

## 2014 Legislative Delegation Presentation

Good afternoon Mr. Chairman and delegates and thank you for allowing me this time to speak with you.

My name is Jim Toth and I am honored to be President of Florida Resident Owned Communities, Inc. (FLAROC), an organization formed for the purpose of representing resident owned manufactured/mobile home communities throughout the State of Florida.

Before I begin, I'd like, on behalf of our organization and the people it represents, to thank you for your support of the changes to Chapter 719 we sought last year. These changes have been enacted into law and are now providing meaningful benefits to many of your constituents.

This year we are asking for some additional changes to Chapter 719 as follows;

1. Mortgage liability for unpaid assessments and excluding associations that acquire title to a unit via foreclosure, or deed in lieu of foreclosure, from the definition of "previous owner"

These proposed amendments to Section 719.108(1) through (12), (Cooperatives), include the same or similar provisions regarding mortgagee responsibility for unpaid parcel assessments that were adopted by Condos (Ch. 718: Section 718.116(1)(b)1, F.S.) and Subdivisions (Ch. 720: Section 720.3085(2)(b)), Florida Statutes, in 2010 and 2011.

This proposed amendment to Section 719.108(1) through (12), (Cooperatives) also includes and would parallel the 2013 amendment to Section 720.3085(2)(b), which redefined the term "previous owner" to exclude an association which acquired title to a unit via foreclosure or deed in lieu of foreclosure. This change was necessitated by two recent Third District Court of Appeal decisions in which the court held that the association was in fact a "previous owner" under the statute.  
(See Exhibit 1)

2. The proposed amendment adds to the "Financial Reporting" section of Section 719.104(4) a requirement of preparing financial reports and criteria. Both the Condo statute (718.111(13)) and the HOA statute (720.303(7)) already have the same or similar provisions for financial reporting, whereas the cooperative law has no statutory requirement for preparation of financial statements.  
(See Exhibit 2)

3. Proposed amendment to Section 719.106(1)(d)6, (Cooperatives) changes the expiration of the term of directors elected to fill vacancies to the next annual meeting at which directors are elected to parallel the language in Section 617.0809(3), of the not-for-profit law.  
(See Exhibit 3)

These changes are explained in greater detail in the informational packet I furnished earlier. In this same packet I have enclosed, as Exhibit 4, lists of resident owned communities located in your districts some of which are members of FLAROC but all are potentially beneficiaries of these changes if enacted. We ask your support in making them a reality for your constituents residing in these communities.

Thank you for your time and I'd be happy to answer any questions.

October 28, 2013

**SUBJECT: MORTGAGEE LIABILITY FOR UNPAID ASSESSMENTS AND EXCLUDING ASSOCIATIONS THAT ACQUIRE TITLE TO A UNIT VIA FORECLOSURE, OR DEED IN LIEU OF FORECLOSURE, FROM THE DEFINITION OF "PREVIOUS OWNER"**

**These proposed amendments to Section 719.108(1) through (12), (Cooperatives), include the same or similar provisions regarding mortgagee responsibility for unpaid parcel assessments that were adopted by Condos (Ch. 718: Section 718.116(1)(b)1, F.S.) and Subdivisions (Ch. 720: Section 720.3085(2)(b), Florida Statutes), in 2010 and 2011**

**This proposed amendment to Section 719.108(1) through (12), (Cooperatives) also includes and would parallel the 2013 amendment to Section 720.3085(2)(b), which redefined the term "previous owner" to exclude an association which acquired title to a unit via foreclosure or deed in lieu of foreclosure. This change was necessitated by two recent Third District Court of Appeal decisions in which the court held that the association was in fact a "previous owner" under the statute.**

**719.108 Rents and assessments; liability; lien and priority; interest; collection; cooperative ownership.**

(1) A unit owner, regardless of how title is acquired, including, without limitation, a purchaser at a judicial sale ~~is, shall be~~ liable for all rents and assessments coming due while the unit owner owns the unit, is in exclusive possession of a unit. Additionally, a In a voluntary transfer, the unit owner is in exclusive possession shall be jointly and severally liable with the previous unit owner for all unpaid rents and assessments, late fees, interest costs and reasonable attor the previous unit owner for his or her share of the common expenses up to the time of the transfer, of title. This liability is without prejudice to the rights of ney fees incurred in an attempt to collect all such amounts that came due against the present unit owner in exclusive possession to recover from the previous unit owner any the amounts paid by the present unit owner, in exclusive possession therefor. For the purposes of this

paragraph, the term "previous owner" shall not include an association that acquires title to a delinquent property through foreclosure or by deed in lieu of foreclosure. The present unit owner's liability for unpaid assessments is limited to any unpaid assessments that accrued before the association acquired title to the delinquent property through foreclosure or by deed in lieu of foreclosure.

