



CYBER CITIZENS FOR JUSTICE, INC.

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FLORIDA'S LARGEST STATE-WIDE PROPERTY OWNERS' ADVOCACY ORGANIZATION



HOA/CONDO REFORM BILL 2013



Ocala, January 8, 2013

Good morning, Chairman, Senators and Representatives:

Thank you for giving me the opportunity to speak here today. My name is Jan Bergemann. I am the president of Cyber Citizens For Justice, an organization which started over 12 years ago as an online forum for people living in condominiums and homeowners' associations to ask questions and get information. CCFJ has now grown to be Florida's largest state-wide property owners' advocacy organization dealing with community association issues.

I was a member of Governor Jeb Bush's HOA Task Force in 2003/2004 at a time when Florida's real estate market was in full bloom.

I am here to thank the Marion County Legislative Delegation for listening last year to the homeowners' advocates who made presentations in front of this panel and then decided to create an investigation committee chaired by Senator Alan Hays.

I am here to thank Senator Hays for listening to the requests of homeowners' advocates and his willingness to sponsor a bill that will definitely help to solve the many problems owners in Florida's homeowners' associations are facing. The final wording of the bill is about ready in bill drafting. I would like to ask all the members of the Marion County Delegation to support Senator Hays' efforts in order to make Florida's real estate market attractive again for retirees, snowbirds and private investors.

I am asking the State Representatives on this panel to please help the House sponsors Representatives Debbie Mayfield and Mike LaRosa to guide their bills safely through the House.

Florida desperately needs a HOA Reform Bill in order to get back on top of the list that made our Sunshine State the Number One goal for retirees, snowbirds and private investors into our real estate market. Our economy partially relies on this financial boost!

To achieve a full recovery of our real estate market, we need to be aware of what is happening in HOAs in Florida and how it is affecting new retirees, snowbirds and investors, all of which are needed to again create a healthy real estate market.

Florida was for a long time the Number One destination in the nation for retirees and snowbirds. We still have the same sun, the same white beaches and the same low taxes, but we are now only Number Three on the list.

One of the main reasons: Florida tops the nation in all the bad charts. From foreclosures to abuse of owners in HOAs – Florida is making the nasty headlines. The nightmare of living in an HOA is hurting our state's image, keeping retirees from moving to Florida to enjoy the hassle-free Florida lifestyle that had been known for years.

The bills don't want to reinvent the wheel. All we want is that 2.5 million homeowners in HOAs will have the same protection condo owners have since many years. The provisions in the proposed bills exactly mirror the provisions already established in FS718 – the Condo Act.

It is not fair that 1.4 million condo owners can call an 800 number and get their complaints handled, while about 2.5 million owners of properties located in HOAs must hire a lawyer and go to court for even the simplest of complaints. Many associations have to waste outrageous legal fees in lengthy court battles, money that would be needed to cover regular bills.

Homeowners living in community associations are not asking for any hand-outs and/or tax-money. I am not aware that any proposed provision in the HOA Reform Bill would create any cost for the State of Florida, but changes will surely help to rebuild the reputation our state once had: Being The Sunshine State where retirees and snowbirds can live happily in warm temperatures, enjoying sunshine, white beaches and many attractions.

We have to make Florida again attractive for retirees and snowbirds. Being Number Three behind Arizona and The Carolinas is definitely not what we want and not what our economy needs.

Legislation will achieve many of these goals by simply providing residents of HOAs many of the same regulations and oversight that condominiums already have and will solve the majority of the problems.

I would like to ask you to support an HOA reform bill to protect current residents and the reforms will work to attract new consumers, thereby helping Florida's economy and real estate market.

Please help your constituents and Florida's economy by supporting a bill that will help protect retirees and snowbirds willing to invest their life-savings in The Sunshine State.

Thank you for listening to our concerns.

Warm Regards,

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