

The History of Paradise Island Mobile Home Community

Credit to Paul Snellenberger & Jim White

An orange grove was the landscape in 1983 when three families, Roberts, Kennedy, and Brown, purchased the 110 acres creating a manufactured home community we now know as Paradise Island. Initially, the community was named Island in the Sun Mobile Home Park. They cleared the land and created seven ponds to provide enough fill for raising the ground to 16 feet above sea level. Our community is the newest manufactured home community developed in Pinellas County. A Home Owner's Association, HOA, was established according to Florida Statutes 723.

The infrastructure (Potable and non-potable water systems, sanitary and storm sewers, underground electricity) was started in 1984, and the first home found its foundation in 1985. This home was placed on lot #1 and became the Sales Office on land known as Phase 1 (one). Phase 1 included Antigua Lane south to Bimini Lane and the Clubhouse (lots 1-333).

Phase 2 (two) commenced in late 1988 to include Bimini Lane, Runaway Bay south to Palm Island, and east to Bonaire from the west (Jamaica). Phase 3 (three) commenced in late 1991 to include Runaway Bay north to St. Kitts. A total of 830 lots and residents from all over the world make up our community.

In 1996-1997 a retired Pastor living in the Park asked the Board if he could start a non-denominational church in the Clubhouse. Currently, the church is strong and vibrant and reaches out to help those living in the Park and beyond with spiritual and physical needs. Paradise Island Church in the Park can be viewed on YouTube under the name 'PI Church In the Park'.

In the fall of 2005, the owners (Roberts, Kennedy, and Brown) were presented with a proposal from a developer interested in purchasing the property. The owners gave the current residents 30 days to meet the offer. In or about December 2005, the Homeowners Association agreed with the owners who agreed to finance purchasing the Island in the Sun Mobile Home Park. Three hundred sixty three neighbors bought shares at \$52,000 to provide an initial down payment of \$15,000,000 on a total purchase price of \$60,000,000. The closing was held on January 31, 2006, and the Paradise Island name and Cooperative were established. The 30-year loan will be paid in full in 2036. In 2016 the Co-Op Board renegotiated the loan with the owners agreeing to reduce the interest rate, which resulted in a savings of \$3,000,000 throughout the remainder of the loan.

Many wonder why we must have separate HOA and Co-Op Boards. The answer is that the Co-Op Board serves as the Owner of the Corporation under Florida Statute 719 and has a fiduciary duty (as Shareholders) to maintain the investment and protect and enhance the community's common areas. The HOA organization represents the Home Owners (Leaseholders) in an official capacity protected by Florida Statute 723 if the Shareholders would make unreasonable requests of the Leaseholders.

The early days of reorganizing the leadership in the Park were challenging. In September of 2006, as the owner of the Park, the Co-Op gave notice to the Board of Directors of the HOA of an increase in monthly lot rental that would be effective January 1, 2007. The HOA objected and created a negotiating committee in compliance with Section 723 of the Florida Statutes to meet with the Co-Op to discuss lot rental increases and who would conduct Bingo operations. The negotiations were not successful, and on March 28, 2007, the HOA filed a lawsuit against the Co-Op, beginning a 3-year legal struggle. The Co-Op countersued the HOA for failure to pay the increased monthly lot rental for 2007, 2008, and 2009. On March 16, 2010, the Co-Op and HOA, to avoid the continued legal expense, time, and risks of litigation, reached a settlement on the lot rental fee and that the HOA would conduct Bingo.

On February 3, 2006, a combined HOA and CO-OP Board meeting was held. It was determined that a Social Committee was to be organized to present social events in the interest of and for the well-being and enjoyment of all residents. The HOA and Co-Op organizations represent the interests of their

respective groups of residents. It was decided that an organization independent from the control and management of either the HOA or the Co-Op would best serve the interests of all residents.

On April 17, 2008, the Paradise Island Social Committee, Inc. (PISC) was incorporated, under Florida Statute 706, as an independent business entity governed by its Officers (President, VP, Secretary, Treasurer, and 10 Directors (made up of 5 CO-OP members and 5 HOA members).

Each Director is in charge of several events and each event is managed by a Chairperson. The Chairperson is assisted by helpers, as needed, to conduct the event. All of these people are residents of Paradise Island who volunteer their time, effort, and talent to make the PISC a reality. All residents of Paradise Island are members of the PISC.

When you play cards, darts, Ping Pong, chess, shuffleboard, bocce ball, golf, bowling, horseshoes, billiards, water aerobics, and exercise; or attend a dance, craft fair, flea market, craft club, potluck, Thanksgiving or Christmas dinner, Men's Club entertainment event, Ladies Holiday Luncheon, Special Events, Golden Anniversary or use the clubhouse library, computer room, pavilion, monthly media, and bulletin board you are receiving the benefits provided by the PISC. All this is possible because people volunteered to make it happen.

The motivation and reward these volunteers receive is a sense of being involved in something bigger than themselves. Pride and self-esteem are gained by helping others and performing a job well done. Also, working with your fellow residents of Paradise Island, creates a sense of belonging and friendship. To some people, volunteering is a natural activity; others may be reluctant to participate. Most people agree that once they got involved they enjoyed the experience. The PISC needs your help to continue to provide the level of service that you now receive.

Solicitation is prohibited on Paradise Island property to protect the residents from the annoyance and inconvenience of such activities. The Co-Op Board granted the Social Committee sole approval to solicit and sell access, participation, goods, and services at events for a fee and accept cash and property contributions. Also, the PISC is allowed to use the CO-OP property and amenities to offer the Paradise Island community social and entertainment functions. This exclusive authorization prevents the presentation of undesirable and disruptive activities by competing entities.

The PISC provides insurance coverage for participants and the Co-Op. Sales and income taxes are collected and paid as required by law. Scheduling of events is controlled to prevent conflicts in the use of Co-Op property and amenities. Rules are enforced and procedures are followed to ensure the proper use and protection of the Co-Op Property.

Some have questioned why the PISC is designated as a For-Profit corporation. The IRS code Section 501 C (7) Not-for-Profit Social Club restricts gross receipts from outside the organization to no more than 15% of total gross receipts. The receipts from the Flea Market, the Craft Fair, and Men's Club entertainment events produce gross receipts from outside the organization far in excess of 15%. This makes it impossible for the Social Committee to be a Not-for-Profit corporation unless we eliminate these popular events.

The profit received by the PISC from the patronage of the events goes back into the community to support free events and provide enhancements to the community, like new clubhouse tables, chairs, computer equipment, televisions, event stage, refrigerators, lobby furniture, storage sheds, food pantry, clubhouse decorations, Welcome Team, and memorial flag. The PISC has donated purchased items totaling more than \$34,000.00 to the Co-Op in the last eight years (2014-2022). The annual budget to support all activities is more than \$10,000.00. A detailed accounting of all receipts and expenses is presented at every monthly meeting for inspection and approval by all Directors.

The three corporations co-operate together to provide proper business management, financial and lifestyle protection, and recreational and entertainment opportunities that make Paradise Island a great place to live.

Volunteerism is the backbone of what it takes for Paradise Island to be a successful community. The motivation and reward volunteers receive is a sense of being involved in something bigger than themselves. Community pride is gained by helping others and performing a job well done. Also, working with fellow residents of Paradise Island creates a sense of belonging and friendship.

Thank you for doing your part!