(2) The liability for rents and assessments may not be avoided by waiver of the use or enjoyment of any common areas or by abandonment of the unit for which the rents and assessments are made.

(3) Notwithstanding anything to the contrary contained in this section, the liability of a first mortgagee or its successor or assignees who acquire title to a unit by foreclosure or by deed in lieu of foreclosure for the unpaid assessments that became due before the mortgagee's acquisition of title is limited to the lesser of:

(a). The unit's unpaid common expenses and regular periodic or special assessments which accrued or came due during the 12 months immediately preceding the acquisition of title and for which payment in full has not been received by the association; or

(b) One percent of the original mortgage debt. This paragraph applies only if the first mortgagee joined the association as a defendant in the foreclosure action. Joinder of the association is not required if, on the date the complaint is filed, the association was dissolved or did not maintain an office or agent for service of process at a location which was known to or reasonably discoverable by the mortgagee.

(4) The person acquiring title shall pay the amount owed to the association within 30 days after transfer of title. Failure to pay the full amount when due entitles the association to record a claim of lien against the unit and proceed in the same manner as provided in this section for the collection of unpaid assessments.

(5) ~~(3)~~ Rents and assessments, and installments on them, not paid when due bear interest at the rate provided in the cooperative documents from the date due until paid. This rate may not exceed the rate allowed by law and, if a rate is not provided in the cooperative documents, accrues at 18 percent per annum. If the cooperative documents or bylaws so provide, the association may charge an administrative late fee in addition to such interest, not to exceed the greater of \$25 or 5 percent of each installment of the assessment for each delinquent installment that the payment is late. Any payment received by an association must be applied first to any interest accrued by the association, then to any administrative late fee, then to any costs and

reasonable attorney ~~attorney~~'s fees incurred in collection, and then to the delinquent assessment. The foregoing applies notwithstanding any restrictive endorsement, designation, or instruction placed on or accompanying a payment. A late fee is not subject to chapter 687 or s. 719.303(4).

(6) ~~(4)~~The association has a lien on each cooperative parcel for any unpaid rents and assessments, plus interest, and any authorized administrative late fees. If authorized by the cooperative documents, the lien also secures reasonable attorney ~~attorney~~'s fees incurred by the association incident to the collection of the rents and assessments or enforcement of such lien. The lien is effective from and after recording a claim of lien in the public records in the county in which the cooperative parcel is located which states the description of the cooperative parcel, the name of the unit owner, the amount due, and the due dates. The lien expires if a claim of lien is not filed within 1 year after the date the assessment was due, and the lien does not continue for longer than 1 year after the claim of lien has been recorded unless, within that time, an action to enforce the lien is commenced. Except as otherwise provided in this chapter, a lien may not be filed by the association against a cooperative parcel until 30 days after the date on which a notice of intent to file a lien has been delivered to the owner.

(a) The notice must be sent to the unit owner at the address of the unit by first-class United States mail and:

1. If the most recent address of the unit owner on the records of the association is the address of the unit, the notice must be sent by registered or certified mail, return receipt requested, to the unit owner at the address of the unit.
2. If the most recent address of the unit owner on the records of the association is in the United States, but is not the address of the unit, the notice must be sent by registered or certified mail, return receipt requested, to the unit owner at his or her most recent address.
3. If the most recent address of the unit owner on the records of the association is not in the United States, the notice must be sent by first-class United States mail to the unit owner at his or her most recent address.

(b) A notice that is sent pursuant to this subsection is deemed delivered upon mailing.

(7) ~~(5)~~Liens for rents and assessments may be foreclosed by suit brought in the name of the association, in like manner as a foreclosure of a mortgage on real

property. In any foreclosure, the unit owner shall pay a reasonable rental for the cooperative parcel, if so provided in the cooperative documents, and the plaintiff in the foreclosure is entitled to the appointment of a receiver to collect the rent. The association has the power, unless prohibited by the cooperative documents, to bid on the cooperative parcel at the foreclosure sale and to acquire and hold, lease, mortgage, or convey it. Suit to recover a money judgment for unpaid rents and assessments may be maintained without waiving the lien securing them.

