita Estates) was excused.
2. Roll Call of Member Communities was taken with the following acknowledging presence: Forest Park, Horizon Village, Lazy Days, Moorhead Manor, Oak Park, Orange Harbor, Park Hill, Poinsettia, Port Charlotte, River Forest, River Haven, and Sun-N-Fun. Overall attendance 66, not including Board members present.
3. Professional Members (from published list): None present.
4. Proof of notice of meeting: Announcements were emailed to all on the mailing list several weeks prior.
5. Bob thanked the River Haven Board of Directors and President **Bill Shockley** for hosting the meeting.
6. Reading of Minutes of prior meeting: Minutes of the April Meeting, previously mailed, were not read. Motioned and seconded to accept, Passed ayes all by membership.
7. Report of Officers & Report of Committees:

Dennis - Member Communities have been contacted to determine the total number of residences OURROC serves. Fifteen of the Twenty-three communities served have responded, indicating almost 5000 residences can be served by OURROC Programs. The count will be updated at future meetings once more Communities respond.

Ken – Annual Meeting is coming up in April. Anyone interested in joining the OURROC Board is encouraged to make contact with any current Board member.

Gary - Treasurer’s Report: 12/31/23 Balance, after expenses of \$99.54 is \$4747.48. Motioned to approve carried. Approved ayes all.

Bill – Nothing to report.

Bob – Regarding Zero-Based Budgeting, our attorney tells us nothing has changed in the *not-for-profit* budgeting process. Also, there are no requirements for dual background checks, namely entering a community or becoming a board member. Governing documents should mention background check requirements for new entries which should be sufficient.

8. Old Business: None to report.

9. New Business: Guest Speaker – Marybeth Kingsley (Horizon Village)/Scarlet Pelican LLC– spoke about Section 125 of the ACA **FicaSave** Program for companies with 10 or more W-2 employees. The 7.6% FICA taxes paid by both employer and employee is being reduced and provides for healthcare with no out-of-pocket expenses. For further information contact her at kingsley4191@yahoo.com

Business Meeting adjourned.



PRESENTATION: **Mobile Homes CAN be Insured.**

PRESENTER: Brian Lariviere, Owner/Agent GreatFlorida Insurance

NOTE: The following are selected points made during the presentation, along with a subsequent call to Brian for clarification on some of the points. If additional clarification/information is needed, contact Brian at eastfortmyers@greatflorida.com or call 239.694.2886.

- Currently, mobile home insurance, in Florida, is a challenge. Florida ranks #1 in the highest cost ranking. (Car insurance ranking is #2 in the nation).
- Problem today getting mobile homes insured is the age of the unit and/or whether the unit is in a (post-Ian) designated flood zone.
- People with an active Citizens policy are receiving letters stating Citizens is not willing to renew a policy because the customer has not maintained flood insurance. In these

cases, you must, on your own, secure a flood insurance policy and get back to Citizens with proof of coverage.

- Prior to Ian, flood insurance was attainable thru some private insurers. Until recently, no known private insurer is offering flood insurance although this may be loosening up somewhat. Flood insurance is available through the FEMA National Flood Insurance Program, NFIP.
- Upon receipt of flood coverage, Citizens may demand the same coverage limits/deductibles.
- Previously, flood insurance rate would be based on an elevation certificate. Now, post-Ian, topography and aerial photos has put homes, previously not in a flood zone, into a flood zone. Flood Insurance rates, within a community, can vary based on location due to differences in elevation. Elevation Certificate could challenge what FEMA says but it could be a waste of money.
- Some communities have been declared to be in a flood zone although a flood has never been experienced. In these type cases, the declaration can be challenged.
- Be prepared to pay several thousand dollars for a flood policy.
- Expected, even if you are not in a flood zone, in the future, you may be pressured to buy flood insurance. Something called a glide-path program of rate increases could mean rate increases of as much as 18-23% per year for flood insurance.
- Some private insurers may, to keep costs down, suggest wind delete and only have flood. This is risky since wind coverage includes damage beyond what is typically considered done by wind.
- Insurers are beginning to demand 4-Point inspections for policy continuance. Typically, an inspection point may have, say, a 6-8 year life. Insurance companies will use the 6-year life number when determining coverage.
- Ian Citizens does pay claims. Many private insurers have gone out of business, unable to pay claims.
- Be aware of unregulated surcharges added to private policies. Basic coverage increase year on end may be the allowed minimum, with the overall policy increase going well above and beyond.
- A few years ago, Citizens was into inspections for strapping, etc. but seems to have gotten away from the process.

Meeting adjourned.

Next Meeting –“ **Board Training/Certification**”, February 13, River Forest.

Dennis Kriesen
Secretary, OURROC-SWF.