

East Pasco Resident Owned Communities, Inc. (EPROC)
December 12, 2014
Minutes

The meeting was held at Spanish Trails West, with 15 member parks and 3 Associate Members represented. Larry Myott called the meeting to order at 9:03 a.m. Linda LaFayette did the invocation and led the pledge, then did the Roll Call and read the minutes of the previous meeting. There being no errors or omissions, the minutes were approved as presented. Marianne Zehnacker presented the Treasurer's Report which was approved as presented.

Becca then took us through a tour of our updated website, which looks great and was very well received. She then circulated to allow attendees to introduce themselves and introduced our guest speaker, Sam Surrat of Lee Reed Insurance.

Sam informed us that Citizens Insurance is selling off about 400,000 policies to other companies; that new Flood Maps are now approved and available and you can search the status of your property at <https://msc.fema.gov/portal/search>. We will add that link to our EPROC website (eastpascoroc.com); if your land is included as part of the collateral for a loan on your home, you need to have flood insurance – be sure to get complete information on this issue from your lender; you should have a complete inventory of items in your home, including photographs, which should be kept off-site; if your home is older (back to a 1970 model) you can obtain dwelling insurance (with or without wind coverage) which can include debris removal in the event of a catastrophic event – parks should carry debris removal in their corporate policies in the event multiple residences are damaged and are not covered; it may be possible to get liability insurance on your Florida property through the homeowners policy you have on your Northern residence; Sam then responded to several questions from the floor. Thanks, Sam, for your usual terrific job!

A discussion followed relative to board training for 720s. We will try to obtain some information about that before our next meeting. A brief discussion followed Becca's restatement of our position regarding involvement with FLAROC. Larry Myott now serves on the FLAROC board of directors and is encouraging them to modify their various positions regarding independent ROC groups.

There being no further business, the meeting was adjourned.

Respectfully submitted,
Linda J. LaFayette, Secretary