(8) ~~(6)~~ Within 15 days after request by a unit owner or mortgagee, the association shall provide a certificate stating all assessments and other moneys owed to the association by the unit owner with respect to the cooperative parcel. Any person other than the unit owner who relies upon such certificate shall be protected thereby. Notwithstanding any limitation on transfer fees contained in s. 719.106(1)(i), the association or its authorized agent may charge a reasonable fee for the preparation of the certificate.

(9) ~~(7)~~ The remedies provided in this section do not exclude other remedies provided by the cooperative documents and permitted by law.

(10) ~~(8)~~(a) A No unit owner may not be excused from the payment of his or her share of the rents or assessments of a cooperative unless all unit owners are likewise proportionately excused from payment, except as provided in subsection (8) ~~(6)~~ and in the following cases:

1. If the cooperative documents so provide, a developer or other person owning cooperative units offered for sale may be excused from the payment of the share of the common expenses, assessments, and rents related to those units for a stated period of time. The period must terminate no later than the first day of the fourth calendar month following the month in which the right of exclusive possession is first granted to a unit owner. However, the developer must pay the portion of common expenses incurred during that period which exceed the amount assessed against other unit owners.

2. A developer, or other person with an ownership interest in cooperative units or having an obligation to pay common expenses, may be excused from the payment of his or her share of the common expenses which would have been assessed against those units during the period of time that he or she shall have guaranteed to each purchaser in the purchase contract or in the cooperative documents, or by agreement between the developer and a majority of the unit owners other than the developer, that the assessment for common expenses of the cooperative imposed upon the unit owners would not increase over a stated dollar amount and shall have

obligated himself or herself to pay any amount of common expenses incurred during that period and not produced by the assessments at the guaranteed level receivable from other unit owners.

(b) If the purchase contract, cooperative documents, or agreement between the developer and a majority of unit owners other than the developer provides for the developer or another person to be excused from the payment of assessments pursuant to paragraph (a), no funds receivable from unit owners payable to the association or collected by the developer on behalf of the association, other than regular periodic assessments for common expenses as provided in the cooperative documents and disclosed in the estimated operating budget pursuant to s. 719.503(1)(b)6. or s. 719.504(20)(b), may not be used for payment of common expenses prior to the expiration of the period during which the developer or other person is so excused. This restriction applies to funds including, but not limited to, capital contributions or startup funds collected from unit purchasers at closing.

(11) ~~(9)~~ The specific purposes of any special assessment, including any contingent special assessment levied in conjunction with the purchase of an insurance policy authorized by s. 719.104(3), approved in accordance with the cooperative documents shall be set forth in a written notice of such assessment sent or delivered to each unit owner. The funds collected pursuant to a special assessment may ~~shall~~ be used only for the specific purpose or purposes set forth in such notice or returned to the unit owners. However, upon completion of such specific purposes, any excess funds shall be considered common surplus and may, at the discretion of the board, either be returned to the unit owners or applied as a credit toward future assessments.

(12) ~~(10)~~ (a) If the unit is occupied by a tenant and the unit owner is delinquent in paying any monetary obligation due to the association, the association may make a written demand that the tenant pay to the association the subsequent rental payments and continue to make such payments until all monetary obligations of the unit owner related to the unit have been paid in full to the association. The tenant must pay the monetary obligations to the association until the association releases the tenant or the tenant discontinues tenancy in the unit.

1. The association must provide the tenant a notice, by hand delivery or United States mail, in substantially the following form:

Pursuant to section ~~719.108(10)~~ 719.108(12), Florida Statutes, we demand that you make your rent payments directly to the cooperative association and continue doing so until the association notifies you otherwise.

Payment due the cooperative association may be in the same form as you paid your landlord and must be sent by United States mail or hand delivery to.....(full

address)....., payable to....(name)....

Your obligation to pay your rent to the association begins immediately, unless you have already paid rent to your landlord for the current period before receiving this notice. In that case, you must provide the association written proof of your payment within 14 days after receiving this notice and your obligation to pay rent to the association would then begin with the next rental period.

Pursuant to section ~~719.108(12)~~ 719.108(10), Florida Statutes, your payment of rent to the association gives you complete immunity from any claim for the rent by your landlord.

