



CYBER CITIZENS FOR JUSTICE, INC.

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



HOA/CONDO REFORM BILL 2013



DeLand, December 11, 2012

Good morning, Chairman, Senators and Representatives:

Thank you for giving me the opportunity to speak today. My name is Jan Bergemann. I am the president of Cyber Citizens For Justice, which started over 10 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.

To make 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 live a hassle-free lifestyle that we known for years ago.

Desperately needed reforms should create more consumer protection, making Florida again attractive for potential buyers of homes and condos.

It is not fair that 1.4 million condo owners can call an 800 number and get their complaint 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.

Never forget, 96% of all new homes are located within HOAs. We need again retirees and snowbirds buying property in Florida. Building new homes will not attract them; neither will the estimated 400,000 empty homes and condos. They won't come to Florida, as long as the media tells the stories of neighbors having to pay special assessments, caused by a high

percentage of owners no longer paying their dues driving even more families to default on their payments as well, causing them to lose their homes.

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.

A HOA REFORM BILL will not cost the State of Florida a dime, but it 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.

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,

Jan Bergemann, President
Cyber Citizens For Justice, Inc.
jan@ccfj.net