2. The association must mail written notice to the unit owner of the association's demand that the tenant make payments to the association.

3. The association shall, upon request, provide the tenant with written receipts for payments made.

4. A tenant is immune from any claim by the landlord or unit owner related to the rent timely paid to the association after the association has made written demand.

(b) If the tenant paid rent to the landlord or unit owner for a given rental period before receiving the demand from the association and provides written evidence to the association of having paid the rent within 14 days after receiving the demand, the tenant shall begin making rental payments to the association for the following rental period and shall continue making rental payments to the association to be credited against the monetary obligations of the unit owner until the association releases the tenant or the tenant discontinues tenancy in the unit.

(c) The liability of the tenant may not exceed the amount due from the tenant to the tenant's landlord. The tenant's landlord shall provide the tenant a credit against rents due to the landlord in the amount of moneys paid to the association.

(d) The association may issue notice under s. 83.56 and sue for eviction under ss. 83.59-83.625 as if the association were a landlord under part II of chapter 83 if the tenant fails to pay a required payment to the association after written demand has been made to the tenant. However, the association is not otherwise considered a landlord under chapter 83 and specifically has no obligations under s. 83.51.

(e) The tenant does not, by virtue of payment of monetary obligations to the association, have any of the rights of a unit owner to vote in any election or to examine the books and records of the association.

(f) A court may supersede the effect of this subsection by appointing a receiver.

History.—s. 2, ch. 76-222; s. 1, ch. 77-174; s. 17, ch. 86-175; s. 22, ch. 92-49; s. 59, ch. 95-211; s. 877, ch. 97-102; s. 10, ch. 2003-14; s. 13, ch. 2007-80; s. 5, ch. 2008-202; s. 21, ch. 2010-174.

October 28, 2013

**SUBJECT: FINANCIAL REPORTING AND CRITERIA**

The proposed amendment adds to the "Financial Reporting" section of Section 719.104(4) a requirement of preparing financial reports and criteria. Both the Condo statute (718.111(13) and the HOA statute (720.303(7)) already have the same or similar provisions for financial reporting, whereas the cooperative law has no statutory requirement for preparation of financial statements.

**719.104(4)**

**(4) FINANCIAL REPORTING.—**

(a) Within 60 90 days following the end of the fiscal or calendar year or annually on such the date as is otherwise provided in the bylaws of the association, the board of administration shall prepare and complete, or contract with a third party for the preparation and completion of, a financial report for the preceding fiscal year. Within 21 days after the final financial report is completed by the association or received from the third party, but not later than 120 days after the end of the fiscal year or other date as provided in the bylaws, the association shall provide each member with a copy of the annual financial report or a written notice that a copy of the financial report is available upon request at no charge to the member. The division shall adopt

rules setting forth uniform accounting principles, standards and reporting requirements.

(b) Financial reports shall be prepared as follows:

An association that meets the criteria of this paragraph shall prepare or cause to be prepared a complete set of financial statements in accordance with generally accepted accounting principles as adopted by the Board of Accountancy. The financial statements shall be based upon the association's total annual revenues, as follows:

1. An association with total annual revenues of \$150,000 or more, but less than \$300,000, shall prepare compiled financial statements.
2. An association with total annual revenues of at least \$300,000, but less than \$500,000, shall prepare reviewed financial statements.
3. An association with total annual revenues of \$500,000 or more shall

prepare audited financial statements.

4. The requirement to have the financial statements compiled, reviewed, or audited does not apply to associations if a majority of the voting interests of the association present at a duly called meeting of the association have determined for a fiscal year to waive this requirement.

In an association in which turnover of control by the developer has not occurred, the developer may vote to waive the audit requirement for the first 2 years of the operation of the association, after which time waiver of an applicable audit requirement shall be by a majority of voting interests other than the developer.

The meeting shall be held prior to the end of the fiscal year, and the waiver shall be effective for only one fiscal year. An association may not waive the financial reporting requirement of

this section for more than 3 consecutive years. This subsection does not apply to a cooperative that consists of 50 or fewer units.

(c)1. An association with total annual revenues of less than \$150,000 shall prepare a report of cash receipts and expenditures.

2. An association in a community of fewer than 50 units, regardless of the association's annual revenues, shall prepare a report of cash receipts and expenditures in lieu of financial statements required by paragraph (b)

unless the governing documents provide otherwise.

3. A report of cash receipts and disbursement must disclose the amount of receipts by accounts and receipt classifications and the amount of expenses by accounts and expense classifications, including, but not limited to, the following, as applicable: costs for security, professional, and management fees and expenses; taxes; costs for recreation facilities; expenses for refuse collection and utility services; expenses for lawn care; costs for building maintenance and repair; insurance costs; administration and salary expenses; and reserves if maintained by the association.

(d) If 20 percent of the unit owners petition the board for a level of financial reporting higher than that required by this section, the association shall duly notice and hold a meeting of members within 30 days of receipt of the petition for the purpose of voting on raising the level of reporting for that fiscal year. Upon approval of a majority of the total voting interests of the unit owners, the association shall prepare or cause to be prepared, shall amend the budget or adopt a special assessment to pay for the financial report regardless of any provision to the contrary in the governing documents, and shall provide within 90 days of

the meeting or the end of the fiscal year, whichever occurs later:

1. Compiled, reviewed, or audited financial statements, if the association is otherwise required to prepare a report of cash receipts and expenditures;

2. Reviewed or audited financial statements, if the association is otherwise required to prepare compiled financial statements; or

3. Audited financial statements if the association is otherwise required to prepare reviewed financial statements.

(e) If approved by a majority of the voting interests present at a properly called meeting of the association, an association may prepare or cause to be prepared:

1. A report of cash receipts and expenditures in lieu of a compiled, reviewed, or audited financial statement;

2. A report of cash receipts and expenditures or a compiled financial statement in lieu of a reviewed or audited financial statement; or

3. A report of cash receipts and expenditures, a compiled financial statement, or a reviewed financial statement in lieu of an audited financial statement.

October 28, 2013

**SUBJECT: EXPIRATION OF TERM OF DIRECTORS  
ELECTED TO FILL VACANCIES**

**This proposed amendment to Section 719.106(1)(d)6 (Cooperatives) changes the expiration of the term of directors elected to fill vacancies to the next annual meeting at which directors are elected, to parallel the language in Section 617.0809(3), of the not-for-profit law.**

**Section 719.106(1)(d)6:**

6. Unless otherwise provided in the bylaws, a vacancy occurring on the board before the expiration of a term may be filled by the affirmative vote of the majority of the remaining directors, even if the remaining directors constitute less than a quorum, or by the sole remaining director. In the alternative, a board may hold an election to fill the vacancy, in which case the election procedures must conform to the requirements of subparagraph 1. unless the association has opted out of the statutory election process, in which case the bylaws of the association control. Unless otherwise provided in the bylaws, the term of a board member appointed or elected under this subparagraph shall fill the vacancy for the unexpired term of the seat being filled. expire at the next annual meeting at which directors are elected. Filling vacancies created by recall is governed by paragraph (f) and rules adopted by the division.

Notwithstanding subparagraphs (b)2. and (d)1., an association may, by the affirmative vote of a majority of the total voting interests, provide for a different voting and election procedure in its bylaws, which vote may be by a proxy specifically delineating the different voting and election procedures. The different voting and election procedures may provide for elections to be conducted by limited or general proxy.

LEE COUNTY

RESIDENT OWNED MANUFACTURED/MOBILE HOME COMMUNITIES

Horizon Village Co-op, Inc.  
9200 Littleton Rd.  
N.Ft.Myers, FL 33903  
(239)997-1140

Imperial Bonita Estates Cooperative, Inc.  
227700 Bourbonniere Drive  
Bonita Springs, FL 34135  
(239)992-0511

Oak Park Village Cooperative, Inc.  
21961 East Pearl St.  
Alva, FL 33920  
(239)728-2109

Old Bridge Village Co-op, Inc.  
14533 Paul Revere Loop  
N.Ft.Myers, FL 33917  
(239)543-4000

Tamiami Master Association, Inc.  
16555 N.Cleveland Ave.  
N.Ft.Myers, FL 33903  
(239)997-2697

The Tamiami Village Community Association, Inc.  
16263 Pelican Drive  
N.Ft.Myers, FL 33903  
(239)997-2697

Tamiami Village Non-Certificate Holders, Inc.  
9261 Desoto Drive  
N.Ft.Myers, FL 33903  
(239)992-2697

Tamiami Co-op, Inc.  
16555 N.Cleveland Ave.  
N.Ft.Myers, FL 3390  
(239) 992-2697

Thunderbird Services, Inc.  
200 Derwent Blvd.S.W.  
Ft Myers, FL 33908  
(239)466-8916

Bayside Estates Homeowners, Inc.  
17601 San Carlos Blvd.  
Ft. Myers Beach, FL 33931  
(239)466-6042

Pine Island Cove Homeowners Association, Inc.  
7290 Ladyfish Drive  
St. James City, FL 33956  
(239)283-3100

Poinsettia Homeowners Association, Inc.  
4701 Ballard Rd.  
Ft. Myers, FL 33905  
(239)694-5355

Six Lakes Country Club, Inc.  
9151 Littleton Rd.  
N. Ft. Myers, FL 33903  
(239)995-0595

Sun-N-Fun Mobile Homeowners Association, Inc.  
5558-Palm Beach Blvd.  
Ft. Myers, FL 33905  
(239)694-5536

Carriage Village Landowners Association, Inc.  
5451 Bayshore Rd.  
N. Ft. Myers, FL 33917  
(239)543-2771

Country Lakes Owners Association, Inc.  
5267 Country Field Circle  
Ft. Myers, FL 33905  
(239)694-3145

Forest Park Property Owners Association, Inc.  
5200 Forest Park Drive  
N. Ft. Myers, FL 33917  
(239)543-1155

Fountain View RV Lot Owners Association, Inc.  
18961 N. Tamiami Trail 148  
N. Ft. Myers, FL 33903  
(239)731-5051

Holiday Condo Park Ministry, Inc.  
16410 San Carlos Blvd.  
Ft. Myers, FL 33908  
(239)466-1155

Lazy Days Property Owners Association, Incorporated  
2524 N. Tamiami Trail  
N. Ft. Myers, FL 33903  
(239)995-5880

Mobile Manor, Inc.  
8359 Beacon Blvd.  
N. Ft. Myers, FL 33917  
(239)543-1414

Sunshine Mobile Village Resident's Association, Inc.  
13701 Shoveler Drive  
Ft. Myers, FL 33908  
(239)433-2905

Tropicana Co-op, Inc.  
16711 McGregor Blvd.  
Ft. Myers, FL 33908  
(239-243-0822

Cap-N-Mac's Mobilehome Owners, Inc.  
16940 Fishermans Cove  
Bokeelia, FL 33922

Bonita Beach Trailer Park Cooperative, Inc.  
27800 Meadoelark Lane  
Bonita Springs, FL 34134

Bonita Heights Park Cooperative, Inc.  
c/o J. Brooks & Associates, Inc.  
17041 Alico Commerce Court #1  
Ft. Myers, FL 33987

Plantation Estates Mobile Homeowners, Inc.  
16285 John Morris Rd.  
Ft. Myers, FL 33908

Coach Light Manor Association, Inc.  
18050 S. Tamiami Trail  
4  
Ft. Myers, FL 33908

Garden Cove Residents Association, Inc.  
1840 Boy Scout Dr.  
Suite B  
Ft. Myers, FL 33907

Gulf Cove, Inc.  
19281 San Carlos Blvd.  
Ft. Myers Beach, FL 33931

Port Carlos Cove, Incorporated  
1802 Main St.  
Ft. Myers Beach, FL 33931

Gulf View Colony, Inc.  
2945 Estero Blvd.  
Ft. Myers Beach, FL 33931

Corkscrew Woodlands Association, Inc.  
2160 Corkscrew Woodlands Blvd.  
Estero, FL 33982

Crystal Lakes Manufactured Home Community Association, Inc.  
5010 Country Lakes Drive  
Ft. Myers, FL 33905

Lee Plantation Property Owners Association, Inc.  
10440 Old South Way  
Ft. Myers, FL 33908

Mariner's Cove Homeowners Association of Lee County, Inc.  
c/o Integrated Property Management  
5020 Tamiami Trail N., Suite 206  
Naples, FL 34103

Riverwoods Plantation RV Resort Condominium Association, Inc.  
4600 Robert E. Lee Blvd.  
Estero, FL 33928

Royal Palm Village Condominium Association, Inc.  
15180 Meadow Circle  
Ft. Myers, FL 33908

Emily Lane Association, Inc.  
84 Emily Lane  
Ft. Myers Beach, FL 33931  
(239)463-2363

Orange Harbor Co-op, Inc.  
5749 Palm Beach Blvd.  
Ft. Myers, FL 33905  
(239)694-3707